

June 2021

**Manual of Rules and Rates
PRINCE EDWARD ISLAND**

**2021 Private Passenger CLEAR Rate Group Tables,
2021 Commercial Rate Group Tables
Effective October 1, 2021 (New Business and Renewals)**

Effective October 1, 2021 Facility Association is implementing the following updates for new business and renewals in Prince Edward Island:

- 2021 Private Passenger CLEAR Rate Group Tables now having an amended range of 2 to 13 for Accident Benefits rate groups.
- 2021 Commercial Rate Group Tables (Table I and Table II).

The Facility Association website www.facilityassociation.com has been updated with this information.

This bulletin is being distributed by Servicing Carriers, to whom all enquiries should be addressed.

This Manual is intended for use in Prince Edward Island

All rules pertaining to the underwriting and rating of a specific class of business are located within that section of the manual. Each section is self-contained.

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Plan of Operation

The object of the Facility Association is to ensure the availability of automobile insurance, as required by law, in those provinces and territories of Canada in which the Association operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty obtaining such insurance, subject always to payment of the required premium.

The required policies will be issued and serviced by the companies that are designated as “Servicing Carriers” on behalf of the Facility Association.

For the convenience of applicants, the Facility Association will in most cases make available certain non-compulsory insurance coverages described in the Manual of Rules and Rates. The Association reserves the right, however, to decline to provide or continue such coverages in individual cases or to impose special premiums and/or terms for acceptance or continuance.

Risks Not Specifically Provided For

For any type of vehicle, coverage or use that is not specifically provided for in this manual, Agents/Brokers must contact their Servicing Carrier and provide details in writing when requested to do so.

Where the Servicing Carrier requires assistance in these circumstances, the Servicing Carrier shall contact FA Head Office.

Note: “Excess Automobile Liability Insurance” (POL 7) or “Lessor’s Contingent Insurance” (POL 8) are not available through Facility Association.

Abbreviations

APP	= Standard Application Form
POL	= Standard Policy Form
END	= Standard Endorsement Form
FA	= Facility Association

Commission

The commission rates are:

	Experience Rated	Individually Rated
1. Private Passenger Vehicles		
Class 10, 11, 12	7.5%	9%
All other private passenger	7.5%	11%

For the purpose of determining commission rates, the expression 'Private Passenger Vehicles' includes Antique/Classic automobiles, Commercial-Type vehicles that are rated as Private Passenger vehicles and Driving School vehicles (Class 07), but excludes vehicles rated as Commercial or Public vehicles, Fire and Police Department vehicles (Class 53) and Funeral vehicles (Class 75).

2. Commercial Vehicles

Long haul vehicles (including trailers) Classes 51, 61-64, 99	6%	6%
Classes 33-36,41-49,54,55	7.5%	10%

Fire & Police Class 53

Motorcycle, Moped, Snow Vehicle, All Terrain Vehicle	7.5%	7.5%
All Other Vehicles	7.5%	10%

3. Public Vehicles

Public Bus		
Class 70,73,74,78	6%	6%
School Bus Class 71	7.5%	10%
Hotel & Country Club		
Class 72	7.5%	10%
Private Bus Class 79	7.5%	10%
Taxi, Limousine Class 77	6%	6%
Van Pool Class 79	7.5%	10%
Ambulance Class 76	7.5%	10%
Funeral Vehicles Class 75	7.5%	10%
Short Term Rental Class 79	7.5%	10%
(regardless of the type of vehicle being rented)		

4. Recreational Vehicles

Motor Homes		
Cabin/Home trailers		
Other private type trailers		
Camper units		
Used for pleasure purposes only:		
Rated using Class 10, 11, 12	7.5%	9%
All other private passenger	7.5%	11%
Not Pleasure only	According to use	
Motorcycles/Mopeds	7.5%	7.5%
All Terrain Vehicles	7.5%	7.5%
Snow Vehicles	7.5%	7.5%

5. Garage Policy POL 4

Class 81-89		10%
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6. Drivers Policy Class 98

According to rating

7. Non-Owned Automobile Policy Class 91

10%
No other additional fee for service may be charged.

Facility Association Agency Account

The Servicing Carrier shall maintain a separate Facility Association agency account in the name of each assigned Agent/Broker. That account is hereinafter referred to as "the agency account".

Entries in the Agency Account

1. Every new policy premium shall be debited to the agency account in the month the policy is issued or the policy effective month, whichever is later.
2. Every renewal premium shall be debited to the agency account in the renewal's effective month.
3. The difference in premium recorded by a correcting endorsement (e.g., for "additional charges") shall be debited/credited to the agency account in the month the endorsement is issued or the effective month of the policy period, whichever is later.
4. The additional/return premium indicated on an endorsement shall be debited/credited to the agency account in the month the endorsement is issued or the effective month of the endorsement, whichever is later.
5. The additional/return premium indicated by a premium adjustment transaction shall be debited/ credited to the agency account in the month the adjustment is issued.
6. The amount of a cancellation return premium or, in the case of a cancellation for non-payment of premium, the difference between the amount(s) previously debited and the amount for which the Agent/Broker is responsible, shall be credited to the agency account in the month the cancellation is effective or the month the cancellation is notified, whichever is later.
7. If a policy change on an Agency/Broker bill policy involves a return premium or if a cancellation of a policy is requested by or on behalf of the Policyholder, the Agent/Broker (or in the case of direct billing, the Servicing Carrier) is responsible for the prompt dispatch of the gross refund to the Policyholder or to the finance company if a premium finance contract is in existence.
8. In the event of reinstatement of a cancelled policy, the reversal of the cancellation entry shall be debited to the agency account in the month the reinstatement is effective or the month the reinstatement is notified, whichever is later.
9. If the Servicing Carrier issues a cheque in respect of a return premium (e.g., to the insured on cancellation of the policy, or to the finance company if a premium finance contract is in existence), the amount thereof shall be debited to the agency account in the month of issue so that, with the net return premium being credited to the agency account, the Agent/Broker is responsible for the amount of commission on the return premium.

10. If the Servicing Carrier receives payment from another (e.g., the insured or a premium finance company) in respect of a premium that has been or shall be debited to the agency account, the amount of the payment shall immediately be credited to that account unless the Agent/Broker is restricted to a "cash basis", in which event payments shall only be credited against the relative debits.
11. If the time-on-risk charge or balance thereof requested in a cancellation notice is paid to the Servicing Carrier, the Carrier shall immediately:
 - a) make the appropriate entry in the agency account if the full amount of the charge has not been debited; and
 - b) credit the amount received to the agency account.
12. The authorized rate of commission is to be shown for every debit/credit entry in the agency/brokerage account.

Payment of Agency Account

1. A statement of the agency account shall be prepared and dispatched by the Servicing Carrier immediately after the close of each month.
2. The outstanding balance shown on the statement of account is payable to the Servicing Carrier within 30 days of the close of the account month with the exception of:
 - a) Agents/Brokers who are required to remit cash with application, including all newly appointed Agents/Brokers not previously approved for payment on another basis by the Provincial Operating Committee.
 - b) Agents/Brokers in default according to Overdue Agency Account point 2
 - c) Agents/Brokers who have previously qualified to remit payment by their own statements (see Note 6 below).
3. The Agent/Broker is required to settle the account in accordance with the statement. Payment of any amount other than the indicated account balance must be accompanied by a list of items that were incorrectly charged; these are defined as:
 - a) An incorrect charge due to coding error; e.g. premium for \$500 charged as \$5,000.
 - b) An incorrect charge due to duplication; e.g. the same item appears twice on the statement.

A premium for which cancellation is to be processed is not an incorrect item except in the case of a renewal premium not required by the insured, in which case the Agent/Broker must obtain confirmation from the Servicing Carrier that

the notice of cancellation has been received within the required time.

If the Servicing Carrier permits settlement of the account on any other basis the Carrier shall be responsible for any deficiency that ensues therefrom.

4. Payment of agency account statements may, unless some restriction is placed on the Agent's/Broker's powers, be in the form of the Agent's/Insured's premium finance company's cheques and/or money orders, payable to the Servicing Carrier as well as electronic transfer of funds to the Servicing Carrier. Payment may not be made in cash unless it is personally delivered to the appropriate official at the office of the Servicing Carrier during normal business hours and a receipt is obtained.
5. If there is a credit balance in the agency account the Servicing Carrier shall send a cheque for the amount due with the statement.
6. Agent/Brokers who wish to remit payment by their own statement are required to meet and abide by the following conditions:
 - a) Must apply in writing to and be approved by their Servicing Carrier to remit premiums based on their own statement.
 - b) Require a minimum additional three non-specialty automobile insurers.
 - c) Must have owned or managed the agency for a minimum of two years.
 - d) No principal, licensed employee or sub-agent indebted to Facility Association.
 - e) Designated individual is a director and officer of the agency.
 - f) Must consent to credit review as required and supply letters from 3 (three) 'non-specialty' carriers indicating satisfactory payment history.
 - g) Must have satisfactory history with Facility Association and all accounts must be current.
7. Where the Servicing Carrier has approved the Agent/Broker to remit payment on the basis of the Agent's/Broker's statement and where no restriction has been placed thereon:

- a) The Agent/Broker must submit his statement on a timely basis so that it is received by the Servicing Carrier no later than the 15th day of the month following 'statement month'. A post dated cheque for payment dated no later than the last day of that month must accompany the statement.

- b) The Servicing Carrier shall reconcile Agent's/ Brokers account and payment with its own statement and notify the Agent/Broker of differences no later than the 15th day of the second month following statement date.
- c) The Agent/Broker shall resolve **all** differences with the Servicing Carrier by the last day of the second month following statement date and pay any resultant outstanding amounts.
- d) All items in dispute must be resolved between the Servicing Carrier and the Agent/Broker by the last day of the third month following statement month. **If an item remains in dispute the Agent/Broker must pay the outstanding amount or have made an appeal for dispute resolution** to the Provincial Operating Committee c/o Facility Association Head Office.

Any such appeal must be in writing, clearly detailing the circumstances and enclosing supporting documentation and evidence where available in support of the position.

AN APPEAL BY AN AGENT/BROKER FOR DISPUTE RESOLUTION MUST BE RECEIVED IN THE FACILITY ASSOCIATION OFFICE NO LATER THAN THE LAST DAY OF THE THIRD MONTH FOLLOWING THE STATEMENT DATE AND BE COPIED TO THE SERVICING CARRIER TO AVOID AN ACCOUNT BEING DECLARED "OVERDUE".

- e) Should an account not be settled in full, excluding any item before "Dispute Resolution" as provided in d, the Servicing Carrier shall proceed immediately with provisions set out in Rule 44 Overdue Agency Account placing the Agency under immediate "Suspension", curtailing them from transacting Facility Association business.
- f) The Servicing Carrier shall be held responsible to Facility Association for disputed or unreconciled items which remain unpaid and are not before Dispute Resolution after the last day of the third month following statement date should they have not followed the procedures set out above.
- g) Dispute Resolution - Once a decision is rendered, payment of the item(s) is due within 10 days or the Servicing Carrier must immediately adjust the account entry to comply. Failure to pay the outstanding balance shall place the Agent's/Broker's account in an 'Overdue' position and the Servicing Carrier shall immediately proceed with provisions under Overdue Agency Account.

Note:

- i. Where a chronic situation develops of late or omitted items that are consistently resolved in the Servicing Carrier's favour, the Servicing Carrier shall immediately report this to the Facility Association Head Office for review by the Provincial Operating Committee of the 'Payment Method' permitted.
- ii. If an Agent/Broker fails to file his Statement or is late 3 times in a 12 month period the Servicing Carrier shall report this immediately to the Facility Association Head Office and place the Agent/Broker on Payment by Company Statement.
- iii. Should an Agent's/Broker's contract be limited or 'suspended' and subsequently reinstated; such reinstatement may only be on a basis of payment of account by 'Company Statement' or 'Cash' as per Section 1. of the Agency-Broker/Servicing Carrier Agreement. **A new application would have to be made by the Agent/Broker and approved by the Provincial Operating Committee to reinstate payment by Agent/Broker statement.**

Overdue Agency Account

- 1. If settlement of an account is not made by the due date the Servicing Carrier shall immediately put the Agent's/Broker on notice that payment is overdue.
- 2. If the account is not settled **10** days after the due date the following provisions automatically become operative and the Servicing Carrier shall so confirm to the Agent/Broker by registered letter (copy to the Facility Association's Head Office):
 - a) No new business shall be accepted unless accompanied by a money order or certified cheque (or a premium finance company's cheque) for the gross premium, payable to the Servicing Carrier.
 - b) No endorsement involving a substantial additional premium (e.g., for an additional vehicle or additional coverage) shall be accepted unless the appropriate additional gross premium is paid (in the manner indicated in 'a' above) with the change request.
 - c) The Servicing Carrier shall issue lists of expiring policies, showing the relative renewal premiums, but no policy shall be renewed unless the gross premium is paid (in the manner indicated in 'a' above) no later than the renewal date.
 - d) Except where payment is immediately being made in the indicated manner, the Agent's/Broker's authority to bind the Servicing Carrier is suspended.

The registered letter shall also state the provisions that automatically apply (as stated in 3 below) if the account is not settled 25 days after the due date.

3. If the account is still not settled 25 days after the due date:
 - a) The Agent/Broker is automatically suspended from transacting any further Facility Association business and the Servicing Carrier shall so confirm to the Agent/Broker by registered letter (copy to the Facility Association's central office). The registered letter shall also state the provisions that automatically apply (as stated in 4 below) if the account is not settled 35 days after the due date.
 - b) The Servicing Carrier shall then immediately retrieve all Facility Association supplies from the Agent/Broker, including Facility Association policy files. The Servicing Carrier shall then service the business until either the Agent/Broker's account is settled or for a period of 60 days in which case the cancellation of the agency shall become effective and the appropriate procedures outlined in the contract shall prevail.
4. If the account is still not settled 35 days after the due date, a report on the Agent/Broker's failure to settle his Facility Association accounts shall immediately be forwarded to the provincial regulatory/licensing authority, with a copy to the Facility Association's central office so that further action may be determined.
5. In the event that the Servicing Carrier suspends the Agent/Broker as outlined in 3 above, the registered letter shall include **notice of termination** as stated in the Agency-Broker/Servicing Carrier Agreement Section VI sub-clause (a) 3 requiring 60 days notice.
6. Notwithstanding the indicated sequence of the foregoing steps, the Servicing Carrier may, if at any time it has reason to anticipate difficulty in obtaining settlement of an Agent/Broker's overdue account, proceed directly to step 2, 3 or 4.

Midterm transfer of business and broker of record letter of authorization

Midterm Transfer of Business and Broker of Record Letter of Authorization

Broker of Record Letters of Authorization for an insured to change agent/broker are not accepted. A new application must be submitted whether the transfer from one agent/broker to another is to take place midterm or at renewal.

Midterm transfer of a book of business or partial book of business from one agent/broker to another is not permissible. The transfer will take place at renewal. It is expected the new agent/broker will review the risk carefully for remarket before renewing with Facility Association.

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Rule 100: Filed Underwriting Rules

A. The insurer's rules for declining to issue, terminating or refusing to renew a contract are:

1. The risk does not meet the object of the Facility Association which is to ensure the availability of automobile insurance, as required by law, in those provinces and territories of Canada in which the Association operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty obtaining such insurance.
2. The applicant does not have an insurable interest in the vehicle.
3. The vehicle is registered in a jurisdiction other than one in which the application for coverage is being completed or the vehicle is not operated at any time in a jurisdiction in which the Association operates. If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction.

For example: The vehicle is registered in Prince Edward Island but the application is being completed in Alberta. The vehicle must be registered in Alberta or an Agent/Broker in Prince Edward Island must complete and submit the application for coverage in Prince Edward Island.

Exception: See Rule 100.C Non- Residents and Vehicles Not Registered in Jurisdiction

4. The driver of the vehicle does not hold a valid operator's licence. If the licence of the only driver is suspended, Facility Association shall provide a policy covering Comprehensive or Specified Perils cover only until there is a driver holding a valid operator's licence. See Rule 142: Suspension of Operator's Licence and Rule 101: Minimum Coverage.
5. The application is incomplete, has not been signed by the applicant, or has not been bound by the Agent/Broker.
6. The Applicant/Agent/Broker refuses to provide the sufficient valid information to write the risk. "Sufficient valid information to write the risk" includes data to properly rate the risk and to report the risk information in accordance with the Automobile Statistical Plan.
7. The vehicle is not in the possession of the applicant (i.e. has been stolen or cannot be located). This restriction is not intended to be used as a denial of a valid theft claim.
8. A certificate of mechanical fitness and road worthiness has not been provided in accordance with the Manual of Rules and Rates e.g. home made vehicles, rate group listed as A.

9. Non-payment of premium for the current policy period (for purposes of termination only).

10. Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police.

B. Rules for refusing to provide or continue a coverage are:

1. Optional Physical damage coverage shall not be provided where an applicant or any person who is a regular or frequent operator of the vehicle, has, within the immediately preceding thirty-six months:
 - a) When making a previous application for automobile insurance, given false particulars of an automobile to be insured to the prejudice of the insurer;
 - or**
 - b) Knowingly misrepresented* or failed to disclose in an application any fact required to be stated therein;
 - or**
 - c) Has contravened a term of an insurance contract or been convicted of fraud in relation thereto;
 - or**
 - d) Wilfully made a false statement in respect of a claim.

* Misrepresentation means an applicant has either had a policy cancelled by registered letter for material misrepresentation or has had a claim denied for material misrepresentation.

2. Optional Physical damage coverage shall not be provided where an application for a branded vehicle (salvage or rebuilt) is submitted without a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate.

NOTE: No policy shall be written for vehicles branded 'nonrepairable'.

3. Where a vehicle is licensed for road use and is used on roads as well as for race or speed tests, optional physical damage coverage shall not be provided. For DCPD coverage, establish rate group according to Rule 116 Vehicle Rate Group and Rule 121 After Market Equipment.

C. Non Residents and Vehicles Not Registered in Jurisdiction

These vehicles may be operated for 4 months at which point they must be registered and plated in this jurisdiction. A policy of insurance may be required to cover the vehicle during this period. If necessary FA will issue a short term policy for a period not to exceed 4 months to cover the insurance requirement. Upon expiry the policy will lapse and will not be renewed. If the vehicle is registered in this jurisdiction prior to the expiry of the short term policy, the short term policy will be cancelled pro rata and a new POL 1 will be issued for a 6 or 12 month term.

Rule 101: Coverages Available and Minimum Deductibles

A. Liability

Not more than \$2,000,000 except:

When required by American or Canadian federal or provincial statute, by regulations issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). If proof of insurance is issued, the amounts shown on the proof may not exceed those required by the authority concerned.

If it is necessary to provide a Liability limit that falls between two limits for which premiums or limit factors are indicated in this manual, the premium or limit factor applicable to the higher of those two limits shall be used.

Where it is **required and permissible** to provide a higher Liability limit and the manual does not provide the necessary increased limit factor, contact your Servicing Carrier.

B. Accident Benefits

As prescribed by statute.

C. Optional Physical Damage

Optional Physical damage coverage shall not be provided or continued for Private Passenger Vehicles valued at \$1,000,000 or more.

All Perils coverage is no longer available.

The following table indicates the minimum deductibles available. Use in accordance with the rate group table approved for use in each jurisdiction.

CLEAR Rate Group	Minimum Deductible Collision/ Comprehensive/ Specified Perils	Table A
1 – 40	\$500	Up to \$30,000
41 – 59	\$1000	\$30,001 - \$60,000
60 – 79	\$2500	\$60,001 - \$80,000
80 – 89	\$5000	\$80,001 - \$100,000
90 - 99	\$10,000	\$100,001 +

Rate Group A – See Rule 116: Vehicle Rate Group.

All RG's – END 40 is mandatory for all vehicles with a previous fire or total theft loss within the last 60 months.

NOTE: For risks with claims, refer to the chart below. Where a risk is eligible for one deductible based on rate group and another based on claims, the higher deductible applies.

Number of Automobile Insurance claims under each coverage (Collision, Comprehensive, Specified Perils)			Deductible amount applicable to the coverage under which the claims were made
In prior 12 months	In prior 36 months	In prior 60 months (fire and/or total theft)	
3	-	2	\$2,500
-	3	-	\$1,000
-	4	-	\$2,500
-	5 or more	-	5% of LPN (minimum deductible \$5,000)
		3 or more	no coverage

* Claims that have occurred under All Perils coverage shall be assigned to the appropriate section of the coverage i.e. Collision or Comprehensive.

Any higher minimum deductible provided for in this manual shall override these amounts.

Note: Higher deductibles shall only be imposed when there have been a sufficient number of claims under any given coverage to warrant such application. For example one Collision loss and three Comprehensive losses in the previous 12 months shall result in the application of a \$2,500 deductible on Comprehensive only. Only if the insured has sustained three Collision losses as well, would \$2,500 deductible be applied to the Collision coverage.

- b) Vehicles insured for Comprehensive/Specified Perils only shall be renewed once and then lapsed at the next renewal if there is no other vehicle with Liability coverage on the policy. Vehicles insured for Comprehensive/Specified Perils only shall not be written as new business.
- c) Certain endorsements require a signature. Where no signature is obtained, the policy may be cancelled in accordance with the Statutory Conditions or issued without the endorsement or the endorsement may be deleted and the policy re-rated accordingly. See Rule 122: Endorsement Forms/Wordings.

D. Uninsured Automobile

As prescribed by statute.

E. Family Protection Coverage (END 44)

For a brief description refer to Rule 152: Endorsements Applicable to POL 1 (Owner's Policy). The premium varies with the Liability limit applicable to the vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle.

For example: If the vehicle is insured with a Liability limit of \$2,000,000 the END 44 will also have a limit of \$2,000,000.

END 44 is not available for Private Passenger type vehicles that are subject to the Public Section of this manual.

F. Minimum Coverage

Policies are required to provide at least the statutory minimum coverage applicable to the jurisdiction in which the vehicle is registered except as indicated below:

Exception

When an automobile is temporarily out of use and in storage:

- a) Coverage other than Comprehensive or Specified Perils may be suspended by means of END 16 for those vehicles that are temporarily laid up. This endorsement does not suspend coverages that relate to 'driving other vehicles'. The endorsement may be used in respect of most private passenger and commercial-type vehicles. In no event shall a refund be granted for any cancellation period of less than sixty (60) consecutive days.

Suspended coverages are reinstated by means of END 17.

Note: END 44 may remain on a policy where 'moving' coverages have been suspended by means of END 16.

- b) In the case of an existing policy that includes Comprehensive or Specified Perils coverage, coverages other than Comprehensive or Specified Perils coverage may be deleted.

Note: Neither (a) nor (b) above is applicable for the following:

- Vehicles for which proof of insurance is issued or filed.
- Recreational vehicles to which the Recreational section applies.
- Vehicles that were never intended to be driven (e.g. vehicles in a collection).
- Vehicles for sale whether or not on an auto dealer's lot.
- Experience rated risks.

Note: If Liability and Accident Benefits coverage is removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.

If Liability and Accident Benefits coverages are not added to the vehicle by the anticipated end date, the vehicle shall be renewed once and then lapsed at the next renewal if there is no other vehicle with Liability and Accident Benefits coverages on the policy.

G. Direct Compensation Property Damage (DCPD)

No deductibles are applicable.

Rule 102: Not applicable

Rule 103: Binding Coverage – New Policies

A. Requirements/Procedures for binding new policies

1. The Agent/Broker must have a fully completed application signed by the registered owner(s) of the vehicle(s) detailing all information on the risk. Supplementary questionnaires, if required, must be completed and signed by the applicant. If the Servicing Carrier is required to have a driver's permission to obtain a Driver Record Abstract, that written authorization must accompany the application.

2. Before binding coverage the Agent/Broker must either

- a) Collect or assume responsibility for the full indicated premium (experience rated risks at Driving Record 0 or, if established, the promulgated fleet rating)

or

- b) Obtain a fully completed premium finance contract together with the full down payment required and promptly send that contract to the finance company office.

3. The insurance shall take effect as of the time and date the coverage is bound. Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed. However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.

For example:

- a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.
 - b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.
4. If the application form cannot be sent to the Servicing Carrier on the date on which coverage was effected, it must be sent the next working day.
5. The Servicing Carrier shall normally issue the policy within 30 days of the effective date. If the Agent/Broker does not receive the policy and the full term liability card within that time, a further temporary liability card must be issued by the Agent/Broker and the Servicing Carrier must be contacted immediately to determine the status of the policy.
6. Before optional physical damage coverage can be bound, a vehicle branded as 'salvage' or 'rebuilt' a valid vehicle registration and at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the application.

B. Term of binding new policies

The term of binding and of the temporary liability card is 30 days. The temporary liability card may not be amended to indicate a longer period. If a short-term policy is to be issued, the temporary liability card shall be amended to indicate a shorter period.

Rule 104: New Policies

A. Application Form

Every application for insurance must be made on a current approved Standard Application Form and must be fully completed and signed by both the applicant and Agent/Broker where required or as prescribed under Rule 104:D. Computer Generated Application Forms.

A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application. If the registration cannot be submitted with the application, a copy of the registration is required within 30 days of binding coverage. Where a copy of the registration is not provided, the following shall apply:

- Policy shall be issued with all vehicles at the correct premium.
- If any registration is not provided within 30 days from the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter.
- If the missing registration is provided before the cancellation takes effect, the policy may be reinstated.
- Agent/Broker may submit a new application for the vehicles meeting the registration requirement.

B. Owners Policy (APP 1)

A current approved Standard Application Form (APP 1) is required. The Agent/Broker must indicate the time and date that coverage is bound.

C. Faxed Applications

Fully completed and signed current approved Standard Application Forms submitted by fax are acceptable in lieu of original applications. Where required, these applications must be accompanied by the appropriate questionnaires or supplements. Where the original application has been submitted without signature, a signed and faxed copy of the application is acceptable to complete the signature requirement.

D. Computer Generated Application Forms

These application forms are acceptable but must be in the standard format approved by the applicable regulatory authority and must include all information that is required to be provided on the current approved Standard Application Form.

The computerized application must be signed and dated by the applicant as well as the Agent/ Broker.

E. Applicant's Signature

The applicant's signature shall be provided on the Facility Association manual application form or the computerized application form at the time of binding whenever possible.

If the applicant's signature cannot be obtained at the time of binding, the Servicing Carrier shall allow the Agent/Broker 30 days to obtain a signature on the original

application provided the Agent/Broker assumes responsibility for the full indicated premium. In the meantime, the Agent/Broker must send a copy of the completed but unsigned application to the Servicing Carrier.

If a signed copy of the application is not received by the Servicing Carrier within the 30 day time period, the Servicing Carrier shall immediately cancel the policy by registered letter. The Agent/Broker shall be responsible for the full indicated earned premium for the time on risk.

F. Name of the Insured

Insurance contracts must be made with individuals who have both the capacity to contract and are legal entities. If the applicant is not an individual(s), the name(s) appearing on the policy must be that of a legal entity i.e., a limited company or partnership.

The name of the insured must include or be the same as the name on the vehicle registration. For garage and non-owned risks, the name of the business registered with the appropriate municipal, provincial or federal authority must be used. *For example:* The vehicle is registered to Pat Doe who is operating Pat's Garage. The name of the insured may be shown as Pat Doe o/a Pat's Garage.

Two or More Names as Registered Owner of the Vehicle:

Where an application is received for vehicle(s) registered in two names, such as husband's and wife's names, the application must be signed by both parties. In the event the policy is to be cancelled at the insured's request, both signatures are required on the request for cancellation.

Two or More Vehicles Registered to Different Names:

If the applicant has vehicles leased from different leasing companies, or, one vehicle registered for example in the father's name and one in the son's name, separate policies must be maintained.

If the vehicles are separately registered to an applicant and his or her spouse only, they may be insured under the same policy. Both must sign the application and any subsequent request to cancel a policy or delete a vehicle or coverage.

If the applicant has vehicle(s) leased from the same leasing company and owned vehicle(s), separate policies may not be necessary.

Where it is discovered in the middle of the policy term, that a single policy has been issued with two (or more) vehicles, one registered in one name and one in another name, both signatures shall be required on any subsequent request for cancellation of the policy or deletion of a vehicle or coverage.

Separate policies must be issued at the time of next renewal.

G. Other Insurance

If there is any other insurance in force in respect of a risk:

- a) Binding shall not be made effective before the expiry of that other insurance.
- b) If that other insurance is to be cancelled, a liability card may not be prepared before the insurer concerned has issued the notice of cancellation, or the insured has signed the request for cancellation.

H. Variation in Coverage

To conform to the Insurance Act, the insured must be advised if the coverage provided by the policy is not as requested in the application.

I. Verification of Driving History

In order to verify the driving history, the Servicing Carrier is required to obtain the following before confirming the premium:

- a) Driver Record Abstract obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years.

Driver Record Abstracts are not to be obtained on experience rated risks or for the operators of any Snow Vehicles, Dirt Bikes, All Terrain Vehicles or Antique Vehicles to be insured.

- b) Previous Insurance History obtained on all drivers with the exception of drivers with only an international licence. This may be an electronic report ordered from a service provider, letters from previous carriers or telephone calls to previous carriers (which must be properly documented on file including name of persons spoken to, date, time etc.).

Insurance history is not required for Motorcycle, Moped, Snow Vehicles, Dirt Bikes, All Terrain Vehicles, Antique Vehicles. See special instructions under Fleets and the Garage section.

If the information received is different from that reported on the application, to the extent that the premium requires amendment, the policy shall be issued at the revised premium and coverage or the Servicing Carrier shall promptly issue a correcting endorsement.

Rule 105: Not applicable

Rule 106: Definitions

A. Private Passenger Vehicle

A vehicle listed in the Private Passenger Rate Group Table used for pleasure, commute or business. Business use does not include use as driver training vehicles, funeral vehicles, courtesy cars, vehicles held for sale or used for demonstrating or testing or any use listed in the Commercial or Public Sections even though Private Passenger rates are used to determine the premium. Vehicles over 10,000 lbs must be rated as commercial.

For trailers, camper units, motorhomes, motorcycles, mopeds, all terrain vehicles, snow vehicles, and antique/classic vehicles, see Recreational Section.

B. Operator Assignment

The principal operator is the person who drives the vehicle the most; if there are two or more vehicles in a household and the number of drivers, equals or exceeds the number of vehicles, each vehicle must have a different person designated as the principal operator. If the licence of the person reported as the principal operator is or becomes suspended, see Rule 142: Suspension of Operator's Licence. Class 05 and 06 drivers are rated independently and their driving record is considered only in relation to the development of the Class 05 and 06 premiums.

C. Business Use

Includes the use of the vehicle in the applicant's occupation or profession including the incidental carriage of things used on the job. 'Commercial use' is the use of the vehicle primarily for transportation of merchandise or goods or in the case of an artisan, tools and materials. Commercial use also includes Fire and Police vehicles.

For example: transportation of books or paperwork (e.g. accountants), laptop computers (e.g. auditors), testing kits (e.g. geologists), samples but not supplies (e.g. pharmaceutical salespersons), medical bags (e.g. veterinarian) and signs (e.g. realtors) is considered to be business use not commercial use.

A pickup, van, 4 x 4 or other commercial type vehicle weighing less than 4.5 tonnes (10,000 lbs.) that is used for business use but not commercial use as defined in the Commercial Section, shall be rated for business use i.e. Class 07 for a driver 25 years or older. In essence, the truck or van is being used like a car.

Any vehicle 4.5 tonnes (10,000 lbs) or more shall be rated as Commercial regardless of the use.

D. Pleasure Use

Includes the use of the vehicle for driving to and from work or school (except where Class 01 is requested) but is not used for other business, professional or vocational purposes.

E. Driving to and from work

The vehicle is used to drive between residence and place of employment or school, or part way. E.g. to bus, railway or subway stations. Such use in a car pool or other share-the-ride arrangement is included. In some cases END 6a (Permission to Carry Passengers for Compensation) may be required.

F. Passengers carried for compensation

While going to and from work/school

If while going to and from work or school, the insured uses the vehicle to carry passengers for compensation to and/or from work or school, the policy exclusion must be modified by using END 6a. The additional premium to be charged is 10% of the Liability premium.

The wording to be used on END 6a is as follows: "To carry passengers for compensation or hire to and/or from work while the insured is going to and from work". If the insured is not an individual (e.g. a partnership, company, association or municipality) the words "the insured" are replaced by "the insured's partner" or "the insured's employee", as the case may be.

If compensation takes the form of giving a ride to someone in return for a ride, the use of END 6a is not required and there is no additional premium charge.

Volunteers

A volunteer is compensated for gas or mileage for the transportation of persons to medical appointments and the like. END 6a is not required and there is no additional premium charge.

As Part of Occupation

If the transportation of non-paying passengers is part of the insured's occupation (e.g. social worker) and employer reimburses for expenses, attach END 6a inserting 'as part of occupation' and rate as Class 07. If however, this occurs no more than once a week, attach END 6a and rate as Class 02 or 03.

G. Age

The driver's age on the last birthday preceding the commencement date of the period of insurance or the effective date of the addition/substitution. No grace period is permitted with respect to age. If, for example, the driver will be 19 two days after the effective date of the policy, the policy must be issued on the basis that the insured is 18 as that was the insured's age at the commencement date of the period of insurance. Refer to Rule 127: Policy Changes with respect to rating midterm due to change in age.

H. Owned/Leased

The expression 'owned by' (as in 'vehicle owned by the applicant') includes 'leased to' if the applicant is or was responsible for obtaining the Liability insurance for the leased vehicle concerned. A similar interpretation applies to 'owns', 'ownership', etc.

I. Valid Operator's Licence

1. Definition

A valid Canadian licence to drive the type of vehicle concerned. Where there is graduated licensing, a Level Two licence is a valid operator's licence. A Learner's permit or a Level One licence (where there is graduated licensing) is not regarded as a valid operator's licence.

2. International Driver's Licence

An International Licence is not a valid licence in and of itself. It is a permit to drive in another country if the driver already has a valid licence. It is valid in Canada only for temporary residents e.g. embassy staff, exchange students, tourists.

Permanent residents must apply for a licence in the Canadian jurisdiction in which they reside. Where a driver holds an International Licence, the application must show complete details of the driver's licence upon which it was granted. This would include the country in which the valid licence was issued, driver's licence number, expiry date etc.

Note: See Rule 113: Driving Record for rating information on drivers with an International Licence.

J. Common-law Relationship

A man and a woman who are not married to each other and who have cohabited continuously for a period of not less than the period stated below or have cohabited in a relationship of some permanence if they are the natural or adoptive parents of a child.

Prince Edward Island 3 years

K. Types of Licence Suspension

1. Suspension for Cause

A suspension or cancellation of the operator's licence for a period exceeding two weeks resulting from a conviction or from the accumulation of demerit points. A suspension/cancellation/lapse because a fine was not paid is treated as an administrative suspension/cancellation/lapse even if the fine resulted from a conviction.

2. Administrative Suspension/Cancellation/Lapse

A suspension/cancellation/lapse for a period of one year or more for any reason other than those outlined under Suspension for Cause.

L. Driver Training

Discount no longer available.

Rule 107: Not applicable

Rule 108: Clean Driver Discount

Discount no longer available.

Rule 109: Rating Territory

Rating territories are described in Rule 153: Territories. The rating territory refers to where the vehicle is garaged.

Rule 110: Special Classification Procedures

1. Clergy

A vehicle owned by or provided for the use of a clergy person (with no other gainful occupation) shall be rated as if used solely for pleasure.

2. Farmers

Discount no longer available.

3. Police, Fire Department Vehicles

See the special rating instructions on Private Passenger rate pages.

4. Antique and Classic Vehicles

See Recreational Vehicles Section

5. Ambulances, Invalid Cars, Funeral Vehicles, Taxi and Limousines

See Public Vehicles Section.

6. Driver Training Vehicles, Fleets, Leased and Rental Vehicles

See Rules 146, 147, 148 and 149.

7. Electrically Powered Vehicles

Discount no longer available

Rule 111: Rating Class

General Notes:

1. Except for Class 05 or 06, the rating class is dependent upon the vehicle's principal operator, whether or not that person is the applicant.
2. The principal operator is normally the person who drives the vehicle the most as declared on the application.
3. If there is more than one vehicle in a household and the number of drivers (including occasional drivers) equals

or exceeds the number of vehicles, each vehicle must have a different driver designated as the principal operator.

For example: There are three drivers in the household (husband, wife and son) and three vehicles. Each driver shall be rated as the principal operator of one of the vehicles.

4. If the description of a class contains exclusions/stipulations regarding drivers other than the principal operator, such exclusions/stipulations do not apply to persons who are designated as principal operators of other vehicles insured in FA with the same Servicing Carrier.

Example: The wife, who is licensed less than three years, is listed as occasional operator on husband's policy. Husband has been licensed 10 years but he would not qualify for Class 01 because the wife has not been licensed for three years. However, if the wife is listed as principal operator of another vehicle with the same Servicing Carrier in FA, he could qualify for Class 01.

Class 01

- Pleasure use only
- No business use or commercial use.
- The vehicle is not used for driving to and from work or school.
- Principal operator is at least 25 years of age and has continuously* held a valid operator's licence for the past three years.
- No driver under 25 years of age with or without a separate Class 05 or 06 premium charge.
- Apart from the principal operator, there is not more than one other driver and that driver has continuously* held a valid operator's licence for the past three years.
- The anticipated annual mileage does not exceed 8,000 kilometers (5,000 miles).

** Continuously held a valid operator's licence is interpreted to mean there has been no suspension during the past three years. Refer to Rule 113 for applicable suspensions.*

Class 02

- Pleasure use and commute use.
- No business use or commercial use.
- The vehicle is not used for driving to and from work or school more than 16 kilometers (10 miles) one way.
- Principal operator is at least 25 years of age.

- No driver under 25 years of age unless a separate Class 05 or 06 premium is charged.
- Apart from the principal and Class 05 or 06 operator, there is not more than one other driver.
- The anticipated annual mileage does not exceed 24,000 kilometers (15,000 miles).

Class 03

- Pleasure use and commute use.
- No business use or commercial use.
- Principal operator is at least 25 years of age.
- No driver under 25 years of age unless a separate Class 05 or 06 premium is charged.

Class 05

Female occasional driver(s) under 25 years of age, where the vehicle is rated 02, 03 or 07.

Class 06

Male occasional driver(s) under 25 years of age, where the vehicle is rated Class 02, 03 or 07.

Notes: Class 05 and 06

1. The vehicle is first rated as if there are no occasional drivers under age 25; premium is then charged for such occasional drivers by adding the Liability, DCPD and Collision premium for Class 05 or 06. It is not permissible to issue a policy solely at Class 05 or 06 rates.
2. The Liability limit and Collision deductible for Classes 05 or 06 drivers must be identical to the limit and deductible provided for the vehicle, except when varied by END 28 ('Reduction of Coverage as Respects Operation by Named Persons').
3. Class 05 or Class 06 develops its own driving record, based on the experience of the driver(s) concerned.
4. If there are two or more occasional drivers under age 25:
 - a) **One vehicle:** Only one Class 05 or Class 06 premium shall be charged but it shall be based on the experience of the driver that produces the highest premium. It should reflect all claims for all underage drivers combined.
 - b) **Number of vehicles equal to number of underage drivers:** Charge a Class 05 or 06 on each vehicle.
 - c) **Number of underage drivers exceeds the number of vehicles:** Starting with the Class 06 driver who generates the lowest driving record, each underage driver shall be assigned to the vehicle with the highest rate group. When all Class 06 drivers have

been assigned, Class 05 drivers shall be assigned in the same manner.

Example:

Policy covers 3 cars, 3 adults, and 4 underage drivers (2 Class 06 and 2 Class 05).

Vehicle 1 rate group 5
Vehicle 2 rate group 10
Vehicle 3 rate group 13

Driver 1 Class 06 – 17 year old licensed 6 months
Driver 2 Class 06 – 20 year old licensed 3 years
Driver 3 Class 05 – 23 year old licensed 5 years
Driver 4 Class 05 – 19 year old licensed 2 years

Driver 1 assigned to vehicle 3.
Driver 2 assigned to vehicle 2.
Driver 4 assigned to vehicle 1.

5. A Class 05 or Class 06 premium shall not be charged for a driver whose licence is Learner or Level One.
6. If there are two or more occasional drivers under age 25 assigned to a vehicle, the vehicle cannot be rated Class 02.
7. If there is one occasional driver under age 25 assigned to a vehicle, the vehicle cannot be rated Class 01.

Class 07

- Business use including commute and pleasure use.
- No commercial use.
- Private passenger type vehicles used as short term rentals or driver training vehicles (Refer to Rules 146 and 148)
- Principal operator is at least 25 years of age.
- No driver under 25 years of age unless a separate Class 05 or Class 06 premium is charged.

Class 08

Principal operator is a married male, age 20 or less, residing with spouse

Class 09

Principal operator is a married male, age 21, 22, 23, or 24 residing with spouse

Class 10

Principal operator is an unmarried male, age 18 or less

Class 11

Principal operator is an unmarried male, age 19 or 20

Class 12

Principal operator is an unmarried male, age 21 or 22

Class 13

Principal operator is an unmarried male, age 23 or 24

Class 18

Principal operator is a female age 20 or less

Class 19

Principal operator is a female age 21, 22, 23 or 24

Rule 112: Not applicable

Rule 113: Driving Record

A. Clear Record

Previous Insurance History must be obtained on the applicant and all drivers shown on the application or added to an existing policy. For commercial vehicles, Previous Insurance History must be ordered on the applicant.

Verification of Previous Insurance History begins with the insurance immediately preceding the commencement of the FA policy and works backwards.

The maximum applicable driving record is the number of claims-free years verified by the Previous Insurance History e.g. If 2 years are verified, the maximum driving record is 2.

Without proof of prior insurance, a maximum Driving Record 0 is applicable.

1. Vehicles Owned by Individuals

Where vehicles are owned by individuals, the principal operator has held a valid licence throughout the period concerned. Licence suspensions can affect Clear Record.

2. Vehicles Owned by Partnerships, a Company, Association or Municipality

The applicant has owned the described vehicle or one for which it has been substituted. (Ownership is established from the date on which the applicant takes possession of the vehicle.)

Where vehicles are owned by partnerships, a company, association or municipality and the vehicles are used for pleasure and/or business purposes (not commercial) vehicles shall be rated as though they were owned by an individual.

3. For all vehicles described in 1 and 2:

- a) Throughout the period concerned, there has been no accident involving the described vehicle or one for which it has been substituted as verified

- through a loss history report or a letter from the previous insurer.
- b) Throughout the period concerned, there has been no accident arising out of the use or operation of any other vehicle by the applicant, principal operator, or any other driver as verified through a loss history report or a letter from the previous insurer.
- c) Accidents arising out of the use or operation of other vehicles for which any listed operator other than the applicant is responsible shall not be considered if the listed operator involved is currently being charged with the accident as principal operator of another vehicle (subject to Rule 135: Definition of Accident). The Servicing Carrier may ask for a copy of the policy insuring the other listed driver. Such an accident (involving other than the insured vehicle) occurring after the commencement of this insurance shall only be taken into account if a claim is made under this insurance.

Examples:

The FA policy term runs from January 2000 to January 2001.

- i. In July 2000 the insured's son who is a listed driver on the FA policy has an at fault accident driving a company car assigned to him and is charged with the claim. No claim is made under the FA policy. At renewal in January 2001, the claim is not included in the calculation of driving record on the FA policy because the claim involved a listed driver who is being charged for the claim as the principal operator on another vehicle.
- ii. In July 2000, the insured has an at fault accident driving a company car insured with the voluntary market side of the Servicing Carrier. At renewal the claim is not included in the calculation of driving record on the FA policy because the claim occurred on a vehicle insured elsewhere after the commencement of the FA policy.
- iii. Same as example 2 but during 2000 there was no Collision coverage on the FA policy and the claim on the company car was a Collision claim. At renewal the insured adds Collision coverage to the FA policy. The claim is not included in the calculation of the driving record on the FA policy because the claim occurred on a vehicle insured elsewhere after the commencement of the FA policy.
- iv. The vehicle on the FA policy was insured for Liability and Accident Benefits only. In July 2000 there was an at fault accident resulting in damage to the described vehicle but no payout was made because there was no Collision coverage. At renewal the insured adds Collision.

The accident is included in the Collision rating because the accident involved the described vehicle.

Accidents on heavy or specialized vehicles shall not be taken into account when rating private passenger vehicles. See Rule 135: How to Allocate Chargeable Accidents.

4. Calculating Clear Record with a Licence Suspension/Cancellation/Lapse

Suspension of Operator's Licence can be one of two types:

- A. **Suspension for cause:** A driver's licence suspension or cancellation for more than two weeks resulting from a conviction or an accumulation of demerit points.
- B. **Administrative Suspension/Cancellation/Lapse:** A suspension/cancellation/lapse for one year or more for any reason other than those outlined in item A.

A. With suspensions for cause

For the total of all suspensions within the last 5 years, deduct 1 year for each year (or partial year) of suspension from the driving record (maximum Driving Record 3)

Examples:

- i. Principal operator is eligible for driving record 4. Has 6 month suspension for demerit points. Now qualifies for driving record 3.
- ii. Principal operator is eligible for driving record 4. Has been reinstated May 1, 2005 after an 18 month suspension for convictions. Policy is effective June 1, 2005. Now qualifies for Driving Record 2.

Note: Refer to Rule 113.B Driving Record Entitlement

B. With administrative suspensions/cancellation/lapse:

If the total time suspended/cancelled/lapsed is less than 1 year in the past 5 years, the driving record will not be affected.

If the total time suspended/cancelled/lapsed is 1 year or more in the past 5 years, the driving record will be reduced by 1 for every year (or partial year) suspended/ cancelled/ lapsed.

Examples:

- i. Risk is eligible for Driving Record 4. One operator has 10 month suspension for unpaid fines. Now qualifies for Driving Record 4.
- ii. Risk is eligible for Driving Record 4. One operator has 24 month suspension for unpaid fines. Now qualifies for Driving Record 2.

If the licence of the person reported as the principal operator is currently suspended/ cancelled/ lapsed see Rule 142: Suspension of Operator's Licence.

NOTE: If a licence suspension and gap in insurance are in the same time frame e.g. the licence suspension is the reason for the insurance gap, do not charge for both. Charge whichever produces the greater impact on driving record.

Ignition Interlock

Under the Interlock Programme, the length of the licence suspension shall be calculated from the date the licence was suspended to the date the Interlock Programme was entered.

For example: Licence was suspended from January 1 to July 1. The driver entered the Interlock Programme on March 1. The total time the driver's licence is considered to have been suspended is 2 months (January 1 to March 1) not 6 months.

B. Driving Record Entitlement

- Years licensed and type of licence
- Number of at-fault accidents
- Prior insurance
- Unacceptable gaps in insurance
- Licence suspensions
- Number and type of convictions

Refer to Rule 115: Driving Record Chart.

Notes:

1. The driving record established applies to all coverages for which driving record is a factor. There is no split rating i.e. chargeable accidents will affect the driving record for both the Liability, DCPD and Collision.
2. Where an applicant owns more than one vehicle, each vehicle's driving record is established separately. Where an additional vehicle is acquired, it will develop its own driving record.
3. Where a private passenger vehicle replaces another, it acquires the driving record of the replaced vehicle **except** when there is also a change of principal operator.
4. A loss history report or letter from the prior carrier in Canada or the U.S. is required to confirm claims free experience on the vehicle being insured or a vehicle for which prior insurance is acceptable. This is applicable for all driving records.

Type of vehicle involved in the accident	Type of vehicle for acceptable prior insurance
Private Passenger	Private Passenger, Motorhome, Light Commercial, Light Public or Garage

Where a loss history report or letter from the previous insurer verifying claims free experience in Canada or the U.S. is not available or refers to a type of vehicle not shown in this chart, the insured shall be eligible for a maximum of Driving Record 0.

5. Class 05 and 06 are rated separately from the underlying class based on the operator(s) concerned.
6. Gaps in insurance coverage within the 5 years immediately preceding the effective date of the insurance shall have the following effect on the assignment of the driving record:
7. If the total gap in insurance coverage is less than 1 year in the past 5 years, the driving record will not be affected.
8. If the total gap in insurance coverage is 1 year or more in the past 5 years, the driving record will be reduced by 1 for each year's gap in coverage.

For example: The applicant has proof of accident free insurance from June 1, 1999 to February 15, 2003. Effective date of FA policy is July 1, 2003. Since the gap is less than 1 year (February 15, 2003 to July 1, 2003), there is no impact on the driving record.

The applicant has proof of accident free insurance from June 1, 1999 to May 20, 2002. Effective date of FA policy is July 1, 2003. Since the gap is more than 1 year but less than 2 years (May 20, 2002 to July 1, 2003), the driving record is reduced by 1 year.

9. Where an accident or conviction surcharge (15% or more) is applied to a vehicle premium, a maximum of Driving Record 3 shall be allowed.
10. See Rule 114: New Drivers to establish Driving Record for New Drivers.
11. Credit for Driving Experience Outside Canada
Driving experience gained outside Canada or the United States will not be recognized. Drivers with experience outside Canada or the United States will be rated as new drivers.
12. International Drivers Licence
As a new resident of Canada, the principal operator is required to apply for a driver's licence in the jurisdiction in which he or she will be living. Driving Record 0 applies until a Class

- 5 licence is issued and the driver has been licensed in Canada for a minimum of one year.
13. Tourist or Temporary Resident
- A. If the principal operator is a non-resident of Canada touring North America, the remarks section of the application must indicate:
- that the principal operator is a non-resident;
 - the country where the principal operator normally resides;
 - the anticipated length and purpose of the visit. If touring, the remarks section must indicate the anticipated itinerary – Refer to Rules 138 and 144.
- B. If the principal operator is a non-permanent/temporary resident, the remarks section of the application must indicate:
- that the operator holds a valid licence from country of origin
- Or
- that the operator holds a valid licence for the jurisdiction of U.S. residence
- And
- a copy of the licence must be provided to the Servicing Carrier
2. Where the policy applies to more than one private passenger vehicle but there is only one driver for two or more of the vehicles, if any one of the vehicles that he/she drives is ineligible for Driving Record 5 because of driving history, none of those vehicles is eligible.
3. Driving Record 5 may apply to a Class 05 or 06 driver provided every occasional driver under 25 driver meets all requirements. Class 05 and 06 qualify independently of the underlying Class 02, 03 or 07. Therefore if the 05 or 06 driver(s) do not qualify for driving record 5, the underlying class may still be eligible and vice versa.
4. Where the applicant is not an individual:
- i. If the vehicle is furnished for the regular use of one person, the “household” referred to is the household of that person
- ii. Otherwise, the words “Every driver in the household” shall be interpreted to mean “Every person who is permitted to drive the vehicle”.
5. Verification
If an application is submitted requesting Driving Record 5, and it meets all requirements concerning period licensed and convictions and 5 years claims free experience is confirmed through a loss history report or a letter from the previous insurer, the risk shall be rated at Driving Record 5 (provided there is no gap in coverage of 1 year or more in the preceding 5 years.)

The risk shall be rated at Driving Record 0 unless the application is accompanied by documentation of driving experience in Canada or the United States acceptable to the Servicing Carrier that would verify claims free driving history. The maximum available is Driving Record 3.

C. Admission to Driving Record 5

The assignment of Driving Record 5 is permissible only if it can definitely be verified - from the Servicing Carrier's own files and/or by confirmation from previous insurers that the following requirements are met:

Every driver in the household (except as provided in the notes below) has:

- a) Continuously held a valid operator's licence (with no suspensions as described in Rule 113: Clear Record) in Canada or the U.S. for the past five years; and
- b) Not been involved in an at fault accident during the past five years; and
- c) Not had during the past three years a serious or major conviction nor more than two minor convictions.

Notes:

1. If the policy applies to more than one vehicle “Every driver in the household” shall be interpreted to mean, “Every person who regularly or frequently drives the vehicle”.

- Where a loss history report or letter from the previous insurer is not available, the insured shall be eligible for a maximum of Driving Record 0.
6. Subsequent Renewals
For a risk to be renewed at Driving Record 5, it must continue to meet the specified requirements.

Rule 114: New Drivers

A. New Driver Definition

A new driver is a person who has held a valid operator's licence to drive a private passenger vehicle for a period of less than 5 years in Canada or the U.S.

B. Learner's Permit/Level One

Where the applicant, owner or sole operator holds only a Learners Permit, the risk will qualify for Driving Record 0 until a valid operator's licence is obtained and that licence has been held for a minimum of 1 year. If there is another operator in the household, that operator must be designated as the principal operator of the vehicle and rated accordingly. In all other cases, a driver with a Learners Permit shall not be rated as a driver or considered in the determination of class and driving record.

Where the Learner is rated as the principal operator, there is no requirement to obtain the name and licence number of the driver who will accompany the Learner. In the event information on the accompanying driver is provided, no driving record abstract or previous insurance history report is to be ordered for that driver.

C. New Driver Credit

Drivers will be rated according to the number of years licensed, at fault accidents, no prior insurance or gaps in insurance, licence suspensions and convictions.

Drivers will be rated on actual experience in Canada or the United States and no additional credits will be allowed.

Rule 115: Driving Record Chart

Years with No At Fault Accidents	Years Licenced in Canada or the U.S.	Licence Class Regular = Valid Operator and other than Level 1	Operator	Eligible Rating Classes	Driving Record
5	5 years or more	Regular		All but 08, 10, 11 & 18	5
		Learner's permit	Principal		0
			Occasional		not applicable
4	More than 4	Regular		All but 10	4
	4 years	Regular			
		Learner's permit	Principal		0
			Occasional		not applicable
3	More than 3	Regular		All but 10	3
	3 years	Regular			
		Learner's permit	Principal		0
			Occasional		not applicable
2	More than 2	Regular	All	All but 01	2
	2 years	Regular			
		Learner's permit	Principal		0
			Occasional		not applicable
1	More than 1	Regular	All	All but 01	1
	1 year	Regular			
		Learner's permit	Principal		0
			Occasional		not applicable
0 (due to accident)	Any period	All	All	All but 01	0
No accidents	Less than 1 year	Regular	All	All but 01	0
		Learner's permit	Principal		
			Occasional		not applicable

NOTES:

1. Drivers will be rated on actual experience in Canada or the U.S. and no additional credits will be allowed.
2. Driving experience gained outside Canada or the United States will not be recognized.
3. Once the driving record is determined, factor in any impact from no previous insurance or gaps in insurance, licence suspensions and convictions. Where there are at fault accidents, only gaps in insurance coverage occurring after the most recent at fault accident are factored into the rating.

Rule 116: Vehicle Rate Group

A. For most vehicles the rate group can be found in the Rate Group Table, which lists vehicles by manufacturer, model and year. The separate Vehicle Model/Manufacturer cross-reference listing should assist in determining a vehicle's manufacturer.

If a current year make/model is not listed but it was listed in the immediately preceding year, use the rate group for the immediately preceding year. If it was not listed in the immediately preceding year (It is a new model or there is a gap in model years), use rate group assigned by IBC's Vehicle Data Services.

The presence of after market equipment may affect the rate group.

For model years prior to the earliest year shown in the Rate Group Tables, use the rate group for the oldest model year shown in the Rate Group Tables.

For such models, if the insured wants coverage based on the value of the vehicle, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the insured's expense and END 19 (Limitation of Amount) applied.

Rate Group "A"

The rate group is based on the insured's estimate of the vehicle's value. See the table at the beginning of the rate pages.

If estimated value is greater than \$15,000

Where the vehicle's estimated value is \$15,000 or more, the following requirements apply:

If the vehicle is newly acquired from a dealer, a copy of the purchase agreement, confirming the vehicle's make/model, year, serial number and purchase price, must be sent to the Servicing Carrier.

In any other circumstance, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the applicant's expense.

END 19 and END 40

Where the rate group is shown as A or the estimated value is greater than \$15,000 a completed and signed END 19 (Limitation of Amount) must be attached to the policy where the policy provides optional physical damage coverage. END 40 must be attached to the policy where there has been a prior fire or total vehicle theft loss within the past 60 months and the policy provides physical damage coverage. Where the policy provides only Liability, DCPD and Accident Benefits, attachment of END 40 is not required.

B. After Market Equipment

If the equipment is sound or electronic equipment, refer to Rule 123: Commonly Used Endorsements.

If the equipment is other than sound or electronic equipment or a lift kit, the Servicing Carrier will require a copy of the bills of sale or, if they are not available, an appraisal to substantiate the value of the aftermarket equipment. Where the lift kit has been added to the vehicle in addition to other aftermarket equipment, the value of the lift kit must be included in the total value of the aftermarket equipment.

Where the value of the equipment is \$3,000 or greater, an additional premium shall be charged. For every \$3,000 of equipment, a charge equivalent to a rate group increase of 1 shall be made. If the value of the aftermarket equipment is less than \$3,000 no additional premium shall be charged. Where the value of the aftermarket equipment cannot be substantiated, END 19 reflecting the vehicle's actual cash value shall be attached to the policy.

Rule 117: Multi Vehicle Discount

No longer available

Rule 118: Not applicable

Rule 119: Not applicable

Rule 120: Not applicable

Rule 121: Not applicable

Rule 122: Endorsement Forms/ Wordings

Changes to standard approved forms are not permitted. Rule 152: Endorsements Applicable to POL 1 (Owner's Policy) provides certain details and rating instructions for approved endorsement forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions.

Certain endorsements require a signature. Where no signature is obtained, the policy may be cancelled in accordance with the Statutory Conditions or the endorsement may be deleted and the policy rated accordingly.

If a vehicle is registered in both the husband's name and the wife's name, endorsements that require signature must be signed by both husband and wife. If it is discovered that a policy is covering two vehicles (one registered in the husband's name and one in the wife's name), both signatures shall be required on any endorsements that require signature.

Provided the endorsement form does not indicate the expiry date of the policy and continues to refer to a particular vehicle (policy vehicle item number did not change), once an endorsement form has been signed, it need not be signed again on subsequent policy renewal terms.

Rule 123: Commonly Used Endorsements

A. Loss of Use Coverage

END 20 may be added to provide reimbursement for loss of use of the vehicle in the event there is loss or damage that is covered by the policy in excess of the deductible.

This endorsement is only available for Private Passenger Vehicles.

This endorsement is not available on:
Fleet Vehicles, Driver Training Vehicles, Rental Vehicles, Short Term Lease Vehicles, Antique/Classic Vehicles, Police or Fire Vehicles or Private Passenger Vehicles used for commercial or public purposes whether or not rated in the Private Passenger Section.

Amount Payable

The amount payable shall not exceed \$50 per day or total more than \$900 per occurrence.

Premium

The premium charge is \$50 on an annual policy or \$26 on a six month policy.

B. Legal Liability for Damage to Non-owned Automobiles

END 27 may be added to cover the insured's legal liability for loss or damage to non-owned vehicles including trailers. By non-owned we mean vehicles not owned by or licensed in the name of the insured or any other person residing in the same dwelling premises. The insured must specify the type of vehicle that will be in his/her possession. Coverage may only be offered where the insured carries Collision and Comprehensive on his/her own vehicle insured on the policy.

Amount Payable

The coverage provided is Collision and Comprehensive. The limit of coverage provided by the endorsement is \$40,000 subject to a deductible of \$500.

Premium

The premium charge is \$50 on an annual policy or \$26 on a six month policy. This is a flat fee per policy term and is not pro-rated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled.

C. After Market Sound and Electronic Communication Equipment

Where the vehicle is equipped with sound and electronic communication equipment, other than factory installed equipment, application of either END 37 or END 38 is mandatory.

END 37

This endorsement limits the amount of coverage on the equipment to \$1,500. Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the insured does not wish to purchase additional coverage.

END 38

Where a vehicle is insured for Comprehensive or Specified Perils additional coverage may be purchased for a premium of \$30 per \$1,000 or part thereof of value in excess of \$1,500. Only rate for that portion of the value exceeding \$1,500. Documentation (appraisal or receipts) is necessary to support the value stated on the endorsement. For example: If END 38 has a limit of \$4,300, the premium shall be \$90.

Signature Required

Both endorsements require a signature. If a signature cannot be obtained, refer to Rule 122: Endorsement Forms/Wordings.

D. Deletion of Glass Coverage

The coverage provided under Comprehensive for damage to glass may be amended by means of adding 13C to delete coverage for damage to glass except when caused by Specified Perils.

The premium charged for the reduced Comprehensive coverage is the Specified Perils premium plus 10% of the Comprehensive premium.

Where the deductible is \$1,000 or higher, there is no premium reduction.

Signature Required

This endorsement requires a signature. If a signature cannot be obtained, refer to Rule 122: Endorsement Forms/Wordings.

Rule 124: Premiums

A. Premium Quotations

The Agent/Broker is responsible for calculating premiums in accordance with this manual, including the “base” premiums applicable to experience (fleet) rated risks. Experience rated risk premiums are calculated at Driving Record 0.

Where there is any doubt on the matter, the Servicing Carrier will be pleased to assist in establishing risk classifications, but the Servicing Carrier shall not make premium quotations except where the manual does not provide for the particular coverage required.

The Servicing Carrier shall require clarification from the Agent/Broker if the information on the application contradicts the quoted premium.

B. Manual Rates

The rates published in this manual are for annual policy terms.

For six-month policies charge 52% of the annual premium **except** for Motorcycles/Mopeds, Snow Vehicles and Antique Vehicles. See the **Recreational Vehicle** section for rating instructions on these vehicles. Fleets as defined in Rule 149: Fleets are not eligible for six month policies.

C. Premium Rounding

The premium for each coverage shall be rounded to the nearest whole dollar. A premium that includes 50 cents or more shall be rounded up to the next whole dollar. e.g. 46.56 will be rounded up to \$47.00 and 46.44 will be rounded down to \$46.00.

This applies to all premium transactions, including refunds except where the policy is cancelled by registered letter at the request of the Agent/Broker or by the Servicing Carrier. In that event, the return premium shall *always* be rounded up to the next whole dollar (\$45.10 will be rounded up to \$46.00).

D. Minimum Premium/Minimum Retained Premium

The minimum premium for any automobile policy or renewal and, the minimum retained premium in the event of cancellation of the policy, is \$25, regardless of the term of insurance. The minimum retained premium must be stated on the declaration page of the policy.

Rule 125: Premium Determination

1. Ensure that the vehicle qualifies as a Private Passenger Vehicle
2. Establish the rating territory
3. Establish the rating class
4. Establish the driving record for Liability, DCPD and Collision coverages
5. Establish the rate group.
6. Apply any special use factors (refer to the Schedule of Rates in this section) to the “manual” premium for each coverage.
7. Apply the result of the combined total of applicable discount percentages deducted from the combined total of applicable surcharge percentages to the premium in step 6.

Rule 126: Policy Term

Every policy or renewal shall be issued for a term of either one year or six months. See also Rule 145: Purchasing Vehicles in Jurisdiction Where FA Does Not Operate and Rule 100.C Non Residents and Vehicle Not Registered in Jurisdiction.

A short term policy may be issued in the event that the vehicle/item is in transit in or through the jurisdiction, i.e. a single trip from a location within a jurisdiction in which Facility Association operates to another location within a jurisdiction in Canada or the continental U.S.A. A short term policy may also be issued for a vehicle being temporarily operated in a jurisdiction in which it is not registered.

The Servicing Carrier may accept an application for a short term policy and issue the policy accordingly or accept an application for a 6 or 12 month term and a cancellation voucher signed to provide coverage for only the shortened term.

The premium for the policy shall be calculated using the highest rated territory of the originating jurisdiction and the applicable short term table in this manual, subject always to the minimum retained policy premium.

Policies subject to Rule 149: Fleets cannot be issued for a term of 6 months.

Rule 127: Policy Changes

A. A change to a policy shall not be processed if:

1. The change is substantial e.g. the insured is covered under POL 1 and now requires POL 4 or 6 instead. A new policy may be necessary. If in doubt, the Agent/Broker should contact the Servicing Carrier for direction. If a new policy is required, a new application must be submitted. The existing policy shall be cancelled pro rata.
2. There is a change of the jurisdiction in which a vehicle is registered and the vehicle must be registered in the new jurisdiction. The insurance on the vehicle must be cancelled.

Upon receipt of a copy of the replacing policy application, or temporary liability card from the new jurisdiction the refund shall be calculated on a pro rata basis, subject to the minimum retained premium.

B. Name of Insured When Adding or Deleting Vehicles

Leased Vehicles

- Where the insured has a leased vehicle and is returning the vehicle to the lessor and replacing it with an owned vehicle, provided there is no change in the name of the insured (the person who actually applied for the insurance), the change to remove the lessor's name from the policy and the vehicle substitution may be made by endorsement. A release of the lessor's interest must be obtained or comparable notification of the change must be sent to the lessor by registered mail.
- Where an insured has an owned vehicle, and is now obtaining a leased vehicle and disposing of the owned vehicle, the change to the vehicle and name of insured may be made by endorsement, provided there is no change in the name of the applicant, other than to add the lessor's name to the policy.

- In situations where the insured has an owned vehicle and a leased vehicle, separate policies may not be necessary for each vehicle. Where an insured has two or more vehicles leased from different leasing companies, a separate application is required for each vehicle.

Owned Vehicles

Two or More Names as Registered Owner of the Vehicle:

Where an application is received for vehicle(s) registered in two names, such as Pat and Drew Doe, the application must be signed by both parties. In the event the policy is to be cancelled at the insured's request, both signatures are required on the request for cancellation. If the situation is other than the applicant and spouse, refer to the Servicing Carrier prior to quoting or binding to verify the rating.

Two or More Vehicles Registered to Different Names:

If the applicant has vehicles leased from different leasing companies or, one vehicle registered for example in the father's name and one in the son's name, separate policies must be maintained. Separate applications must be submitted for each policy.

C. Amending or Deleting Coverage on Vehicles with Lessees or Lienholders

Where optional physical damage coverage is being amended or deleted on a leased vehicle or a vehicle on which there is a lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the transaction.

D. Binding Coverage - Policy Changes

If the change involves a vehicle for which proof of insurance has been filed or is required, please also see Rule 137: Proof of Insurance. Before binding coverage the Agent/Broker must collect or assume responsibility for any indicated additional premium.

Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt' a valid vehicle registration and at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier.

NOTE: No policy shall be written for vehicles branded 'nonrepairable'.

Procedure of notification

1. The Agent's/Broker's procedure for reporting changes to the Servicing Carrier must be acceptable to the Carrier. The request for change must be made in writing and **specify the effective date and the effective time.**
2. Faxed or mailed policy change requests are acceptable.
3. If the policy change request cannot be sent to the Servicing Carrier on the date the insured makes the request, it must be sent to the Servicing Carrier on the next working day.

4. The Servicing Carrier shall normally issue any required endorsement, updated Certificate of Insurance (if required) and permanent liability card (if required) within 30 days of the effective date of the change.
5. Coverage may not be shown as effective prior to the date and time that the request was received by the Agent/Broker from the insured, except when contractual coverage exists automatically under the policy and notice is given within the time permitted. A permissible policy change is in effect as of the time and date requested.
6. Where a vehicle is being added or substituted, a copy of the valid vehicle registration will be required with the request for the policy change. If the registration cannot be submitted with the request for policy change, a copy of the registration must be submitted within 30 days of binding coverage.

Where a copy of the registration is not provided, the following shall apply:

- The vehicle(s) shall be added or substituted at the correct premium.
- If any registration is not provided within 30 days of the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter.
- If the missing registration(s) is provided before the cancellation takes effect, the policy may be reinstated.
- Agent/Broker may submit a new application for the vehicles meeting the registration requirement.

E. Deletions of Vehicles and Coverages

- 1) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the deletion is to be effected, the deletion shall take effect at 12:01 a.m. on the date that it was requested to be effective. In the event that the deletion was specifically requested to be effective at a time other than 12:01 a.m., the deletion shall be effected at 12:01 a.m. the following day.

For example: The Insured requests deletion of the vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on September 20. The Servicing Carrier will issue the policy change effective 12:01 a.m. September 5. If the Insured requested the deletion to be effective at 3:40 p.m. on September 5, the Servicing Carrier will delete the vehicle/ coverage effective 12:01 a.m. on September 6.

- 2) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the deletion was requested to be effected, the deletion shall take effect at 12:01 a.m. on the date that the deletion request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).

For example: The Insured requests deletion of a vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on October 10. The Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. October 10.

Note for 1) and 2)

If the date the request was received by the Agent/Broker is not evident the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier.

3. In the event that the **vehicle has been sold**, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the vehicle shall be deleted the day after the vehicle is sold regardless of what that date might be.

For example: The vehicle was sold June 5. The Servicing Carrier does not receive the request to delete until September 5. If the insured can produce a satisfactory bill of sale, the Servicing Carrier will delete the vehicle effective 12:01 a.m. June 6.

4. In the event that a vehicle has been **written off** in a claim, deletion shall not be effected prior to the day after the loss occurred. If the request for vehicle deletion is received more than 30 days after the date of loss, the deletion shall be effected:
 - i. The day after the salvage is signed over to the insurer;
 - or
 - ii. The date the policy is no longer under the temporary substitute auto provision, if that date is later than the date salvage was signed over.

For example: The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to delete the vehicle effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will delete the vehicle effective 12:01 a.m. June 21.

5. In the event the insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card, the Servicing Carrier shall delete effective the date that replacement coverage took effect.

Servicing Carriers shall proceed with deletion as outlined in a) or b) unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points c), d) or e) exist.

F. New or Replacement Driver

If the change includes an additional or replacement driver, the Servicing Carrier shall be required to verify the driving history by ordering:

1. Driver Record Abstract must be obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years. Driver Record Abstracts are not to be obtained on experienced rated risks or for the operators of any Snow Vehicles, Dirt Bikes, All Terrain Vehicles or Antique Vehicles to be insured.
2. Previous Insurance History must be obtained on the additional or replacement driver(s). This may be an electronic report ordered from a service provider, letters from previous carriers or telephone calls to previous carriers (which must be properly documented on file including name of persons spoken to, date, time etc.).

Insurance history is not required for Snow Vehicles, Dirt Bikes, All Terrain Vehicles or Antique Vehicles. See special instructions under Fleets and Garage Sections.

If the information is different from that reported, to the extent that the premium or coverage requires amendment the Servicing Carrier shall promptly issue a correcting endorsement.

G. Midterm Policy Change Premium Calculation

In regard to the period licensed, period of ownership, the period since the date of an accident, the period since the date of a conviction, the rating is always based on the position as at the effective date of the policy period, (or, in the case of a subsequent addition/substitution of a driver or addition of a vehicle as at the addition/substitution date). Midterm rerating is NOT permissible in respect of changes that occur in regard to those matters during the period of insurance merely because of the lapse of time. Midterm change due to age is permissible, provided a request is received by the Servicing Carrier within 30 days of the birthday. If the request is received after 30 days, then the change will be effective at 12.01am following the date the Servicing Carrier receives the request, and back dating will not be permissible.

Rates to be used

Addition of a vehicle:

Rates in effect at the effective date of the transaction.

Addition of a coverage or other midterm transactions:

Rates in effect at the start of the policy period.

Method of premium calculation:

Premiums for midterm policy changes are calculated (pro rata) by using the Day Table except in the case of Snow Vehicles, Motorcycles/Mopeds and Antique Vehicles. For those vehicles, Short Term tables 3 and 4 are to be used for all coverages except Comprehensive/Specified Perils for which the Day Table is used.

Minimum premiums for midterm changes:

A minimum additional premium of \$5 shall be charged for any transaction that includes one or more of the following, regardless of the period of insurance:

- addition of a vehicle or a coverage
- increase of a Liability limit
- decrease of a deductible

Note 1: Any additional premium of **less** than \$5 may be waived by the Servicing Carrier unless mentioned above. Return premiums may not be waived.

Note 2: When a vehicle, not newly acquired, is substituted for another on the policy or added to the policy for less than 7 days, there will be a \$50 charge for each such transaction in excess of 2 in a 30 day period or more than 12 in a 12 month period.

Rule 128: Renewals

A. Before issuing a Renewal:

If the renewal involves a vehicle for which proof of insurance has been filed or is required – see Rule 137: Proof of Insurance.

Experience Rated, Garage and Commercial Risks may require the Agent/Broker to determine whether the information on record and/or coverages needs revision or updating.

A Driver Record Abstract must be obtained for those risks where eligibility or rating is dependent upon driving history. These must be ordered on all drivers prior to every renewal (for six month policies every other renewal).

Renewals shall only be offered on policies for annual or six month terms.

NOTE: Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police shall be non-renewed.

B. Accidents Occurring Between Renewal Process Date & Effective Date

Once a renewal or offer to renew has been processed, and the Servicing Carrier receives notice of an at fault loss that occurred prior to the renewal's effective date, the Servicing Carrier shall amend the renewal rating accordingly.

C. Renewal Processing

1. Other than Direct Billing

Servicing Carrier Responsibilities

The renewal documents shall be issued by the Servicing Carrier and must reach the Agent's/Broker's address no later than 30 days prior to the policy's current expiry date.

Agent/Broker Responsibilities

Before releasing any renewal documents the Agent/Broker must collect or assume responsibility for the full renewal premium. In the case of experience (fleet) rated risks,

where renewals may be late due to missing information, the Agent/Broker is responsible for the premium calculated at Driving Record 0. For other than experience rated risks, if the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the insured and

Collect a downpayment based on the estimated annual premium for the upcoming renewal term.

Or

Obtain a fully completed premium finance contract together with the full downpayment required and promptly send that contract to the premium finance company.

Renewal not accepted

If the renewal is not accepted by the Insured, the Agent/Broker must submit one of the following acceptable evidence of renewal refusal to the Servicing Carrier:

- a) Return all the renewal documents (including liability cards) to the Servicing Carrier;
OR
- b) Written confirmation that the renewal has been returned complete with liability cards to the Agent/Broker AND that the documents were destroyed in the Agent/Broker's office;
OR
- c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date.

If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater.

Renewals where acceptable evidence of refusal has been submitted to the Servicing Carrier for cancellation may not be reissued unless the Servicing Carrier receives instructions no later than the renewal's effective date and the Agent/Broker collects or assumes responsibility for the full premium as outlined above.

If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.

2. Direct Billing Renewals

Servicing Carrier Responsibilities

- a) For each policy an offer to renew shall be issued by the Servicing Carrier. The offer to renew must reach the insured's last known address no later than 30 days prior to the policy's current expiry date.
- b) The payment due date must be clearly indicated on the offer to renew and must be the same as the policy's current expiry date.
- c) If the required premium is received by the Servicing Carrier no later than 15 days after the payment due date, the Servicing Carrier shall promptly issue the appropriate renewal documents to the insured.
- d) The renewal documents must not be released by the Servicing Carrier until the full premium is received or the required first payment is received on time by the Servicing Carrier (by first payment due date if a deferred premium payment is available). If this rule is followed, neither the Carrier nor the agent/broker incurs any responsibility for the premium. If the Servicing Carrier follows any other unauthorized procedure, the Servicing Carrier will be responsible for the earned premium for the time on risk calculated on a pro rata basis and will be required to stop offering a Direct Bill option.

Payment Not Received

If the required payment is not received by the Servicing Carrier within 15 days of the payment due date, the policy shall be treated as though it has expired and the Servicing Carrier shall advise the Agent/Broker accordingly within the following 10 days.

Rule 129: Cancellations

A. Midterm Cancellation - Effective Date

1. Received by Agent/Broker or Servicing Carrier within 30 days

If the request for a midterm cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the cancellation is to be effected, and no effective time is requested, the cancellation shall take effect at 12:01 a.m. on the date it was requested to be effective. In the event that the cancellation was specifically requested to be effective at a time other than 12:01 a.m., the cancellation shall be effected at 12:01 a.m. the following day.

For example: The Insured requests a cancellation of the policy to be effective August 5. The cancellation request is received by the Agent/Broker on August 20. The Servicing Carrier shall cancel the policy effective 12:01 a.m. August 5. If the Insured requested cancellation to be effective at 3:40 p.m. on August 5, the Servicing Carrier shall cancel the policy effective 12:01 a.m. on August 6.

2. Received by Agent/Broker or Servicing Carrier after 30 days

If the request for cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the cancellation was requested to be effected, the cancellation shall take effect at 12:01 a.m. on the date that the cancellation request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).

For example: The Insured requests cancellation of the policy to be effective September 5. The cancellation request is received by the Agent/Broker on October 10. The Servicing Carrier shall cancel the policy effective 12:01 a.m. October 10.

Note for 1 and 2

If the date the request was received by the Agent/Broker is not evident the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier.

3. Received by Servicing Carrier after 30 days and vehicle sold

In the event that the vehicle has been sold, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the policy shall be cancelled the day after the vehicle is sold regardless of what that date might be.

For example: The vehicle was sold June 5. The Servicing Carrier does not receive the request to cancel until September 5. If the insured can produce a satisfactory bill of sale, the Servicing Carrier will cancel the policy effective 12:01 a.m. June 6.

4. In the event of a total loss

In the event that a vehicle has been written off in a claim, cancellation shall be effected:

- a) The day after the salvage is signed over to the insurer, **or**
- b) The date the policy is no longer providing coverage on a rental vehicle under the temporary substitute auto provision, if that date is later than the date salvage was signed over.

For example: The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to cancel the policy effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will cancel the policy effective 12:01 a.m. June 21.

5. Coverage placed in Voluntary Market

In the event the insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card, the Servicing Carrier shall cancel the policy effective the date that replacement coverage took effect.

Servicing Carriers shall proceed with cancellation as outlined in points 1 or 2 unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points 3, 4 or 5 exist.

B. Policies with Lessors or Lienholders

If the policy is being cancelled at the insured's request, a release of interest must be obtained from the lessor or the lienholder. In the event the Servicing Carrier does not receive a release of interest from the lessor, a notice is to be sent to the lessor by registered mail to advise that the policy is being cancelled and the effective date of cancellation. If no release is received from the lienholder, a notice is to be sent to the lienholder (registered mail is not required) to advise that the policy is being cancelled and the effective date of cancellation.

If the policy is being cancelled at the Agent's/Broker's request or Servicing Carrier's initiative by registered letter, a copy of the registered letter must be sent to the lessor or lienholder by registered mail.

C. Where Proof of Insurance Has Been Filed

If proof of insurance has been filed, the notice period required by the authority must expire before cancellation can be effected, and therefore the Servicing Carrier shall cancel the policy effective the date the notice period expires – see Rule 137: Proof of Insurance.

D. Policy is Financed Through a Premium Finance Company

If a return premium is payable on a policy financed with a premium finance company, the gross refund is to be sent directly to the premium finance company *regardless of the reason* for cancellation. The Agent's/Broker's account shall be debited with the amount of the premium refund sent to the premium finance company.

E. Cancellation – Procedures

1. Cancellation at the request of the Insured or the Premium Finance Company – Broker Bill & Direct Bill

Cancellation requested by the insured or the premium finance company under power of attorney must be made in writing in a format suitable to the Servicing Carrier.

The Facility Association shall accept faxed signed and dated cancellation requests.

The return premium shall be calculated as follows:

Motorcycles, Mopeds, Snow Vehicles, and Antique Vehicles use Short Term Table 3 or 4 for all coverages except Comprehensive/Specified Perils and Short Term Table 1 or 2 for Comprehensive/Specified Perils subject to any applicable minimum retained premium.

All other vehicles being placed in the voluntary market calculate on a pro rata basis using the Day Table subject to any applicable minimum retained premium

All other vehicles not being placed in the voluntary market use Short Term Table 1 or 2 subject to any applicable minimum retained premium.

If the policy is on Broker Bill, the Servicing Carrier shall credit the Agent's/Broker's account with the unearned premium refundable unless the premium is financed through a premium finance company.

2. Cancellation at the request of the Agent/Broker – Broker Bill

When additional premium cannot be collected on original quote

If the Agent/Broker cannot collect the additional premium arising from an increase to the premium originally quoted for new business:

- a) The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the insured,
- or**
- b) The Agent/Broker must have the policy signed off. The Facility Association shall accept faxed signed cancellation requests.

If the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of those increases, the earned premium for cancellation shall be calculated pro rata on the Agent's/Broker's originally quoted premium. Otherwise, the earned premium shall be calculated pro rata on the revised premium. If a subsequent application is submitted by the same Agent/Broker to the same Servicing Carrier for substantially the same risk within 30 days of the effective date of cancellation of the first policy and, the Agent/Broker reports non-payment of additional premium, the earned premium shall be calculated pro rata on the revised premium.

Note: For policies for which premium is paid direct to the Servicing Carrier and the Carrier initiates cancellation the words 'agent/broker' will be read to mean Servicing Carrier.

When outstanding premium cannot be collected in all other cases

Agent/Broker Responsibilities

If cancellation of a policy is requested by the Agent/Broker due to inability to collect the full policy/renewal premium or a subsequent additional premium, the Agent/Broker will be responsible for the time on risk charge which will be pro rata of the full premium.

The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the insured.

Servicing Carrier Responsibilities

The Servicing Carrier shall promptly issue a registered notice of cancellation in accordance with the Statutory Conditions. The earned premium for cancellation shall be calculated pro rata on the full term premium at the time of cancellation.

When the Servicing Carrier issues a registered letter of cancellation, any unearned premium shall be refunded directly to the insured (unless the policy is financed through a premium finance company) and the Agent's/Broker's account shall be debited for the amount of the refund and credited for the unearned premium.

3. Cancellation of Late Issued Renewals

If the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the insured and collect a downpayment based on the estimated annual premium (or the estimated semi-annual premium for 6 month policies) for the upcoming renewal term.

Once the renewal is issued, if the insured does not accept the renewal premium, the Agent/Broker shall advise the Servicing Carrier of the amount of premium collected and request that notice of cancellation be issued to the insured **or** shall have the insured sign off the policy.

The Servicing Carrier shall then issue a registered letter of cancellation in accordance with the Statutory Conditions or issue the necessary cancellation documents. The earned

premium shall be calculated pro rata based on the previous term premium.

4. Flat Cancellation

New Policy

Flat cancellation of a new policy is not allowed except as provided under Rule 129: Flat Cancellation Exceptions.

Additional Premium Policy Change

Flat cancellation of an additional premium policy change is not allowed.

Renewal

If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 128) is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be responsible for earned premium. A written request acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of evidence of renewal refusal.

5. Cancellation of Renewals in Outlying Areas

No longer applicable

6. Flat Cancellation Exceptions

1. Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.
2. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat.
3. If a cheque or electronic payment received for a new policy or renewal premium or, for the first installment thereof is not honoured by the financial institution, flat cancellation shall be allowed to the Agent/Broker provided that:
 - a) the cheque was dated and issued on or before the effective date of the policy period concerned or the electronic payment was made on or before the effective of the policy period concerned; and
 - b) the cheque was immediately deposited; and
 - c) in the case of a first installment, the amount of the cheque or electronic payment was sufficient to meet the Servicing Carrier's requirement or if financed under a contract with a premium finance company the full down payment required under the terms of the contract; and

- d) The return of the cheque by the financial institution or dishonour of the electronic payment is promptly reported to the Servicing Carrier. A copy of the cheque front and back or copy of the dishonour notice must be provided to the Servicing Carrier.

However, on the registered letter of cancellation to the insured, the Servicing Carrier shall request payment of the full pro rata time on risk charge.

7. Cancellation initiated by the Servicing Carrier

Non-Payment – Direct Bill

If premiums are paid directly to the Servicing Carrier, the Servicing Carrier may cancel an insurance policy for non-payment of premium. The earned premium shall be calculated pro rata.

Other Circumstances

The Servicing Carrier may not otherwise cancel an insurance policy unless approval of such action is contained elsewhere in this manual or is obtained in the manner prescribed by the Association's Board of Directors.

F. Refund Calculation

1. Insured's Request

For a policy cancellation requested by or on behalf of the insured (e.g. requested by a premium finance company) the premium refund shall be calculated in accordance with the Short Term Tables, unless a pro rata cancellation is being allowed because the risk (excluding Motorcycles, Mopeds, Snow Vehicles and Antique Vehicles) is being placed in the voluntary market.

2. Any Other Reason

Where the policy is being cancelled for any other reason (e.g. by registered letter) the premium refund shall be calculated on a pro rata basis using the Day Table.

Rule 130: Not applicable

Rule 131: Time on Risk Tables

A. Pro Rata

Calculation for Endorsements & Cancellations

Using the Day Table on the next page:

1. Determine the percent that corresponds to the policy's expiry month and day. For example March 26 is .233. Express the policy's expiry date in a decimal format by combining the year and the fraction. March 26, 1999 would become 1999.233.
2. Determine the percent that corresponds to the effective date of the policy change or cancellation and express that date in a decimal format. If the effective date of policy change is November 20, 1998 that would be expressed as 1998.888. Note that if the effective date of change or cancellation is February 29, it should be treated as February 28.
3. Subtract the second number from the first.

Policy expiry date	1999.233
Policy change date	1998.888
Refund/change percentage	.345
4. Where the policy is a six month policy, double the refund/change percentage.
5. For a policy cancellation, the refund is calculated by multiplying the policy premium as of the cancellation date by the refund/change percentage. The policy premium is the full term premium for the coverage in force at the time of cancellation. Minimum retained premium must be taken into consideration.
6. For a policy change, the additional/return premium is obtained by multiplying the full term premium for the change by the refund/change percentage.

B. (Pro Rata) Day Table

January			February			March			April			May			June		
Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year
1	.003	1	1	.088	32	1	.164	60	1	.249	91	1	.332	121	1	.416	152
2	.005	2	2	.090	33	2	.167	61	2	.252	92	2	.334	122	2	.419	153
3	.008	3	3	.093	34	3	.170	62	3	.255	93	3	.337	123	3	.422	154
4	.011	4	4	.096	35	4	.173	63	4	.258	94	4	.340	124	4	.425	155
5	.014	5	5	.099	36	5	.175	64	5	.260	95	5	.342	125	5	.427	156
6	.016	6	6	.101	37	6	.178	65	6	.263	96	6	.345	126	6	.430	157
7	.019	7	7	.104	38	7	.181	66	7	.266	97	7	.348	127	7	.433	158
8	.022	8	8	.107	39	8	.184	67	8	.268	98	8	.351	128	8	.436	159
9	.025	9	9	.110	40	9	.186	68	9	.271	99	9	.353	129	9	.438	160
10	.027	10	10	.112	41	10	.189	69	10	.274	100	10	.356	130	10	.441	161
11	.030	11	11	.115	42	11	.192	70	11	.277	101	11	.359	131	11	.444	162
12	.033	12	12	.118	43	12	.195	71	12	.279	102	12	.362	132	12	.447	163
13	.036	13	13	.121	44	13	.197	72	13	.282	103	13	.364	133	13	.449	164
14	.038	14	14	.123	45	14	.200	73	14	.285	104	14	.367	134	14	.452	165
15	.041	15	15	.126	46	15	.203	74	15	.288	105	15	.370	135	15	.455	166
16	.044	16	16	.129	47	16	.205	75	16	.290	106	16	.373	136	16	.458	167
17	.047	17	17	.132	48	17	.208	76	17	.293	107	17	.375	137	17	.460	168
18	.049	18	18	.134	49	18	.211	77	18	.296	108	18	.378	138	18	.463	169
19	.052	19	19	.137	50	19	.214	78	19	.299	109	19	.381	139	19	.466	170
20	.055	20	20	.140	51	20	.216	79	20	.301	110	20	.384	140	20	.468	171
21	.058	21	21	.142	52	21	.219	80	21	.304	111	21	.386	141	21	.471	172
22	.060	22	22	.145	53	22	.222	81	22	.307	112	22	.389	142	22	.474	173
23	.063	23	23	.148	54	23	.225	82	23	.310	113	23	.392	143	23	.477	174
24	.066	24	24	.151	55	24	.227	83	24	.312	114	24	.395	144	24	.479	175
25	.068	25	25	.153	56	25	.230	84	25	.315	115	25	.397	145	25	.482	176
26	.071	26	26	.156	57	26	.233	85	26	.318	116	26	.400	146	26	.485	177
27	.074	27	27	.159	58	27	.236	86	27	.321	117	27	.403	147	27	.488	178
28	.077	28	28	.162	59	28	.238	87	28	.323	118	28	.405	148	28	.490	179
29	.079	29				29	.241	88	29	.326	119	29	.408	149	29	.493	180
30	.082	30				30	.244	89	30	.329	120	30	.411	150	30	.496	181
31	.085	31				31	.247	90				31	.414	151			
July			August			September			October			November			December		
Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year
1	.499	182	1	.584	213	1	.668	244	1	.751	274	1	.836	305	1	.918	335
2	.501	183	2	.586	214	2	.671	245	2	.753	275	2	.838	306	2	.921	336
3	.504	184	3	.589	215	3	.674	246	3	.756	276	3	.841	307	3	.923	337
4	.507	185	4	.592	216	4	.677	247	4	.759	277	4	.844	308	4	.926	338
5	.510	186	5	.595	217	5	.679	248	5	.762	278	5	.847	309	5	.929	339
6	.512	187	6	.597	218	6	.682	249	6	.764	279	6	.849	310	6	.932	340
7	.515	188	7	.600	219	7	.685	250	7	.767	280	7	.852	311	7	.934	341
8	.518	189	8	.603	220	8	.688	251	8	.770	281	8	.855	312	8	.937	342
9	.521	190	9	.605	221	9	.690	252	9	.773	282	9	.858	313	9	.940	343
10	.523	191	10	.608	222	10	.693	253	10	.775	283	10	.860	314	10	.942	344
11	.526	192	11	.611	223	11	.696	254	11	.778	284	11	.863	315	11	.945	345
12	.529	193	12	.614	224	12	.699	255	12	.781	285	12	.866	316	12	.948	346
13	.532	194	13	.616	225	13	.701	256	13	.784	286	13	.868	317	13	.951	347
14	.534	195	14	.619	226	14	.704	257	14	.786	287	14	.871	318	14	.953	348
15	.537	196	15	.622	227	15	.707	258	15	.789	288	15	.874	319	15	.956	349
16	.540	197	16	.625	228	16	.710	259	16	.792	289	16	.877	320	16	.959	350
17	.542	198	17	.627	229	17	.712	260	17	.795	290	17	.879	321	17	.962	351
18	.545	199	18	.630	230	18	.715	261	18	.797	291	18	.882	322	18	.964	352
19	.548	200	19	.633	231	19	.718	262	19	.800	292	19	.885	323	19	.967	353
20	.551	201	20	.636	232	20	.721	263	20	.803	293	20	.888	324	20	.970	354
21	.553	202	21	.638	233	21	.723	264	21	.805	294	21	.890	325	21	.973	355
22	.556	203	22	.641	234	22	.726	265	22	.808	295	22	.893	326	22	.975	356
23	.559	204	23	.644	235	23	.729	266	23	.811	296	23	.896	327	23	.978	357
24	.562	205	24	.647	236	24	.732	267	24	.814	297	24	.899	328	24	.981	358
25	.564	206	25	.649	237	25	.734	268	25	.816	298	25	.901	329	25	.984	359
26	.567	207	26	.652	238	26	.737	269	26	.819	299	26	.904	330	26	.986	360
27	.570	208	27	.655	239	27	.740	270	27	.822	300	27	.907	331	27	.989	361
28	.573	209	28	.658	240	28	.742	271	28	.825	301	28	.910	332	28	.992	362
29	.575	210	29	.660	241	29	.745	272	29	.827	302	29	.912	333	29	.995	363
30	.578	211	30	.663	242	30	.748	273	30	.830	303	30	.915	334	30	.997	364
31	.581	212	31	.666	243				31	.833	304				31	1.000	365

C. Short Term Tables

1. Motorcycles, Mopeds, Antique Vehicles.

Use Short Term Table 3 for all coverages other than Comprehensive/Specified Perils which are subject to Short Term Table 1 or 2.

2. Snow Vehicles

Use Short Term Table 4 for all coverages other than Comprehensive/Specified Perils which are subject to Short Term Table 1 or 2.

3. All Other Vehicles

For a policy cancellation use Short Term Table 1 or 2. For a short term policy, use Short Term Table 1.

Cancellation requested by or on behalf of Insured

1. Referring to the Day Table calculate the number of days the policy has been in force.
2. Referring to Table No. 1 (in the case of an annual policy) or Table No. 2 (in the case of a six-month policy), determine the "Percentage of premium".
3. Subtract that percentage from 100% to determine the "refund percentage".
4. Apply the refund percentage to the full term policy premium as at the cancellation date. Minimum retained premium must be taken into consideration.

Calculating premium for a Short Term policy:

1. Referring to the Day Table, calculate the number of days the policy has been in force.
2. Referring to Table No. 1, determine the "Percentage of premium".
3. Apply that percentage to the annual premium. Minimum retained premium must be taken into consideration.

SHORT TERM TABLE No. 1				SHORT TERM TABLE No. 2			
ANNUAL POLICIES				SIX MONTH POLICIES			
Days in force	% of Premium	Days in force	% of Premium	Days in force	% of Premium	Days in force	% of Premium
1-3	8	181-184	55	1	15	87-88	58
4-7	9	185-188	56	2-3	16	89-90	59
8-11	10	189-192	57	4-5	17	91-92	60
12-15	11	193-195	58	6-7	18	93-94	61
16-19	12	196-199	59	8-9	19	95-96	62
20-23	13	200-203	60	10-11	20	97-98	63
24-26	14	204-207	61	12-13	21	99-100	64
27-30	15	208-211	62	14-15	22	101-102	65
31-34	16	212-215	63	16-17	23	103-104	66
35-38	17	216-219	64	18-19	24	105-106	67
39-42	18	220-222	65	20-21	25	107-108	68
43-46	19	223-226	66	22-23	26	109-110	69
47-49	20	227-230	67	24-25	27	111-112	70
50-53	21	231-234	68	26-27	28	113-114	71
54-57	22	235-238	69	28-29	29	115-116	72
58-61	23	239-242	70	30-31	30	117-118	73
62-65	24	243-245	71	32-33	31	119-120	74
66-69	25	246-249	72	34-35	32	121-123	75
70-73	26	250-253	73	36-37	33	124-125	76
74-76	27	254-257	74	38-39	34	126-127	77
77-80	28	258-261	75	40-41	35	128-129	78
81-84	29	262-265	76	42-43	36	130-131	79
85-88	30	266-268	77	44-45	37	132-133	80
89-92	31	269-272	78	46-47	38	134-135	81
93-96	32	273-276	79	48-49	39	136-137	82
97-99	33	277-280	80	50-51	40	138-139	83
100-103	34	281-284	81	52-53	41	140-141	84
104-107	35	285-288	82	54-55	42	142-143	85
108-111	36	289-292	83	56-57	43	144-145	86
112-115	37	293-296	84	58-59	44	146-147	87
116-119	38	297-299	85	60-62	45	148-149	88
120-122	39	300-303	86	63-64	46	150-151	89
123-126	40	304-307	87	65-66	47	152-153	90
127-130	41	308-311	88	67-68	48	154-155	91
131-134	42	312-315	89	69-70	49	156-157	92
135-138	43	316-318	90	71-72	50	158-159	93
139-142	44	319-322	91	73-74	51	160-161	94
143-146	45	323-326	92	75-76	52	162-163	95
147-149	46	327-330	93	77-78	53	164-165	96
150-153	47	331-334	94	79-80	54	166-167	97
154-157	48	335-338	95	81-82	55	168-169	98
158-161	49	339-341	96	83-84	56	170-171	99
162-165	50	342-345	97	85-86	57	172 or more	100
166-169	51	346-349	98				
170-172	52	350-353	99				
173-176	53	354 or more	100				
177-180	54						

D. Short Term Tables No. 3 and No. 4 (seasonal use vehicles)

These tables apply to all coverages except Comprehensive or Specified Perils for Motorcycles, Mopeds, Snow Vehicles and Antique Vehicles. For Comprehensive or Specified Perils coverage use Short Term Table No. 1 or No. 2 or a pro rata calculation, depending upon the circumstances.

1. For each full month that insurance was provided, charge the corresponding "Percentage of annual premium" indicated below.
2. For part of a month charge pro-rata of the percentage applicable to the complete month. For example, in respect of a motorcycle insurance that commences on June 7th:

**30 days minus 6 days = 24; 24 divided by 30 = .8;
8 times 20% = 16% for the month of June.**

SHORT TERM TABLE No. 3			
Motorcycles & Mopeds and Antique Vehicles			
Excluding Comprehensive/Specified Perils			
Period	Percentage of annual premium	Period	Percentage of annual premium
January	Nil	July	20
February	Nil	August	20
March	5	September	10
April	10	October	5
May	10	November	Nil
June	20	December	Nil

3. The tables below apply to Canadian conditions. If there is use outside Canada during a month where the table indicates the charges as "Nil" there shall be an additional premium charged for that month equal to pro-rata of the annual premium. The surcharge for U.S. exposure is applicable, except where the vehicle is used for personal use only and proof of insurance is not required.

For example: The insured has a motorcycle that he wishes to trailer down to Florida to use during the months of November and December in addition to regular use for the year in Halifax. The annual premium is \$1,250 excluding any premium calculation for November and December. Using the Pro Rata Day Table, calculate the pro rata fraction for the months of November and December (.164) and apply that to the total annual premium. The additional premium charge for November and December will be \$205.

SHORT TERM TABLE No. 4			
Snow Vehicles			
Excluding Comprehensive/Specified Perils			
Period	Percentage of annual premium	Period	Percentage of annual premium
January	25	July	Nil
February	25	August	Nil
March	15	September	Nil
April	Nil	October	Nil
May	Nil	November	10
June	Nil	December	25

Rule 132: Reinstatements

A. A policy may only be reinstated if:

- a) The Servicing Carrier receives instructions not later than **the day before** the cancellation takes effect. This includes instructions from a premium finance company. Where the Agent/Broker has not forwarded payments to a premium finance company, the policy cannot be reinstated. Cancellation takes effect at 12:01 am. E.g. If the policy is to be cancelled effective July 1, the request for reinstatement must be received by the Servicing Carrier before midnight June 30. If the cancellation has taken effect, the policy cannot be reinstated and a new application must be completed. Any unpaid earned premium under the policy due to the Servicing Carrier must be paid with the new application.
- b) The policy was cancelled for non-payment, and the full required premium is received (by cash, money order or certified cheque from the insured) or there is written confirmation from the Agent/Broker assuming full responsibility for that premium. Where a refund cheque accompanied the registered letter, the amount of the refund cheque must also be obtained from the insured (by cash, money order or certified cheque) or the Agent/Broker shall assume full responsibility for that amount.

B. When a policy is reinstated

When a policy is reinstated, the Servicing Carrier shall issue a notice of reinstatement. If necessary, the Agent/Broker or Servicing Carrier shall issue a temporary or permanent liability card. If proof of insurance was cancelled, the necessary proof of insurance shall be reissued.

Rule 133: Commission Schedule

The commission rates are:

Private Passenger Vehicles	Experience Rated	Individually Rated
Class 10, 11, 12	7.5%	9%
All other private passenger	7.5%	11%

For the purpose of determining Commission Rates, the expression 'Private Passenger Vehicles' includes Antique/Classic automobiles, Commercial-Type vehicles that are rated as Private Passenger vehicles and Driving School vehicles (Class 07), but excludes vehicles rated as Commercial or Public vehicles, Fire and Police Department vehicles (Class 53) and Funeral vehicles (Class 75)

Rule 134: Not applicable

Rule 135: Definition of Accident

A. What Is A Chargeable Accident

A chargeable (at fault) accident is an occurrence resulting in damage to persons or property arising out of the ownership, use or operation of a vehicle, in consequence of which:

1. An amount has been paid or would have been paid but for the existence of provincial Direct Compensation laws or agreements,
or
2. A loss remains unsettled or unpaid,
or
3. A civil suit is pending **in respect of** Liability, Collision or the Collision portion of All Perils coverage

A chargeable accident is always taken into account in rating even if there was no insurance in effect or the loss was repaid to the insurer by or on behalf of the insured or if the insured chose not to present the claim.

B. What Is Not A Chargeable Accident

An occurrence shall not be regarded as a chargeable accident if:

1. The insured's degree of fault is determined as zero under the relevant provincial fault determination laws or agreements or dispute resolution mechanism.
2. Damage to the applicant's vehicle
 - a) resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours;
 - b) occurred while the vehicle was legally parked and is reported to police within 24 hours;
 - c) resulted from collision with a wild or domestic animal;
 - d) is legally recoverable from the owner or driver of an uninsured or unidentified automobile.

Note: The words "loss(es)" and "claim(s)" where used in this manual are considered to have the same meaning as the word "accident."

The words "at fault" and "chargeable" where used in this manual are considered to have the same meaning.

For private passenger personal use vehicles, where the driver responsible for an at fault accident is now deceased, the loss will no longer be chargeable.

C. How To Allocate Chargeable Accidents

No accident shall be used more than once in determining the premium for vehicles insured through Facility

Association by the same Servicing Carrier (whether or not on the same policy).

A chargeable accident will affect the rating of Liability, DCPD and Collision coverages.

When an occasional driver (including male or female under age 25) is responsible for a chargeable accident, the accident must be included for rating purposes. If the occasional driver is removed from the policy, the accident shall be assigned to the vehicle on which it occurred.

At new business, where there are multiple vehicles and multiple drivers insured on a policy, any claims shall be assigned first to the vehicle for which the responsible driver is principal operator regardless of which vehicle was involved in the claim. If the responsible driver is principal operator of more than one vehicle, the claim shall be assigned first to the vehicle involved in the claim and if this is not possible, to the vehicle which that person principally operates that produces the highest premium. At renewal, any at fault accidents which occurred during the policy term shall be assigned to the vehicle on which they occurred.

For example: A new application is received. Applicant is principal operator of vehicle 1 and has had 2 losses on vehicle 1 and 1 loss on vehicle 2. Spouse is principal operator of vehicle 2 and has had 1 loss on vehicle 1 and 1 loss on vehicle 2. For purposes of allocating accidents, the 3 accidents the applicant has had will be allocated to vehicle 1 and the 2 accidents the spouse has had will be allocated to vehicle 2.

The term 'vehicle' includes 'one for which it has been substituted'.

The following table illustrates how chargeable accidents are to be applied in the rating of other types of vehicles if they cannot be assigned to the vehicle actually involved.

Type of vehicle involved in the accident	Type of vehicle to which the accident can be applied
Private Passenger	Private Passenger, Motorhome, Light Commercial, Taxi or Garage
Light Commercial	Commercial, Private Passenger, Motorhome or Garage
Commercial	Commercial or Garage
Public (excluding Taxi)	Public (excluding Taxi)
Taxi	Taxi or Private Passenger
Motorhome	Motorhome, Private Passenger or Light Commercial
Motorcycle	Motorcycle
Garage	Garage
All Terrain or Snow Vehicle	All Terrain or Snow Vehicle

Note: "Type of vehicle" means the section of the manual in which the vehicle was or would have been rated.

For example: A car is rated as a private passenger vehicle and the insured had an at fault accident. The insured is now going to begin using the vehicle as a taxi. The accident that occurred while the vehicle was rated for personal use will continue to be applied when the insured begins using the vehicle as a taxi.

Where an at fault accident is being charged against a vehicle showing on the policy and that vehicle is deleted from the policy or mandatory coverage on that vehicle is removed or suspended, the at fault accident shall be re-assigned on the following basis:

- to a remaining vehicle with active mandatory coverage i.e. not deleted or suspended
- to the vehicle that produces the highest premium where there is more than one remaining vehicle
- effective the date coverage on the original vehicle was deleted or suspended.

Rule 136: Accident and Conviction Surcharges

These surcharges are applicable to Liability (including Passenger Liability), DCPD and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated.

A. Accidents

Accident surcharges are assessed in accordance with the Surcharge Schedule for chargeable accidents that occurred during the 36 months immediately preceding the effective date of the commencement of the insurance.

1. At New Business

No accident shall be used more than once in determining the premium for vehicles insured through Facility Association by the same Servicing Carrier (whether or not on the same policy).

As long as there is a Class 06 or Class 05 premium charged on the policy, accidents relating to Class 06 or Class 05 drivers shall only be used to calculate surcharges on the Class 06 or Class 05 premium. The Class 06 or Class 05 premium develops its own surcharge independent of the underlying class.

If the only vehicle(s) on the policy are private type trailers as described under Recreational Vehicles, surcharges shall be assessed on the Collision premium only.

Accidents arising from the ownership of any vehicle other than the described vehicle are not to be considered.

For example: The insured owns a business in which three vehicles are driven by employees. Two of the vehicles are insured in the voluntary market, the other is insured in FA. There have been two accidents on each of the vehicles in the voluntary market none of which arose from the use or operation of the vehicle by the insured himself. There have been three accidents on the vehicle insured in FA. The accidents that occurred on the vehicles insured in the voluntary market are not used to calculate the accident surcharge on the vehicle insured in FA, as long as they are rated under another inforce automobile policy.

Where the term ‘described vehicle’ is used, it includes a vehicle substituted for it.

Accidents arising out of the use or operation of other vehicles for which another listed driver is responsible shall not be considered if the other listed driver is being charged with the accident as the principal operator of another vehicle.

a) One vehicle on the policy

Consider accidents that involved the described vehicle and accidents arising out of the use or operation of any other vehicle by the applicant, spouse or any other listed operator (excluding any other listed operator currently being charged with the accident as principal operator of another vehicle).

For example: Husband has had 1 at fault accident on the described vehicle and 1 accident on the neighbour’s car. Wife had 1 at fault accident on her own vehicle insured elsewhere but has now sold that vehicle. All accidents shall be allocated to the described vehicle and a surcharge shall be applied.

b) One driver and two or more vehicles

Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the applicant, spouse or any other listed operator (excluding any other listed operator currently being charged with the accident as principal operator of another vehicle) shall be assigned to the vehicle that produces the highest premium before the application of any accident or conviction surcharge.

For example: Two vehicles on the policy, husband is the only operator. There has been one accident on vehicle 1 and one accident on vehicle 2. Applicant also had two accidents on his company vehicle insured elsewhere. The premium for vehicle 2 is higher than the premium for vehicle 1. As the applicant is principal operator of both vehicles, the claims are rated on the vehicle on which they occurred. A surcharge applies to vehicle 2 as a result of the two accidents on the company car and the one accident that occurred on vehicle 2.

c) Two or more drivers and two or more vehicles

Each driver is to be assigned as principal operator on the vehicle he/she most frequently drives. Accidents that the

principal operator had on any vehicle are to be considered. Accidents that occurred on the assigned (described) vehicle that cannot be assigned to the principal operator of another vehicle on the policy are to be considered. Accidents that arose from the use or operation of any other vehicle by any other listed driver, who has not been charged with the accident as a principal operator of another vehicle, shall be allocated to the vehicle which develops the highest premium before the application of any accident or conviction surcharges.

For example: Applicant is principal operator of vehicle 1 and has had one accident on vehicle 1, two accidents on vehicle 2 and 1 accident on his company car. Spouse is principal operator of vehicle 2 and has had no accidents. The daughter has had one accident on vehicle 2. The applicant’s four accidents will be rated against vehicle 1. The daughter’s accident is rated on vehicle 2. A surcharge for the applicant’s four accidents applies to vehicle 1 as the applicant is principal operator of vehicle 1.

2. At Renewal (for surcharge only)

At the time of renewal, the accident record shall be updated. Any accidents that occurred more than 36 months prior to renewal date shall be excluded and all accidents that occurred during the expiring term that involved the following shall be added:

- a) The described vehicle (regardless of driver).
- b) Other vehicles but were the subject of claims under this policy.

B. Convictions

Conviction surcharges shall be assessed for traffic offences (as hereinafter described) for which the insured was convicted in the 36 months immediately preceding the commencement of the period of insurance.

1. How to apply conviction surcharges

No conviction record shall be used more than once to determine conviction surcharges for vehicles insured in FA by the same Servicing Carrier, whether or not insured on the same policy.

If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they shall be considered as one conviction.

Convictions for road offences shall not be used in the rating of off road vehicles (e.g. Snow Vehicles, All Terrain Vehicles) and vice versa.

As long as there is a Class 05 or Class 06 premium charged on the policy, the conviction records relating to Class 05 or Class 06 drivers shall only be used to calculate surcharges on the Class 05 or Class 06 premium. The Class 05 or Class 06 premium develops its own surcharge independent of the underlying class.

Surcharges shall not be assessed on private type trailers as described under Recreational Vehicles.

a) One vehicle and more than one driver

The conviction record of all persons who are listed drivers of the vehicle shall be reviewed to establish which conviction record develops the highest surcharge percentage in accordance with the Surcharge Schedule for convictions and/or the lowest driving record. That conviction record shall be used to determine the applicable driving record and calculate the conviction surcharge.

b) More than one vehicle and more than one driver

Each driver shall be allocated to the vehicle they drive most and that driver's conviction record shall be considered in relation only to that vehicle.

c) One driver and more than one vehicle

The driver's conviction record shall be applied to the vehicle that produces the highest premium prior to the application of any accident or conviction surcharges.

C. Accident/Conviction Surcharge Table

Maximum surcharge to be applied for accidents, serious, major and minor convictions is 250%.

Events in the preceding 36 months	Surcharge
Chargeable Accidents:	
2	10%
3	30%
Each additional	15%
Major Convictions	
1	25%
Each additional	25%
Minor Convictions	
2	5%
3	15%
4	25%
Each additional	15%
Serious Convictions	
1	100%
Each additional	100%

D. Conviction Definitions

a. Major

Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:

Failing, in the event of an accident, to give name and licence number to the police or any other person entitled to such information

Fail to obey school crossing stop sign

Failing to report an accident

Fail to report damage to highway property

Improper passing of a school bus

Improper passing in a school or playground zone

Improper speeding in a school or playground zone

Using a hand held wireless communication/entertainment device

Graduated Licence (where applicable):

Accompanying driver has excess blood alcohol

Drive at unlawful hour

Drive motorcycle on prohibited highway

Drive motorcycle with passenger

Drive on prohibited highway

Drive with excess passengers

Drive with front seat passenger

Driver unaccompanied by a qualified driver

Permit novice driver in contravention of cond/rest

b. Minor

The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including, but not limited to:

Fail to notify police

Fail to make written report

Backing up/unsafe/illegal/improper: any type

Brakes/none/inadequate/improper: any type

Crowding driver's seat

Door opening/illegal/obstructing traffic: any type

Emergency vehicle/operating with no regard for safety

Driving off roadway (including shoulder/sidewalk/median): any type

Flagman/disobeying

Following too closely (including tailgating)

Headlights/parking lights/improper/lack of use: any type

Lack of control of vehicle: any type

Motor-assisted bicycle carrying passengers

Motorcycle/operating with only an instruction permit

Motorcycle/failure to wear helmet

Passing infraction: any type except school bus or school/playground zone

Pedestrian crossing violation: any type

Radar warning device in motor vehicle: if illegal in province

Railway crossing: any type

Safety zone violation: any type

Seatbelt: any offence

Signalling offences: any type

Slow driving/jeopardizing other: any type

Smokescreen device on vehicle

Speeding: any type, except when listed as major or serious

Squealing tires

Stopping/illegal/improper: any type

Tires/defective/worn: any type

Towing/prohibited/unsafe: any type

Traffic signals/regulating lights: any type

Traffic signs/disobeying any legal sign except parking regulations

Trailer: improper attachments/improper towing

Turns/illegal/improper: any type

Unlicensed driver: any type including improper licence class (Driving without a subsisting licence)

Unsafe move

Unsafe vehicle: any type

Wrong side of road/wrong way: any type

Yield, failing to: any type

c. Serious

Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada

Criminal negligence committed in the operation or use of a motor vehicle

Manslaughter committed in the operation or use of a motor vehicle

Driving while licence under suspension

Racing

Speeding of 50 kph or more over limit

Careless driving

Driving without due care and attention

Driving without insurance

Dangerous driving

Stunting

Impaired driving

Failure or refusal to submit to a breath or blood test

Failure to pass a breath or blood test

Failure to stop/remain at the scene of an accident

Failure to stop on request of or obey directions of a police officer

Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement

Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped

Driver under 22 years of age with alcohol in blood

Learner/Level One driver fail/refuse breath sample

Learner/Level One driver with alcohol in blood

Note: This is a generic list and will not, in all cases, match the exact wording printed on the Driver Record Abstract.

Rule 137: Proof of Insurance Where Notice of Cancellation or Deletion is Required

1. The Agent/Broker is authorized to issue proof of insurance on behalf of the Servicing Carrier in the form of the Servicing Carrier's standard certificate or a CSIO-approved Certificate of Insurance, with a notice of cancellation period not exceeding 15 days.
 - a) If a notice of cancellation period exceeding 15 days is required, the Agent/Broker is to obtain approval from the Servicing Carrier prior to certificate issuance.
 - b) Certificates must be issued only on a Described Automobiles basis. Should proof be required on a Blanket Basis, refer to item #4 below.
 - c) Copies of all certificates issued by the Agent/Broker shall be submitted to the Servicing Carrier within one (1) business day for acceptance and documentation.
 - d) The Servicing Carrier is ultimately responsible to ensuring that all proof of insurance issued by the Agent/Broker is acceptable and reflects the limits of the policy. The Servicing Carrier will promptly reissue any certificate originally issued by the Agent/Broker, where indicated coverage differs from the policy or where the notice of cancellation period was not previously approved by Underwriting.
2. The Servicing Carrier is responsible for the completion of any non-standard certificates (i.e. certificates that are to be completed on a non-CSIO approved form), Out-of-Province, U.S. or Other filings.
 - a) The Agent/Broker must specify to the Servicing Carrier if proof of insurance (e.g. a financial responsibility certificate) must be issued or filed with a Local, Provincial, Federal or U.S. authority.
 - b) Where vehicles are operated in the U.S., Agents/Brokers must confirm with the Insured's if proof of insurance is to be filed and, if so, in what amount.
3. If proof of insurance is issued by the Servicing Carrier, a copy must be supplied to the Agent/Broker for their records.
4. Proof of insurance must only be issued on a 'Described Automobile' basis. Proof may not be issued or filed on a 'Blanket Basis' (i.e. without specifying the insured vehicles), only if the authority concerned permits no alternative. In that case, the Facility Association's form of 'Indemnification and Hold Harmless Agreement' must be fully completed, and include the signatures of the Applicant and a witness. The completed form is to be kept on file with the Servicing Carrier.

5. Parties requiring proof cannot be added as additional named Insureds on the policy. The certificate showing proof of insurance guarantees to the Party that the vehicle is insured. This is the full extent of the guarantee.
6. Should the Servicing Carrier have any concern with the coverages or limits being guaranteed when asked to use a certificate prescribed by the organization or authority with whom the certificate is being filed, the Servicing Carrier should contact Facility Association Head Office.

A. Financial Responsibility Certificate

A temporary liability card may be issued for an applicant who requires the filing of a financial responsibility certificate before he/she may be licensed to drive, provided a fully completed and signed application is submitted for the applicant at the time the temporary liability card is issued. Details of the licence subsequently obtained must be reported promptly to the Servicing Carrier.

B. Renewal or Offer to Renew

If a renewal or offer to renew is issued where proof of insurance has been issued or filed and the renewal is not required, the Servicing Carrier must be notified in sufficient time to file a notice of cancellation in accordance with the applicable authority's requirements. Otherwise the Agent/Broker/Insured shall be responsible for time on risk charges.

C. Policy Cancellation, Vehicle Deletion,

1. Registered Letter

Where proof of insurance has been issued or filed and the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed in accordance with the Statutory Conditions.

The notice of cancellation for the authority concerned must be issued on the same day as the notice of cancellation to the insured. However, as a result of the authority's requirements the effective date of cancellation may be different.

For example: The registered letter of cancellation for the policy is issued on June 1 for both the insured and the provincial authority. For the insured, cancellation shall take effect 15 days from the date the registered letter is received at the post office to which it was addressed. Let's say June 19. The provincial authority requires 30 days' notice of cancellation. The effective date of cancellation for the authority shall be June 30. If the insured had a Comprehensive loss on June 25, the policy would not respond. If however, the insured had a Liability loss on June 25, the policy may have to respond as the proof of insurance provides that Liability coverage is in effect until cancelled on June 30.

2. Insured's Request

Where proof of insurance has been issued or filed, and the vehicle is to be deleted from the policy or the policy is to be cancelled, the cancellation of coverages to which the proof

of insurance relates shall be processed after taking into consideration the period of notice required by the authority.

The effective date of cancellation or deletion shall be the same for both the insured and the authority concerned.

For example: The insured requests cancellation of the policy to be effective June 1. The provincial authority requires 30 days notice of cancellation. The notice to the provincial authority is sent on June 5. The effective date of cancellation for the insured will be July 5.

D. Filing Liability Limits

The filing should always be made for the limit required by law even if the policy actually shows a higher limit.

Where a vehicle requires filings in multiple jurisdictions, the filing should be made showing only the limits required in that jurisdiction. The policy should be written with the lowest limits necessary to meet all requirements.

For example: In one jurisdiction a filing for a vehicle requires a split limit of \$1,000,000 road hazard and \$1,000,000 passenger hazard. A filing for a \$5,000,000 combined limit is also required in another jurisdiction for the same vehicle. The policy must be issued with a \$5,000,000 inclusive limit. One filing should be made showing the split limits of \$1,000,000 and \$1,000,000. The other filing should be made showing the \$5,000,000 limit.

Where a filing is to be made for a leased vehicle, the filing should be made in the name of the lessee only.

E. Processing Fees for Filings

Please contact your Servicing Carrier for a schedule of fees which will be charged on a 100% cost recovery basis.

Any charge required by the authority concerned shall be in addition to, and separate from, the Processing Fees.

Rule 138: Outside Prince Edward Island Exposure

A. Outside Prince Edward Island Exposure Surcharge

Any vehicle registered in Prince Edward Island and operated in the U.S. or another Canadian jurisdiction (excluding Nova Scotia, New Brunswick or Newfoundland and Labrador) is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers.

NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask insureds whether or not proof of insurance must be filed and, if so, in what amount.

The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.

The insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside Prince Edward Island and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 144. If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities.

In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), DCPD, Accident Benefits and END 44 only.

Liability, DCPD, Accident Benefits, Uninsured Automobile, END 44

For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge 1% of the applicable premium.

For example:

Outside Prince Edward Island Exposure	Applicable Surcharge
5% or less proof of insurance required	5%
10%	10%
25%	25%
50%	50%

Optional Physical Damage

For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge .50% of the applicable premium.

For example:

Outside Prince Edward Island Exposure	Applicable Surcharge
6%	3%
10%	5%
25%	12.5%
50%	25%

B. Currency Differential Surcharge

Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars.

The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day.

The surcharge percentage is calculated by means of the following formula:

Currency differential x Outside Prince Edward Island exposure surcharge

For example:

The rate of exchange for the U.S. dollar is 1.3085 Canadian.

Therefore the currency differential is 0.31.

The Outside Prince Edward Island exposure surcharge is 25%.

Currency differential surcharge:
 $0.31 \times 25\% = 7.75\%$

The Currency differential surcharge is

1. Applied only to the Liability premium (Road/Passenger Hazard) not DCPD.
2. Not subject to a minimum surcharge.
3. Additional to but not compounded on the Outside Prince Edward Island exposure surcharge.

Example:

The Liability premium is	\$1,000
Outside P.E.I. Exposure Surcharge is	25%
The Currency Differential Surcharge is	7.75%
Base Premium	\$1,000
Outside P.E.I. Exposure $\$1,000 \times .25 =$	\$250
Currency Differential $\$1,000 \times 7.75 =$	\$78
Total Liability premium	\$1,328

4. In addition to the Servicing Carrier's fee for filing proof of insurance.
5. Payable only when proof of insurance is required by U.S. authorities.
6. The combined dollar value of the currency differential surcharge and the Outside Prince Edward Island exposure surcharge is subject to a minimum of \$50 per policy term.

For example: Using the example above, the dollar value of the Outside Prince Edward Island exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.

Rule 139: Claims

Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to his Facility Association policies must immediately be reported in the manner prescribed by the Servicing Carrier.

1. Snow Vehicles and All Terrain Vehicles (with or without END 9) on Ice/Water**The following scenarios shall be considered****Comprehensive losses:**

An insured drives a Snow Vehicle or All Terrain Vehicle on a frozen lake and hits open water.

An insured drives a Snow Vehicle or All Terrain Vehicle on a frozen lake. The ice cracks and the Snow Vehicle or All Terrain Vehicle sinks to the bottom.

A Snow Vehicle or All Terrain Vehicle is parked on ice. The ice cracks under the machine and it sinks to the bottom.

2. Collision with Animals

Losses involving Collision with animals, both wild and domestic, shall be paid under Comprehensive coverage. If the policy does not afford Comprehensive coverage but does provide Collision coverage, the loss shall be paid under Collision coverage and be regarded as not at fault.

Rule 140: Not applicable**Rule 141: Suspension and Reinstatement of Coverages – END16/17**

Liability, DCPD, Accident Benefits, Uninsured Automobile and Collision as they relate to the **use and operation** of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16.

This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the **ownership** of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.

No refund is allowed in respect of Comprehensive and Specified Perils.

If Liability and Accident Benefits coverages are removed or suspended twice in a year, then removal of these coverages is not permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while these coverages are removed or suspended.

END 16/17 is not available for the following:

1. Vehicles for which proof of insurance is issued or filed.
2. Experience rated risks

3. Recreational vehicles rated in the Recreational Vehicle Section
4. Vehicles that were never intended to be driven.
5. Vehicles held for sale whether or not on an auto dealer's lot.

Rating

The refund for the period of cancellation is calculated according to the table printed on the END 16 form.

In no event shall a refund be granted for any suspension period of less than sixty (60) consecutive days.

Rule 142: Suspension of Operator's Licence

The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence, or where a driver is unlicensed. These provisions apply whether END 28A (Excluded Driver) is being added to the policy at the request of the insured or by the Servicing Carrier because of the above mentioned circumstances.

A. If there is no other driver of the vehicle

1. An application for insurance of the vehicle shall be declined by the Agent/Broker.
2. If the situation is discovered after the policy has been issued, the Servicing Carrier shall cancel the policy by registered letter.
3. The time on risk charge for the period to expiration of the notice of cancellation will be pro rata of the premium applicable to the risk as submitted.
4. If the situation is discovered as a result of enquiries prior to the renewal date, the Servicing Carrier shall issue a notice of nonrenewal.

Note: Where the Insured's licence is suspended, the Insured shall be permitted to place the vehicle in storage and suspend or remove moving coverages. See Rule 101: Minimum Coverage.

B. If there is another licensed driver of the vehicle

(It is assumed that the person concerned will not drive without a valid licence.)

1. The Servicing Carrier shall issue END 28A (Excluded Driver Endorsement) for that person.

2. If that person being a driver affected the rating of the insurance, the insurance shall be re-rated to remove that person as a driver but any accidents that occurred while that person was driving shall continue to be taken into account in rating.

C. Unsigned END 28A

If END 28A (Excluded Driver) is not signed, END 28A shall be deleted and the policy shall be re-rated as though there was no END 28A.

NOTE:

Where a contract evidenced by motor vehicle liability policy names an excluded driver, the insurer is not liable to any person under the contract or under the Insurance Act or the regulations for loss or damage that occurs while the excluded driver is driving an automobile insured under the contract.

Rule 143: Home-Made/Reconstructed/Right Hand Drive/Imported Vehicles

The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle.

This rule does not apply to vehicles with a manufacturer assigned VIN and a status of rebuilt which are to be rated using CLEAR rate groups.

A. Liability, DCPD and Accident Benefits

No coverages are permissible until the following is provided to the Servicing Carrier:

1. A valid vehicle registration and at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier And
2. For vehicles valued \$15,000 or more, an appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured.

These certificates must accompany the application to the Servicing Carrier.

3. Rate group 10 is to be used for Accident Benefits where vehicles are rated by value.
4. The insurance shall be subject to END 19 (Limited the Amount Paid for Loss or Damage Coverages) which must be attached to the policy and a copy signed by the Insured. END 19A (Agreed Value of Automobiles) is not available.

B. Optional Physical Damage Coverage

1. No optional physical damage coverage (for any value) will be available for:
 - a) 'Home-Made'/Reconstructed Vehicles until the construction, reconstruction, restoration has been completed and the mechanical fitness and value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.
 - b) Right Hand Drive and Imported Vehicles until value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.
2. The premium is based on the appraised amount.
3. The insurance shall be subject to END 19 (Limiting the Amount Paid for Loss or Damage Coverages) which must be attached to the policy and a copy signed by the Insured. END 19A (Agreed Value of Automobiles) is not available.

Rule 144: Vehicles Used Outside Jurisdiction of Registration

The Filed Underwriting Rules require that the vehicle must be registered in the jurisdiction in which the policy is issued. "If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction."

When an insured takes up residence in another jurisdiction, the insured is required to register the vehicle in the new jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction.

However, there are circumstances under which the vehicle may be used for a period of time in another jurisdiction where vehicle registration in that jurisdiction is not required.

For example: The insured resides in Prince Edward Island and the vehicle is registered in that jurisdiction; however, the insured will be travelling the western provinces for the next year.

Regardless of where the vehicle is registered, Facility Association shall not provide insurance for vehicles which are never operated in the jurisdiction in which they were registered.

When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes.

1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction.
2. If the vehicle is operated outside Prince Edward Island, Prince Edward Island rates and a surcharge apply. Refer to Rule 138: Outside Prince Edward Island Exposure.
3. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required.
4. If the out of jurisdiction is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), DCPD, Accident Benefits, Uninsured Automobile and END 44.

At the Servicing Carrier's discretion, a copy of fuel tax information log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.
5. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered. *For example:* The insured lives in Charlottetown, is on a sabbatical in California and the vehicle is registered in Prince Edward Island, Prince Edward Island rates apply.

Rule 145: Purchasing Vehicles in Jurisdiction Where FA Does Not Operate

When an insured acquires a new vehicle and all vehicles owned by the insured are covered under a POL 1, coverage is automatically provided for the newly acquired vehicle if the insurer is notified of the acquisition within 14 days.

When the insured:

- a) acquires a vehicle in the U.S. and brings it to Canada to a jurisdiction in which FA operates, or
- b) acquires a vehicle in a jurisdiction in Canada in which FA does not operate;

FA shall if necessary, issue a short term policy to provide coverage while the vehicle is in transit (under a transit authority permit) before it is registered in the jurisdiction of residence. The short term policy shall only be provided for a period of time sufficient to allow the vehicle to be driven from the point of purchase to the residence of the owner. This should correspond to the period of time the transit permit is valid.

When the insured comes through Customs, the vehicle must be declared and the insured will be provided with the appropriate forms to complete and submit to the provincial registry so that the vehicle may be registered. A new application can then be submitted for a 6 or 12 month policy if required.

Where an individual or company has a business that includes the purchasing of vehicles in the U.S. or jurisdictions where FA does not operate for shipment back to a Canadian FA jurisdiction for resale, coverage must be provided by means of a garage policy for Automobile Dealers.

Premium Calculation

The premium is to be calculated in accordance with Short Term tables subject to minimum premium.

Private passenger vehicles are to be rated class 01 or 08-19 using the appropriate driving record. There is no surcharge for Outside Prince Edward Island exposure.

The territory to be used is the territory where the insured resides.

Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated class 44. Driving record is 0. 100% Outside Prince Edward Island Exposure Surcharge applies.

Rule 146: Short-Term Rentals-Unspecified Lessees - Leases of 30 Days or Less

Use POL 1 and END 5c. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21a/b is not permitted. Use of END 44 is not permitted.

1. Coverages/Premiums

Liability, DCPD, Optional Physical Damage

Class of Vehicle	Premium
Private Passenger Vehicles	250% of 07/0 rate
Commercial Vehicles	
Light Trucks	200% of 43/0 rate
Heavy Trucks	200% of 45/0 rate
Tractors/Trailers	175% of 64/0 rate
Motor Homes and Vehicles with mounted Camper Unit	
Liability, DCPD	250% of 07/0 rate
Optional Physical Damage	250% of normal rate
Private Type Trailers	
BI	Non Pleasure rate plus \$15
PD	Normal Rate
Optional Physical Damage	250% of normal rate
Motorcycles & Mopeds	250% of Driving Record 0 rate applicable to Age 16-20

Snow Vehicles 250% of normal rate

All Terrain Vehicles 250% of normal rate

Any other vehicle Refer to Servicing Carrier

NOTE: No DCPD premium is applicable to private trailers and camper units.

Accident Benefits, Uninsured Automobile

Charge the normal rate for the type of vehicle concerned.

Rule 147: Long-Term Leases-Specified Lessees- Leases Exceeding 30 Days

A. Application

The lessee must complete an FA application form. The name and address of the applicant/lessee and the name and address of the lessor must be shown where required on the application form.

B. Policy

Use POL 1 with END 5. The name and address of the lessor and the name and address of the lessee must appear on the policy declaration page.

C. Rating

The vehicle is rated as if owned by the lessee.

Rule 148: Driver Training Vehicles

All Driver Training Vehicles (regardless of vehicle type) shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee.

Use POL 1 with END 6D. This endorsement extends the Liability section of the policy to cover the applicant's liability for student drivers/observers.

A. Driving Record

Driving record is to be calculated in accordance with the section of the manual that applies to a similar class of vehicle, subject to a maximum of Driving Record 3. Clear record earned on a similar vehicle which was not previously used for driver training, shall be applied when determining the driving record for driver training vehicles.

For example: The insured opens a driver training school and either uses his own car or buys another car to use as a driver training vehicle. The insured has no previous experience with driver training and is 5 years accident free. According to the rules in the Private Passenger section the insured is entitled to Driving Record 5. Therefore the insured is entitled to Driving Record 3 on the driver training vehicle. If the insured had never owned a tractor trailer and purchased one to use for driver training, the driving record entitlement would be 0 according to the rules in the Commercial section.

B. Vehicle used solely for Driver Training

Calculate the premium as follows, add any applicable accident and conviction surcharges, and then apply the surcharges indicated in the Driver Training Surcharge Table.

Private Passenger Vehicles:

Rate as Class 07

Commercial Vehicles:

Light –Rate as Class 36; Heavy – Rate as Class 44

Public Vehicles (Buses, etc.):

Private Passenger Type Vehicles:

Rate as Class 07

Other Vehicles:

Light Rate as Class 36; Heavy Rate as Class 44

Recreational Vehicles:

Rate at non-pleasure rates

C. Vehicles used for Driver Training in addition to some other use

1. Calculate the premium as though the vehicle is used solely for driver training.
2. Calculate the premium as though the vehicle were used solely for the 'other use'. *For example:* If the vehicle is used for driving to and from work less than 17 km one way, use Class 02.
3. Add the dollar value of the driver training surcharge calculated in step 1 to the premium calculated in step 2.
4. Compare the premium in step 1 to the premium calculated through steps 2 and 3 and use the higher of the two.

For example:

Step 1

The vehicle is a private passenger vehicle and using class 07, the total premium is \$700. The Liability premium is \$200. The vehicle is equipped with dual controls so a surcharge of 35% is applied to the Liability premium for a surcharge of \$70. The total policy premium calculated in step 1 is therefore \$770.

Step 2

The driver training use is part time and the insured also uses the vehicle to drive to and from another job. Therefore a premium of \$400 is calculated by rating the vehicle as Class 02.

Step 3

The premium in Step 2 is \$400 and we add to that the surcharge premium of \$70 calculated in Step 1.

Step 4

Use the higher of the results from Step 1 (\$770) or Step 3 (\$470).

D. Driver Training Vehicle Surcharge Table

1. Vehicles used only for Secondary School, College or University training courses.

Coverage	Equipped with dual controls	Other
Liability/DCPD	35%	135%
Collision	0%	75%

2. Other Vehicles

Coverage	Equipped with dual controls	Other
Liability/DCPD	70%	170%
Collision	25%	100%

Rule 149: Fleets

A. Definition

A fleet is a group of 10 or more self-propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long-term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.

For example: If the insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the insured has 132 months of Liability insurance. If the insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated.

The 120 months is established on the basis of vehicles the insured has owned or leased from others. The applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.

Vehicles that the insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured by FA. If the policy does qualify for experience rating, only the experience on the vehicles insured by FA shall be used to promulgate the rate.

The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated 07 shall be added (with any claims) on the policy and in the experience rating.

Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s).

Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:

1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations **and**
2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle **and**

3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, **and**
4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, **and**
5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.

A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.

A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.

The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 149.

B. Fleet Rating

Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured in FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date so as to facilitate experience rating.

Experience rating includes the following:

- All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;
- Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;
- Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;
- Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;
- Amounts above FA deductibles when the prior Insurer had higher deductibles;
- Losses falling within any special agreements with the prior Insurer.

NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.

Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21a and 21b is not permitted.

Midterm Rating

If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 149:B. Fleet Rating.

Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time.

If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies.

If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date.

Optional Physical Damage Coverage

Vehicles may not be covered for Comprehensive/Specified Perils only.

The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage.

Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.

C. Loss Information

Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed.

For example: The new policy term will be May 1, 1999 to May 1, 2000. The insured had 2 losses between May 1, 1998 and May 1, 1999. The insured had 2 losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.

D. New Applications

1. Forms required for Fleet Submissions

- a) Facility Association application
The application form fully completed and signed.

Under vehicle items show “Fleet Policy”.

- b) Automobile Fleet Schedule
All vehicles including trailers for which insurance is required must be fully described.
- c) Fleet Vehicle Count Calculation
Must be completed to determine the number of vehicles insured by coverage.
- d) Fleet Rating Information Statement
This form provides additional information about the risk.
- e) Any additional supplements such as drivers list, taxi questionnaire.

2. Incomplete Fleet submission forms

If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.

3. The applicant must understand that:

The risk is bound from the effective date shown and an earned premium shall be charged.

The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker.

If proof of insurance is required by U.S. authorities, a Currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 138: Outside Prince Edward Island Exposure.

The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 137 Proof of Insurance.

Fleets cannot be issued with a term of 6 months.

The applicant(s) must sign and date all documentation where indicated.

4. Agent/Broker responsibilities:

Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered ‘Fleet Policy’. Incomplete forms shall be returned for completion resulting in policy issuance delays.

Premiums are to be calculated at Driving Record 0 and must include the Outside Prince Edward Island Exposure Surcharge if applicable.

If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The

Servicing Carrier will also assist in determining rate groups which are not published.

Collect from the applicant the premium quoted at Driving Record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the insured.

Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a “blanket” wording of any kind.

A premium must be quoted and the risk bound before the fleet is submitted.

5. Servicing Carrier responsibilities:

The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound.

Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents.

6. If the revised premium is not acceptable:

If a promulgated fleet rating is not acceptable to the applicant, the coverages shall be cancelled without charge if all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating

For example: The Agent/Broker bound coverage as of June 1 and quoted the applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the insured of the premium increase and the insured advises they want to cancel the policy. On July 18, the Agent/Broker advises the insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000.

If a fleet rate has been established and the policy is cancelled because the applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the applicant still has at least 10 vehicles insured under different FA policies, then the premium will be

quoted at the full rate and not the individual vehicle premium.

For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.

7. Premium Calculation

Liability

Where the applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.

Public Vehicle - Road Hazard and Passenger Hazard

1. Enter the premium applicable to the minimum statutory limit for Road Hazard.
2. If one premium applies to both Road and Passenger B.I., or if a combined Road and Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately.

For example:

- a) The insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages.
- b) The insured requires \$1,000,000 Road Hazard and \$2,000,000 Passenger B.I. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium will be entered on the fleet schedule as \$400/\$300 because different Liability limits apply to each coverage.
- c) If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column.

Note: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6a/b/c/f, 22).

Every other vehicle

Enter the premium applicable to the statutory minimum limit.

Optional Physical Damage**All Perils**

No longer available

All other coverages

Enter premium and deductibles where indicated.

Premium Totals**Liability**

1. Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Liability – Hazardous Cargo), Table 2 (Passenger Hazard B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined)
2. Apply the increased limit factor for limits up to \$1,000,000. See the Commercial and Public sections of the manual for the factors.
3. Apply the increased limit factor for limits over \$1,000,000 if required. See Commercial section for tables 1A and 1B and Public section for Tables 1A, 2 and 3.
4. Add the final total under each Table to the total derived from adding together all other premiums.

All Other Coverages

Total the premiums in each column.

E. Renewals

Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record.

Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer-to-renew before the insurance expires.

The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned.

Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued. Policies currently having 6 month terms will be renewed as annual policies on their next renewal.

Rule 150: Carrying Explosives

The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4a. END 4a can be applied to all coverages or limited to the mandatory coverages.

An Explosive Questionnaire must be completed and signed by the applicant and submitted to the Servicing Carrier.

1. A commercial type vehicle operated by an explosive manufacturer or dealer shall be rated in accordance with the Commercial section of the manual.
2. For any other vehicle there shall be an additional charge applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium.

Rule 151: Carrying Radioactive Material

The standard policy exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4b. END 4b can be applied to all coverages or limited to the mandatory coverages.

A Radioactive Materials Questionnaire must be completed and signed by the applicant and submitted to the Servicing Carrier. An additional charge shall be applied to the vehicle premium.

Contact your Servicing Carrier for the amount of the additional premium.

Rule 152: Endorsements Applicable to POL 1 (Owner's Policy)

Notes:

1. No endorsements, no special wordings and no changes to standard forms are permissible except as approved by or on behalf of the Superintendent(s) of Insurance.
2. This Manual (in this section and elsewhere) provides certain details of approved endorsement forms. The descriptions are necessarily very brief and reference must be made to the actual wordings of the endorsements to ascertain the full provisions and restrictions.
3. In certain cases a copy of the endorsement must be signed by the applicant and filed with the Servicing Carrier. The insurance will not be continued or the policy will be re-rated, if this requirement is not met.

Liability or (TPL) means B.I. and P.D. Tort;

DCPD means Direct Compensation – Property Damage;

Optional Physical Damage means Optional Coverages – Loss or Damage (Collision, Comprehensive, Specified Perils)

	Standard Endorsement Form Number, Title and Purpose	Rating
2	Providing Coverage When Named Persons Drive Other Automobiles Extends the “drive other automobiles” Liability and Accident Benefits coverage to persons other than the insured and spouse.	The premium is dependent upon the Liability limit applicable to the vehicle: Limit in thousands \$200 \$300 \$500 \$1000 Premium per person 8 9 10 11 Accident Benefits per person \$1.
3	Drive Government Automobiles Covers the insured’s legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle that may be in their custody and, in regard to the optional physical damage coverages, must indicate the required limit per occurrence.	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the insured’s custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle’s value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability/DCPD:20% Accident Benefits:50% Optional Physical Damage:100%
4A	Permission to Carry Explosives Removes the policy form’s exclusion in regard to carrying specified explosives only.	If main cargo, rate vehicle as Class 48, 61B-64B plus special factors. If incidental, net annual \$50. See Rule 150
4B	Permission to Carry Radioactive Materials Removes the policy form’s exclusion in regard to carrying radioactive materials only.	If main cargo, rate vehicle as Class 48, 61B-64B plus special factors. If incidental, net annual \$50. See Rule 151
5	Permission to Rent or Lease Automobiles and Extending Coverage to the Specified Lessee(s) Applicable to leases exceeding 30 days.	No charge for the endorsement. Vehicle is rated as if owned by lessee. See Rule 147
5C	Permission to Rent or Lease (unspecified lessees - short term leases only) Applicable to leases not exceeding 30 days	The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, DCPD, Collision, Comprehensive, Specified Perils: Private Passenger 250% of 07/0 Commercial Vehicles Light Trucks200% of 43/0 Heavy Trucks200% of 45/0 Tractor/Trailers175% of 64/0 Private Trailers a. LiabilityNon pleasure rate plus . \$15 b. Physical Damage250% of normal MotorHomes & Camper Units a. Liability, DCPD. 250% of 07/0 b. Physical Damage250% of normal Motorcycles & Mopeds 250% of Driving Record

5D	Conversion Coverage (rented or leased automobiles)	Not available on Facility Association policies.
6A	Permission to Carry Passengers for Compensation Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Vehicles and Public Vehicles. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	For Private Passenger Vehicles used in car pools: add 10% of Liability premium. Attach 6A. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6a is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of insured's job and employer reimburses employee for expenses - then 07 rates apply. Attach 6A. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then 02 or 03 rates can apply. Attach 6A. iii) All others, then appropriate taxi, limousine or bus rates are applicable. See Public Vehicles section. END6a would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly.
6B	School Bus Used in respect of School Buses. In regard to Passenger Hazard, provides either (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) passengers' property or (b) a combined limit in respect of all passengers' bodily injury and property damage. Also, see END 22.	Rate vehicle according to Public Vehicles Section.
6C	Public Passenger Vehicles Used in respect of buses other than School Buses. In regard to Passenger Hazard, provides either (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property carried in the automobile, or (b) a combined limit in respect of all passengers' bodily injury and property.	Rate vehicle according to Public Vehicles Section
6D	Driver Training School Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both "any one person" and "two or more persons". Also, see END 22	See Rule 148 for rating instructions
6F	Public Passenger Vehicles Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	Rate vehicle according to Public Vehicles Section
7	Separate Limits (Liability) Used only when proof of insurance is filed in respect of a vehicle. The authority concerned requires that, in respect of Road Hazard, the insurance provide separate Liability limits for (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property.	Premium is that applicable to an inclusive limit equal to the sum of the limits of "ii" and "iii".

8	Property Damage Reimbursement	Not available on Facility Association policies.
8a	Property Damage Reimbursement for Operation by Named Person Used in conjunction with END 28 and 78. The insured agrees to indemnify FA for loss or damage to property arising out of accidents while the person named on the endorsement is operating the vehicle. END 8a may not be used where the person to whom it applies is the named insured	No charge
9	Marine Use Excluded Specifies that insurance is not provided while the vehicle is in or upon water or being launched or landed. The use of the endorsement is mandatory in respect of vehicles designed for use on both land and water (amphibious vehicles, all terrain vehicles, swamp buggies).	No charge.
13C	Deletion of Glass Coverage Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage.	Private Passenger Vehicles, Motor Homes and “Light” Commercial Vehicles (excluding Trailers) Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$1,000 or over where there is no discount from the full applicable Comprehensive premium. Note: For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage. Other Vehicles: Not offered.
16	Suspension of Coverage The Liability, DCPD, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16. The endorsement does not suspend the Liability and Accident Benefits coverages that relate to “driving other vehicles”. The endorsement may be used in respect of most private passenger and commercial-type vehicles. It is not available in respect of - a. Vehicles for which proof of insurance is issued or filed. b. Experience-rated vehicles. c. The Recreational vehicles/items to which the Recreational Vehicles Section relates. d. Vehicles that were never intended to be driven. e. Vehicles held for sale whether or not on an auto dealer’s lot.	In no event shall refund be granted for any suspension of coverage less than sixty (60) days.
17	Reinstatement of Coverage Used in connection with END 16.	
19	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under DCPD and optional physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which DCPD and optional physical damage premiums are based on the estimated or appraised current value.	Base DCPD and optional physical damage premiums on estimated or appraised current value.
19A	Valued Automobiles	Not available on Facility Association policies.
20	Loss of Use	Private Passenger Vehicles (Classes 01-19):

	Provides coverage to pay for other means of transportation because of loss or damage to a described vehicle covered by END 20 caused by an insured peril and where the amount of loss or damage exceeds the deductible.	\$50 net per annual term per vehicle - for amount payable up to \$50 for any one day up to \$900 per occurrence. See Rule 123 in Private Passenger Vehicle Section Other Vehicles: Not offered.
21A	Receipts or Mileage Basis Fleet	Not available on Facility Association policies.
21B	Blanket Basic Fleet	Not available on Facility Association policies.
22	Damage to Property of Passengers Used to insure the Passenger Property Damage hazard when either (a) END 6a or 6d is attached to the policy or (b) END 6b is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage	Charge the Passenger Hazard Property Damage premium for the class of vehicle concerned and attach END 22 when required.. See Public Vehicles Section.
22N	Cargo Insurance	Not available on Facility Association policies.
23A	Mortgage Records the joint interest of a lienholder. If an END 23a is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	No charge.
23B	Mortgage (Broad Form) Broader than END 23a in that it provides additional protection to the lienholder. If an END 23b is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	10% of total optional physical damage premium; minimum net annual \$25.
24	Fire Apparatus Excludes optional physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle	No charge.
25	Alteration Used by Servicing Carrier to record policy changes..	No charge. Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.
26	Disappearing Deductible	Not available on Facility Association policies.
27	Legal Liability for Damage to Non-Owned Automobile(s) and Providing Other Coverages When Insured Persons Drive Other Automobiles Covers the insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle/trailer that may be in his custody.	Private Passenger Vehicles: Premium: \$50 per annum. Peril: Collision and Comprehensive Limit: \$40,000 Deductible: \$500 Restriction: Coverage offered only to risks carrying both Collision and Comprehensive on the vehicle described in the policy. Other Vehicles: Not offered. Note: This is a flat fee per policy term and is not pro-rated when the endorsement is added midterm to a policy or deleted mid-term from a policy unless the vehicle is deleted or the policy cancelled.
27B	Business Operations - Liability for Damage to Non-Owned Automobile(s) in your Care, Custody or Control Covers the insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils.	Coverage premiums charged are those applicable to the highest rated vehicle as if the insured owned such a vehicle; the limit per occurrence is used to calculate rate group; model year is assumed to be the current year. For use in the Atlantic Provinces only.

	The insured must specify the types of vehicle/trailer that may be in his custody and indicate the required limit per occurrence. This endorsement excludes customers automobiles under a garage policy in the definition of non-owned automobiles.	
28	Reduction of Coverage as Respects Operation By Named Persons Used if the coverages provided by the policy are to be restricted when certain named operators are driving the vehicle.	No premium reduction.
28A	Excluded Driver Endorsement Used if specifically named driver(s) are excluded from all coverage provided by the policy when driving the named vehicle(s)	No premium reduction
29	Additional Coverage as Respects Operation By Named Persons	Not available on Facility Association policies
30	Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END 30 may not be used in conjunction with END 31	No charge
30A	Excluding Attached Machinery Excludes Section C coverage in respect of equipment mounted on and attached to vehicle. END 30A may not be used in conjunction with END 31.	No charge
31	Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	No specific charge, equipment cost to be included in vehicle value
32	Recreational Vehicles Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	No charge.
35	Emergency Service Expense Provides coverage up to \$50 for towing and emergency service expenses necessitated by disablement of the vehicle.	\$6 per annual term per vehicle.
36	Commercial Automobiles used exclusively for Pleasure Required when a commercial type vehicle is used only for pleasure purposes and is so rated.	No charge. When applicable this endorsement will be read in.
37	Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.	No charge.
38	Increased Limit, Automobile Sound and Electronic Communication Equipment Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the described equipment is the limit shown in the endorsement or the actual cash value of the described equipment whichever is less.	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. eg. Equipment is valued at \$4,300. The premium for END 38 will be \$90.

40	Fire and Theft Deductible Used when the Comprehensive or Specified Perils deductible is to be made applicable to fire losses and to theft of the entire vehicle. This endorsement is mandatory for all motorized vehicles described in the Recreational Section of this manual.	No charge.
43	Removing Depreciation Deduction	Not available on Facility Association policies.
43A	Removing Depreciation Deduction for Specified Lessee(s)	Not available on Facility Association policies.
44	Family Protection Provides limited protection to the insured, spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Liability insurance than the insured. For a complete description of the coverage, see the actual endorsement form and the “Supplement”. The limit for any one accident (ie., all claimants) is normally the difference between the Liability limit carried by the other motorist and the Liability limit applicable to the insured vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle. For example: If the vehicle is insured with a Liability limit of \$2,000,000 the END 44 will also have a limit of \$2,000,000.	Premiums are dependent on class of vehicle and limit of Liability. Premiums are shown on rate pages in each section of the manual. This endorsement is not available on “Public Vehicles” as described in the Public Vehicles Section of this manual or any other vehicles used in the manner of “Public Vehicles”.

Rule 153: Territories

The entire province of:

PRINCE EDWARD ISLAND **STAT CODE 600**

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
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1.7EL LIMITED 4DR	0278 02	AB Coll Comp DCPD			-	-	-	-		-	-	-		-	-	-	-		-	-	-		-	-	-	9	-	-	-	-	-	-	-	-	-	
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ACURA																																				
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MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92			
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PRIVATE PASSENGER RATE GROUP TABLES

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
ACURA																																			
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		Coll				-	-	-	38	38	35	36	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	37	36	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	43	43	42	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TSX 4DR	1073 00	AB				-	-	-	-	-	-	-	10	10	10	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	33	32	32	31	29	28	29	27	25	24	21	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	29	29	29	29	27	27	22	22	19	18	18	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	36	36	35	34	32	31	33	32	32	29	28	-	-	-	-	-	-	-	-	-	-	-	
TSX SE 4DR	1073 01	AB				-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	36	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TSX SPORT WAGON	1594 00	AB				-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	30	29	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	31	31	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	33	33	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TSX V6 4DR	1567 00	AB				-	-	-	-	-	-	-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	31	31	31	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	30	30	30	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	34	34	34	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VIGOR GS 4DR	0244 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	
VIGOR LS 4DR	0243 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	

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ACURA TRUCK/VAN																																			
MDX 4DR 2WD	1760 00	AB			-	-	10	-	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	30	-	30	30	30	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	42	-	42	42	42	42	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	32	-	32	32	32	32	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MDX 4DR 4WD	0286 00	AB			-	-	-	-	8	8	8	9	9	9	9	9	9	9	9	9	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	36	36	35	34	34	31	31	30	29	30	29	27	24	23	23	20	19	19	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	57	54	54	55	47	38	38	38	38	36	31	√31	√30	√30	√29	√29	√27	√27	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	44	44	44	44	40	33	33	32	32	31	31	31	26	27	26	20	19	19	-	-	-	-	-	-	-	-	-
MDX 4DR AWD	0286 04	AB			-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	62	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	47	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MDX A-SPEC 4DR AWD	0286 06	AB			-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MDX ELITE 4DR AWD	1943 00	AB			-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MDX PREMIUM 4DR 4WD	0286 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√29	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	-	-	-	-	-	-	-	-	-	-	-	
MDX SPORT HYBRID 4DR 4WD	1854 00	AB			-	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	37	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	50	50	50	-	-	-	-	-	-	-	-	-	-	-	-	√30	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	39	39	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MDX SPORT HYBRID 4DR AWD	1854 01	AB			-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MDX TECH 4DR 2WD	1760 01	AB			-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	42	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	32	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MDX TECH 4DR 4WD	0286 03	AB			-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	9	8	8	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	34	34	31	31	30	29	30	29	27	24	23	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	55	47	38	38	38	38	36	31	√31	√30	√30	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	44	40	33	33	32	32	31	31	31	26	27	-	-	-	-	-	-	-	-	-	-	-	-	
MDX TECH 4DR AWD	0286 05	AB			-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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ACURA TRUCK/VAN																																			
MDX TOURING 4DR 4WD	0286 02	AB																			8	8	8	8	8	8									
		Coll																			24	23	23	20	19	19									
		Comp																			√30	√30	√29	√29	√27	√27									
		DCPD																			26	27	26	20	19	19									
RDX 4DR 2WD	1584 00	AB					11	10	10	10	10	10	10	10	9	9	9																		
		Coll					32	34	34	34	34	34	27	30	24	19																			
		Comp					37	42	42	42	42	42	39	31	30	30																			
		DCPD					35	41	41	41	41	41	31	23	23	23																			
RDX 4DR AWD	1400 00	AB		8	8	8	8	8	9	9	9	9	9	9	9	9	9	9	9	9															
		Coll		32	32	32	32	34	33	33	33	32	31	28	27	25	25	24	22																
		Comp		41	40	40	40	34	34	34	34	34	34	31	30	30	30	29	27																
		DCPD		40	40	40	41	41	41	41	40	37	37	35	33	32	31	30	29																
RDX A-SPEC 4DR AWD	1960 00	AB		8																															
		Coll		32																															
		Comp		42																															
		DCPD		38																															
RDX ELITE 4DR AWD	1960 01	AB		8																															
		Coll		32																															
		Comp		42																															
		DCPD		38																															
RDX PLATINUM ELITE 4DR AWD	1960 02	AB		8																															
		Coll		32																															
		Comp		42																															
		DCPD		38																															
RDX PMC 4DR AWD	1960 03	AB		8																															
		Coll		32																															
		Comp		42																															
		DCPD		38																															
RDX TECH 4DR AWD	1400 01	AB		8																															
		Coll		32																															
		Comp		41																															
		DCPD		40																															
SLX 4DR 4WD	0279 00	AB																										8	8	8	8				
		Coll																										26	26	26	26				
		Comp																										23	23	23	23				
		DCPD																										22	22	22	22				
ZDX 4DR AWD	1572 00	AB											8		9	8																			
		Coll											40		36	35																			
		Comp											50		44	43																			
		DCPD											37		36	36																			
ZDX TECH 4DR AWD	1572 01	AB												8	9	8																			
		Coll												36	36	35																			
		Comp												44	44	43																			
		DCPD												36	36	36																			

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ALFA ROMEO																																			
164 L 4DR	8526 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	-		
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	-		
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	-		
164 LS 4DR	8526 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	21	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	18	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	-	-	
164 Q 4DR	8528 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	24	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	-	-	
164 S 4DR	8528 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	24	24	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	-	
4C 2DR COUPE	8514 00	AB			-	-	-	-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	39	39	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	47	46	46	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	43	41	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4C LAUNCH EDITION 2DR COUPE	8509 00	AB			-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Coll			-	-	40	40	37	37	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	56	56	54	54	54	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	42	42	36	36	36	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
GIULIA 4DR	8516 00	AB			-	-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	35	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	44	44	44	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
GIULIA 4DR AWD	8517 00	AB			-	-	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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GIULIA QUADRIFOGLIO 4DR	8518 00	AB			-	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	44	44	44	44	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
GIULIA SPRINT 4DR AWD	8517 02	AB			-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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[illegible]

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
ASTON MARTIN																																			
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RAPIDE S 4DR	7569 01	AB			-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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V12 VANQUISH 2DR COUPE	7555 00	AB			-	-	-	-	-	7	7	7	7	-	-	-	-	-	-	-	-	7	7	7	7	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	91	91	86	86	-	-	-	-	-	-	-	-	77	65	74	74	-	-	-	-	-	-	-	-	-	
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V12 VANQUISH S 2DR COUPE	7555 01	AB			-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	71	-	-	-	-	-	-	-	-	-	-	-	88	84	-	-	-	-	-	-	-	-	-	-	-	-	
V12 VANQUISH S VOLANTE	7577 01	AB			-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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V12 VANTAGE S ROADSTER	7579 00	AB			-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	56	56	-	-	74	75	60	60	60	57	57	58	54	54	52	-	-	-	-	-	-	-	-	-	-	-	-	-	
VANTAGE AMR 59 2DR	7502 03	AB			-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
ASTON MARTIN																																			
VANTAGE GT 2DR	7502 02	AB			-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	74	75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VANTAGE N400 2DR	7564 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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VANTAGE ROADSTER	7561 00	AB			-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	
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VANTAGE S 2DR	7502 01	AB			-	-	-	-	-	-	-	7	9	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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VANTAGE S ROADSTER	7561 01	AB			-	-	-	-	-	-	7	7	7	7	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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VIRAGE VOLANTE	7574 00	AB			-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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ASTON MARTIN TRUCK/VAN																																			
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AUDI																																			
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INSURANCE BUREAU OF CANADA

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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
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2021

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AUDI																																			
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90 SPORT QUATTRO 4DR	9437 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
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A3 1.8T 4DR	9775 00	AB			-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A3 2.0 TDI 4DR	9787 00	AB			-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A3 2.0 TDI WAGON	9697 00	AB			-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A3 2.0T 4DR	8885 00	AB			-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A3 2.0T CABRIOLET	8866 00	AB			-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A3 2.0T QUATTRO 4DR	9776 00	AB			-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A3 2.0T QUATTRO CABRIOLET	9783 00	AB			-	-	-	-	7	7	6	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A3 2.0T QUATTRO WAGON	9667 00	AB			-	-	-	-	-	-	-	-	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A3 2.0T S-LINE WAGON	9578 01	AB			-	-	-	-	-	-	-	-	-	-	8	8	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A4 1.8T CABRIOLET	9537 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-	-	-	-	-	-	-	-	-		
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A4 1.8T QUATTRO 4DR	9483 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	9	8	8	8	8	8	8	8	-	-	-	-		
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A4 1.8T QUATTRO WAGON	9510 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	7	7	7	7	-	-	-	-	-	-		
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A4 2.0T 4DR	9572 00	AB			-	-	-	-	10	9	10	10	9	10	10	10	10	10	10	9	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A4 2.0T ALLROAD QUATTRO WAGON	8973 00	AB			-	-	-	-	7	7	7	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A4 2.0T CABRIOLET	9006 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A4 2.0T QUATTRO 4DR	9573 00	AB			-	-	-	-	9	9	10	10	10	10	10	10	10	10	8	8	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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A4 2.0T QUATTRO CABRIOLET	9007 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A4 2.0T QUATTRO WAGON	9575 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	8 38 31 43	8 35 29 40	8 34 28 38		8 32 28 37	8 30 24 28	8 30 √23 26	8 29 √27 27	8 29 √27 26					-	-	-	-	-	-	-	-	-	
A4 2.0T S-LINE 4DR	9572 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-		-	-					9 23 √22 28					-	-	-	-	-	-	-	-	-		
A4 2.0T S-LINE CABRIOLET	9006 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-		-	-		7 28 29 29	7 27 27 29	7 28 √27 29					-	-	-	-	-	-	-	-	-	-		
A4 2.0T S-LINE QUATTRO 4DR	9573 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-		-	-		-	8 29 √29 33	8 29 √29 32	8 28 √29 30					-	-	-	-	-	-	-	-	-		
A4 2.0T S-LINE QUATTRO CABRIOLET	9007 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-		-	-		-	7 30 29 28	7 29 √28 27					-	-	-	-	-	-	-	-	-	-		
A4 2.0T S-LINE QUATTRO WAGON	9575 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-		-	-		-	8 30 24 28	8 30 √23 26	8 30 √23 27					-	-	-	-	-	-	-	-	-		
A4 2.8 4DR	9478 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-		-	-		-	-	-	-	-	-	9 24 17 21	9 24 17 21	9 24 17 21	9 24 17 21	9 24 17 21	9 24 17 21	-	-	-	-			
A4 2.8 QUATTRO 4DR	9479 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-		-	-		-	-	-	-	-	-	8 22 26 17	8 22 26 17	8 22 26 17	8 22 26 17	8 22 26 17	8 22 26 17	-	-	-	-			
A4 2.8 QUATTRO WAGON	9509 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-		-	-		-	-	-	-	-	-	7 18 18 20	7 18 18 20	7 18 18 20	7 18 18 20	-	-	-	-	-	-	-		
A4 2.8 WAGON	9508 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-		-	-		-	-	-	-	-	-	-	-	-	8 12 13 11	-	-	-	-	-	-	-	-	
A4 3.0 4DR	9185 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-		-	-		-	-	-	-	10 24 √22 33	10 24 √22 33	10 24 √22 32	-	-	-	-	-	-	-	-	-	-	-	-

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A4 3.0 CABRIOLET	9529 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	
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A4 3.0 QUATTRO 4DR	9186 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	9	9	8	-	-	-	-	-	-	-	-	-	-	
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A4 3.0 QUATTRO CABRIOLET	9550 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	
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A4 3.0 QUATTRO WAGON	9495 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	7	8	7	-	-	-	-	-	-	-	-	-	-	
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A4 3.0 S-LINE QUATTRO CABRIOLET	9550 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A4 3.2 4DR	9652 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A4 3.2 QUATTRO 4DR	9574 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	10	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A4 3.2 QUATTRO CABRIOLET	9008 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A4 3.2 QUATTRO WAGON	9576 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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A4 3.2 S-LINE QUATTRO 4DR	9574 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A4 3.2 S-LINE QUATTRO CABRIOLET	9008 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A4 3.2 S-LINE QUATTRO WAGON	9576 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A4 ALLROAD KOMFORT 2.0 TFSI QUATTRO WAGO	8973 01	AB			-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A4 ALLROAD PROGRES 2.0 TFSI QUATTRO WAGO	8973 02	AB			-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A4 ALLROAD TECH 2.0 TFSI QUATTRO WAGON	8973 03	AB			-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A4 KOMFORT 2.0 TFSI 4DR	9572 02	AB			-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A4 KOMFORT 2.0 TFSI QUATTRO 4DR	9573 02	AB			-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	61	61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A4 KOMFORT 40 2.0 TFSI QUATTRO 4DR	8576 00	AB			-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A4 KOMFORT 45 2.0 TFSI QUATTRO 4DR	9573 07	AB			-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A4 PROGRESSIV 2.0 TFSI QUATTRO 4DR	9573 03	AB			-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	55	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	61	61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A4 PROGRESSIV 45 2.0 TFSI QUATTRO 4DR	9573 08	AB			-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A4 PROGRESSIV S 2.0 TFSI QUATTRO 4DR	9573 04	AB			-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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AUDI																																			
A4 TECHNIK 2.0 TFSI QUATTRO 4DR	9573 05	AB					9	9																											
		Coll					55	55																											
		Comp					37	36																											
		DCPD					61	61																											
A4 TECHNIK 45 2.0 TFSI QUATTRO 4DR	9573 09	AB			9																														
		Coll			55																														
		Comp			37																														
		DCPD			61																														
A4 TECHNIK S 2.0 TFSI QUATTRO 4DR	9573 06	AB						9																											
		Coll						55																											
		Comp						36																											
		DCPD						61																											
A5 2.0T CABRIOLET	9718 00	AB											8		8	8	8																		
		Coll											34		34	34	35																		
		Comp											34		33	33	32																		
		DCPD											34		36	36	35																		
A5 2.0T QUATTRO 2DR	9678 00	AB						9	9	9		9	9	9	9	9	9																		
		Coll						53	56	54		54	54	52	51	49	45																		
		Comp						43	43	41		39	38	39	38	36	37																		
		DCPD						58	57	57		57	57	56	54	52	49																		
A5 2.0T QUATTRO 4DR SPORTBACK	8874 00	AB						9																											
		Coll						49																											
		Comp						43																											
		DCPD						51																											
A5 2.0T QUATTRO CABRIOLET	9685 00	AB						8	8	7		7	7	7	7	7	7																		
		Coll						36	42	42		39	39	39	39	38	37																		
		Comp						39	38	38		37	36	35	35	34	33																		
		DCPD						41	46	45		45	44	42	42	42	40																		
A5 3.2 QUATTRO 2DR	9647 00	AB														9	9																		
		Coll														49	47	46																	
		Comp														40	40	39																	
		DCPD														50	50	48																	
A5 3.2 S-LINE QUATTRO 2DR	9647 01	AB																9																	
		Coll																46																	
		Comp																39																	
		DCPD																48																	
A5 KOMFORT 2.0 TFSI QUATTRO 2DR	9678 01	AB			9	9	9																												
		Coll			52	52	53																												
		Comp			43	43	43																												
		DCPD			57	57	57																												
A5 KOMFORT 2.0 TFSI QUATTRO 4DR SB	8874 01	AB			9	9	9																												
		Coll			49	49	49																												
		Comp			43	43	44																												
		DCPD			52	52	52																												

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AUDI																																			
A5 PROGRESSIV 2.0 TFSI QUATTRO 2DR	9678 02	AB				-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	52	52	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	43	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	57	57	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A5 PROGRESSIV 2.0 TFSI QUATTRO 4DR SB	8874 02	AB				-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	49	49	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	43	43	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	52	52	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A5 PROGRESSIV 2.0 TFSI QUATTRO CABRIOLET	9685 01	AB				-	9	9	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	38	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	41	41	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	43	43	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A5 PROGRESSIV S 2.0 TFSI QUATTRO 2DR	9678 03	AB				-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A5 PROGRESSIV S 2.0 TFSI QUATTRO 4DR SB	8874 03	AB				-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A5 PROGRESSIV S 2.0 TFSI QUATTRO CABRIOL	9685 02	AB				-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A5 TECHNIK 2.0 TFSI QUATTRO 2DR	9678 04	AB				-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	52	52	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	43	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	57	57	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A5 TECHNIK 2.0 TFSI QUATTRO 4DR SB	8874 04	AB				-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	49	49	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	43	43	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	52	52	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A5 TECHNIK 2.0 TFSI QUATTRO CABRIOLET	9685 03	AB				-	9	9	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	38	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	41	41	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	43	43	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A5 TECHNIK S 2.0 TFSI QUATTRO 2DR	9678 05	AB				-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A5 TECHNIK S 2.0 TFSI QUATTRO 4DR SB	8874 05	AB				-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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AUDI																																			
A5 TECHNIK S 2.0 TFSI QUATTRO CABRIOLET	9685 04	AB						8																											
		Coll						37																											
		Comp						42																											
		DCPD						42																											
A6 2.0T 4DR	9753 00	AB												9	9																				
		Coll												34	34																				
		Comp												40	41																				
		DCPD												44																					
A6 2.0T QUATTRO 4DR	9749 00	AB						10	9	10	10	10	10																						
		Coll						51	51	50	51	51	48																						
		Comp						42	41	38	36	37	37																						
		DCPD						60	60	60	57	57	56																						
A6 2.7T 4DR	9490 00	AB																								8	8								
		Coll																								18	18								
		Comp																								√27	27								
		DCPD																								20	20								
A6 2.7T QUATTRO 4DR	9522 00	AB																				8	8	8	8	8	8								
		Coll																				28	26	26	26	26	26								
		Comp																				√32	√30	√27	√27	27	27								
		DCPD																				28	25	23	23	23	23								
A6 2.7T S-LINE QUATTRO 4DR	9522 01	AB																				8													
		Coll																				28													
		Comp																				√32													
		DCPD																				28													
A6 3.0 TDI QUATTRO 4DR	9766 00	AB						10	10	10	10	10																							
		Coll						61	62	62	61																								
		Comp						48	47	47	41																								
		DCPD						70	67	63	63																								
A6 3.0T QUATTRO 4DR	9672 00	AB						10	10	10	10	10	10	10	10	10	10	10																	
		Coll						61	60	59	57	57	56	55	43	41	39																		
		Comp						42	41	40	39	38	38	37	40	40	39																		
		DCPD						66	68	68	67	60	61	60	48	44	41																		
A6 3.0T QUATTRO WAGON	9673 00	AB													8	8	8																		
		Coll													37	35	32																		
		Comp													37	36	32																		
		DCPD													41	41	35																		
A6 3.2 4DR	9654 00	AB													8	8	8	9	8																
		Coll													37	38	34	34	34																
		Comp													37	37	36	√31	√34																
		DCPD													41	41	34	34	34																
A6 3.2 QUATTRO 4DR	9615 00	AB																10	10	10	10														
		Coll																35	34	34	33														
		Comp																35	√35	√32	√31														
		DCPD																38	37	36	34														

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AUDI																																				
A6 3.2 QUATTRO WAGON	9625 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	32	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	√29	√29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	36	32	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A6 3.2 S-LINE QUATTRO 4DR	9615 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√35	√32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A6 3.2 S-LINE QUATTRO WAGON	9625 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A6 4.2 4DR	9500 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	
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A6 4.2 QUATTRO 4DR	9523 00	AB			-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	8	8	8	8	8	8	-	-	-	-	-	-	-	-	
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A6 4.2 S-LINE QUATTRO 4DR	9523 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A6 4DR	9472 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	8	8	-	-
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A6 ALLROAD PROGRESS 3.0 TFSI QUATTRO WAG	8599 00	AB			-	9	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A6 ALLROAD TECHNIK 3.0 TFSI QUATTRO WAG	8599 01	AB			-	9	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A6 PROGRESSIV 3.0 TFSI QUATTRO 4DR	9672 01	AB			-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A6 PROGRESSIV 45 2.0 TFSI QUATTRO 4DR	9749 01	AB			-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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A6 PROGRESSIV S 3.0 TFSI QUATTRO 4DR	9672 02	AB Coll Comp DCPD				-	- - - -	- 56 42 59	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A6 QUATTRO 4DR	9473 00	AB Coll Comp DCPD				-	- - - -	- - - -	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 - - 26	8 24 √30 23	8 23 √30 24	8 23 √30 24	8 23 30 24	8 23 30 24	8 23 30 24	8 23 30 24	8 23 30 24	8 23 30 24	8 23 30 24	-	-	-
A6 QUATTRO WAGON	9476 00	AB Coll Comp DCPD				-	- - - -	- - - -	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 20 √19 20	7 21 √19 20	8 21 √20 20	8 21 √20 20	8 21 20 20	8 21 20 20	8 21 20 20	8 21 20 20	8 21 20 20	8 21 20 20	8 21 20 20	-	-	-
A6 TECHNIK 3.0 TFSI QUATTRO 4DR	9672 03	AB Coll Comp DCPD				-	- - - -	- 56 42 59	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A6 TECHNIK 45 2.0 TFSI QUATTRO 4DR	9749 02	AB Coll Comp DCPD				-	10 47 41 57	10 47 41 57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A6 TECHNIK 55 3.0 TFSI QUATTRO 4DR	9672 06	AB Coll Comp DCPD				-	10 56 42 58	10 56 42 58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A6 TECHNIK S 3.0 TFSI QUATTRO 4DR	9672 04	AB Coll Comp DCPD				-	- - - -	- 56 42 59	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A6 WAGON	9475 00	AB Coll Comp DCPD				-	- - - -	- - - -	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 12 13 11	8 12 13 11	8 12 13 11	-	-	-
A7 3.0 TDI QUATTRO 5DR	9764 00	AB Coll Comp DCPD				-	- - - -	- - - -	-	-	10 60 47 68	10 60 47 63	10 57 47 64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A7 3.0T QUATTRO 4DR SPORTBACK	9721 01	AB Coll Comp DCPD				-	- - - -	- - - -	-	9 57 50 65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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A7 PROGRESSIV 3.0 TFSI QUATTRO 4DR SB	9721 02	AB			9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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A8 3.0 TDI QUATTRO 4DR	9759 00	AB				-	-	-	-	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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A8L 60 4.0 TFSI QUATTRO 4DR	8669 00	AB Coll Comp DCPD			- 9 52 58 53	9 52 58 53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
A8L QUATTRO 4DR	9484 01	AB Coll Comp DCPD			- - - - - - - -	- - - - - - - -	-	7 67 57 69	7 68 57 68	7 68 57 68	7 68 57 68	8 68 57 68	6 68 57 69	7 67 57 62	7 62 50 61	8 61 56 57	8 61 56 50	8 61 56 49	8 61 45 49	8 57 √47 48	8 56 √45 48	8 57 √45 48	8 56 √45 45	8 56 √52 44	8 56 √52 44	8 56 √52 44	-	-	-	-	-	-	-	-		
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ALLROAD QUATTRO WAGON	9493 00	AB Coll Comp DCPD			- - - - - - - -	- - - - - - - -	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 24 √27 20	8 24 √27 20	7 24 √25 19	7 23 √22 19	7 23 √22 19	-	-	-	-	-	-	-	-		
CABRIOLET	9470 00	AB Coll Comp DCPD			- - - - - - - -	- - - - - - - -	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 16 32 16	7 16 32 16	7 16 32 16	7 16 32 16	7 16 32 16	-	-	-
R8 5.2 2DR COUPE	9860 00	AB Coll Comp DCPD			- 7 61 88 65	- 61 88 65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
R8 5.2 GT QUATTRO 2DR COUPE	9723 00	AB Coll Comp DCPD			- - - - - - - -	- - - - - - - -	-	-	-	-	-	-	-	-	7 88 73 91	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
R8 5.2 GT QUATTRO SPYDER	9745 00	AB Coll Comp DCPD			- - - - - - - -	- - - - - - - -	-	-	-	-	-	-	-	-	7 70 82 57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
R8 5.2 QUATTRO 2DR COUPE	9681 00	AB Coll Comp DCPD			- 7 64 92 67	7 64 92 67	-	7 84 79 72	7 80 80 72	-	7 67 71 81	7 65 72 77	-	7 86 77 78	7 84 71 74	7 86 71 74	7 86 71 74	7 76 70 66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
R8 5.2 QUATTRO SPYDER	9713 00	AB Coll Comp DCPD			- 7 57 54 60	7 57 54 60	-	6 68 59 66	6 59 57 65	-	7 61 61 65	6 51 50 66	-	7 85 54 74	7 53 48 55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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AUDI																																			
R8 5.2 SPYDER	9861 00	AB			-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
R8 PERFORMANCE 5.2 QUATTRO 2DR COUPE	9681 01	AB			-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	92	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
R8 PERFORMANCE 5.2 QUATTRO SPYDER	9713 01	AB			-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
R8 QUATTRO 2DR COUPE	9640 00	AB			-	-	-	-	-	-	-	8	7	-	7	7	8	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	81	80	-	62	62	61	61	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	70	70	-	57	57	57	57	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	84	84	-	65	65	65	65	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
R8 QUATTRO SPYDER	9722 00	AB			-	-	-	-	-	-	-	6	6	-	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	52	44	-	68	64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	54	49	-	54	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	70	49	-	61	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
R8 RWS 5.2 2DR COUPE	8826 00	AB			-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	79	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RS3 2.5 TFSI QUATTRO 4DR	8872 01	AB			-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	49	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	44	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	55	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RS3 2.5T QUATTRO 4DR	8872 00	AB			-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	49	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	44	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	55	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RS4 QUATTRO 4DR	9595 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	40	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	49	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	40	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RS4 QUATTRO CABRIOLET	9666 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RS5 2.9 TFSI QUATTRO 2DR	9854 01	AB			-	8	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	55	-	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	44	-	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	57	-	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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AUDI																																			
RS5 2.9 TFSI QUATTRO 4DR SPORTBACK	8794 00	AB				8		8																											
		Coll				48		48																											
		Comp				48		48																											
		DCPD				51		51																											
RS5 2.9T QUATTRO 2DR	9854 00	AB							8																										
		Coll							55																										
		Comp							44																										
		DCPD							57																										
RS5 4.2 QUATTRO 2DR	9747 00	AB										8	8	8																					
		Coll										65	65	61																					
		Comp										48	48	48																					
		DCPD										62	61	57																					
RS5 4.2 QUATTRO CABRIOLET	9762 00	AB										7	7	7																					
		Coll										59	59	43																					
		Comp										54	54	49																					
		DCPD										57	56	38																					
RS6 4.0 TFSI QUATTRO WAGON	8580 00	AB				7																													
		Coll				56																													
		Comp				47																													
		DCPD				52																													
RS6 QUATTRO 4DR	9544 00	AB																				7	7												
		Coll																				59	59												
		Comp																				44	41												
		DCPD																				52	52												
RS7 4.0 TFSI QUATTRO 4DR SPORTBACK	9765 02	AB				7																													
		Coll				61																													
		Comp				65																													
		DCPD				69																													
RS7 4.0T QUATTRO 4DR SPORTBACK	9765 01	AB							7																										
		Coll							60																										
		Comp							64																										
		DCPD							68																										
RS7 4.0T QUATTRO 5DR	9765 00	AB							7	7		6	7																						
		Coll							60	60		61	61																						
		Comp							65	62		62	54																						
		DCPD							68	68		68	67																						
S3 2.0T QUATTRO 4DR	9798 00	AB							9	9		8																							
		Coll							49	48		47	48																						
		Comp							41	40		40	40																						
		DCPD							50	50		48	48																						
S3 PROGRESSIV 2.0 TFSI QUATTRO 4DR	9798 01	AB				9	9																												
		Coll				49	49																												
		Comp				42	42																												
		DCPD				50	50																												

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AUDI																																			
S3 TECHNIK 2.0 TFSI QUATTRO 4DR	9798 02	AB			-	-	9	9																											
		Coll			-	-	49	49																											
		Comp			-	-	42	42																											
		DCPD			-	-	50	50																											
S4 2.7T QUATTRO 4DR	9520 00	AB			-	-	-	-																	-	9	9	9							
		Coll			-	-	-	-																	-	29	29	29							
		Comp			-	-	-	-																	-	√35	√35	35							
		DCPD			-	-	-	-																	-	28	28	28							
S4 2.7T QUATTRO WAGON	9543 00	AB			-	-	-	-																	-	8	8								
		Coll			-	-	-	-																	-	17	17								
		Comp			-	-	-	-																	-	√24	√24								
		DCPD			-	-	-	-																	-	24	24								
S4 3.0T QUATTRO 4DR	9683 00	AB			-	-	-	-	9	-	9	10	10	10	10	10	10																		
		Coll			-	-	-	-	52	-	55	55	54	54	53	50	49																		
		Comp			-	-	-	-	48	-	49	46	45	45	45	46	43																		
		DCPD			-	-	-	-	60	-	67	65	64	65	65	58	55																		
S4 4.2 QUATTRO 4DR	9548 00	AB			-	-	-	-										-	8	8	8	8	8												
		Coll			-	-	-	-										-	33	33	32	31	29												
		Comp			-	-	-	-										-	46	√42	√42	√39	√38												
		DCPD			-	-	-	-										-	32	32	30	30	29												
S4 4.2 QUATTRO CABRIOLET	9561 00	AB			-	-	-	-										7	7	7	7	7	7												
		Coll			-	-	-	-										47	34	34	34	31	31												
		Comp			-	-	-	-										70	46	√42	√41	√38	√40												
		DCPD			-	-	-	-										41	36	36	36	32	32												
S4 4.2 QUATTRO WAGON	9549 00	AB			-	-	-	-										-	8	8	8	7	8												
		Coll			-	-	-	-										-	31	31	31	31	31												
		Comp			-	-	-	-										-	38	√38	√38	√38	√39												
		DCPD			-	-	-	-										-	36	33	33	29	29												
S4 PROGRESSIV 3.0 TFSI QUATTRO 4DR	9683 01	AB			-	8	8	9																											
		Coll			-	52	52	52																											
		Comp			-	48	48	48																											
		DCPD			-	60	60	60																											
S4 QUATTRO 4DR	9453 00	AB			-	-	-	-																									8	8	
		Coll			-	-	-	-																									25	25	
		Comp			-	-	-	-																									18	18	
		DCPD			-	-	-	-																									15	15	
S4 TECHNIK 3.0 TFSI QUATTRO 4DR	9683 02	AB			-	8	8	9																											
		Coll			-	52	52	52																											
		Comp			-	48	48	48																											
		DCPD			-	60	60	60																											
S5 3.0T QUATTRO 2DR	9748 00	AB			-	-	-	-	8	8	8	8	8	8																					
		Coll			-	-	-	-	46	50	48	50	57	54																					
		Comp			-	-	-	-	46	49	45	46	44	44																					
		DCPD			-	-	-	-	55	60	57	56	57	55																					

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AUDI																																			
S5 3.0T QUATTRO 4DR SPORTBACK	8878 00	AB			-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S5 3.0T QUATTRO CABRIOLET	9701 00	AB			-	-	-	-	7	7	7	8	7	8	8	8	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	35	44	42	38	38	38	35	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	42	42	39	39	41	38	38	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	40	46	43	41	42	41	38	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S5 4.2 QUATTRO 2DR	9648 00	AB			-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	58	56	56	52	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	41	41	41	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	57	57	55	51	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S5 PROGRESSIV 3.0 TFSI QUATTRO 2DR	9748 01	AB			-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	46	46	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	45	45	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	55	55	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S5 PROGRESSIV 3.0 TFSI QUATTRO 4DR SB	8878 01	AB			-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	44	44	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	44	44	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	50	50	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S5 PROGRESSIV 3.0 TFSI QUATTRO CABRIOLET	9701 01	AB			-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	36	36	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	42	42	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	43	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S5 TECHNIK 3.0 TFSI QUATTRO 2DR	9748 02	AB			-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	46	46	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	45	45	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	55	55	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S5 TECHNIK 3.0 TFSI QUATTRO 4DR SB	8878 02	AB			-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	44	44	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	44	44	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	50	50	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S5 TECHNIK 3.0 TFSI QUATTRO CABRIOLET	9701 02	AB			-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	36	36	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	42	42	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	43	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S6 2.9 TFSI QUATTRO 4DR	9751 01	AB			-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	50	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	51	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	63	63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S6 4.0T QUATTRO 4DR	9751 00	AB			-	-	-	-	9	9	9	9	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	60	60	57	57	57	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	51	50	48	47	47	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	66	68	67	68	65	61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
AUDI																																			
S6 5.2 QUATTRO 4DR	9632 00	AB				-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	59	59	58	57	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	61	51	51	49	√52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	54	54	55	51	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S6 QUATTRO 4DR	9474 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	24	24	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	21	21	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	17	-	-	-
S6 QUATTRO WAGON	9507 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	7	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	-	-	-	-	-	-	30	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√38	√32	-	-	-	-	-	-	32	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	-	-	-	-	-	-	30	-	-	-	
S7 2.9 TFSI QUATTRO 4DR SPORTBACK	9746 02	AB				-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	53	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	52	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	54	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S7 4.0T QUATTRO 4DR SPORTBACK	9746 01	AB				-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S7 4.0T QUATTRO 5DR	9746 00	AB				-	-	-	-	-	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	57	57	57	57	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	64	61	61	54	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	62	62	62	62	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S8 4.0 TFSI QUATTRO 4DR	9494 01	AB				-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	63	63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	59	59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	57	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S8 QUATTRO 4DR	9494 00	AB				-	-	-	-	8	7	7	8	7	6	-	-	-	8	7	7	-	-	-	7	7	7	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	74	74	74	74	64	53	-	-	-	73	70	68	-	-	-	56	50	50	-	-	-	-	-	-	-	
		Comp				-	-	-	-	66	66	65	64	58	42	-	-	-	50	51	√52	-	-	-	√46	√44	√44	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	67	63	65	66	63	56	-	-	-	53	52	49	-	-	-	48	41	41	-	-	-	-	-	-	-	-
TT 2.0 TFSI QUATTRO 2DR COUPE	9662 01	AB				-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TT 2.0 TFSI QUATTRO ROADSTER	9668 01	AB				-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TT 2.0T 2DR COUPE	9638 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	33	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

√ - Approved Theft Deterrent System

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January 12, 2021

INSURANCE BUREAU OF CANADA

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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
AUDI																																			
TT 2.0T QUATTRO 2DR COUPE	9662 00	AB			-	-	-	-	9	9	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	57	57	53	52	51	51	51	47	42	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	46	44	44	42	42	40	40	38	35	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	60	60	54	50	50	48	46	46	39	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TT 2.0T QUATTRO ROADSTER	9668 00	AB			-	-	-	-	7	7	7	7	6	7	7	7	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	36	36	32	32	32	31	31	31	31	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	37	36	34	33	33	32	31	31	30	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	34	35	32	33	33	34	31	30	29	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TT 2.0T ROADSTER	9639 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	33	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	26	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TT 2DR COUPE	9621 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	23	24	21	19	19	19	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√30	√30	√30	√27	√28	√28	28	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	25	21	20	19	19	19	-	-	-	-	-	-	-	
TT 3.2 QUATTRO 2DR COUPE	9616 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	8	9	-	8	7	7	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	41	41	-	30	30	29	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	40	38	-	√42	√37	√36	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	39	40	-	23	21	20	-	-	-	-	-	-	-	-	-	-	-	-	
TT 3.2 QUATTRO ROADSTER	9617 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	7	6	6	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	31	29	-	17	17	16	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	30	30	-	√30	√32	√31	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	30	28	-	17	17	13	-	-	-	-	-	-	-	-	-	-	-	-	
TT 45 2.0 TFSI QUATTRO 2DR COUPE	9662 02	AB			-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	57	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	48	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	60	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TT 45 2.0 TFSI QUATTRO ROADSTER	9668 02	AB			-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	36	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	39	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	35	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TT QUATTRO 2DR COUPE	9618 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	7	7	7	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	29	26	24	22	22	22	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√34	√34	√33	√33	√31	√31	31	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	25	21	19	17	17	17	-	-	-	-	-	-	-	
TT QUATTRO ROADSTER	9619 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	24	16	15	13	13	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√32	√36	√34	√34	√30	√30	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	21	15	15	13	13	-	-	-	-	-	-	-	-	
TT ROADSTER	9620 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	17	17	17	17	17	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√28	√28	√25	√23	√22	√22	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	17	14	15	14	14	-	-	-	-	-	-	-	-	

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January 12, 2021

INSURANCE BUREAU OF CANADA

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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
AUDI																																			
TT RS 2.5 TFSI QUATTRO 2DR COUPE	9729 01	AB				8	8	8																											
		Coll				55	55	55																											
		Comp				56	56	56																											
		DCPD				57	57	57																											
TT RS 2.5T QUATTRO 2DR COUPE	9729 00	AB							8					9	8																				
		Coll							55					52	53																				
		Comp							56					54	47																				
		DCPD							57					52	49																				
TTS 2.0 TFSI QUATTRO 2DR COUPE	9669 01	AB				9	9																												
		Coll				55	55																												
		Comp				59	61																												
		DCPD				64	63																												
TTS 2.0T QUATTRO 2DR COUPE	9669 00	AB							9	9	9	9	9	9	8	9	8																		
		Coll							55	55	55	56	56	56	52	47	47	42																	
		Comp							53	51	52	51	52	48	49	44	44	42																	
		DCPD							61	59	59	62	62	62	49	47	47	47																	
TTS 2.0T QUATTRO ROADSTER	9670 00	AB										7		7	7	8	7	8																	
		Coll										32		36	32	31	31	25																	
		Comp										37		37	37	36	31	29																	
		DCPD										34		33	33	33	32	26																	
V8 QUATTRO 4DR	9447 00	AB																														9	9		
		Coll																														19	19		
		Comp																														30	30		
		DCPD																														15	15		
AUDI TRUCK/VAN																																			
e-TRON 55 PROGRESSIV 4DR AWD	8689 02	AB				9	9																												
		Coll				43	43																												
		Comp				66	66																												
		DCPD				47	47																												
e-TRON 55 TECHNIK 4DR AWD	8689 03	AB				9	9																												
		Coll				43	43																												
		Comp				66	66																												
		DCPD				47	47																												
e-TRON PROGRESSIV 4DR AWD	8689 00	AB					9																												
		Coll					43																												
		Comp					66																												
		DCPD					47																												
e-TRON TECHNIK 4DR AWD	8689 01	AB					9																												
		Coll					43																												
		Comp					66																												
		DCPD					47																												

2021

[illegible]

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
AUDI TRUCK/VAN																																			
Q5 HYBRID 4DR AWD	9752 00	AB			-	-	-	-	-	-	9	9	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	41	41	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	37	37	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	47	47	44	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Q5 KOMFORT 45 2.0 TFSI 4DR AWD	9700 01	AB			-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	46	46	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	39	39	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	52	52	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Q5 PROGRESSIV 45 2.0 TFSI 4DR AWD	9700 02	AB			-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	46	46	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	39	39	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	52	52	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Q5 PROGRESSIV 55 2.0 TFSI e 4DR AWD	8670 00	AB			-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Q5 TECHNIK 45 2.0 TFSI 4DR AWD	9700 03	AB			-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	46	46	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	39	39	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	52	52	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Q5 TECHNIK 55 2.0 TFSI e 4DR AWD	8670 01	AB			-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Q5 V6 4DR AWD	9674 00	AB			-	-	-	-	-	9	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	44	44	44	43	44	43	42	41	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	34	34	34	33	31	31	30	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	47	47	47	47	47	47	47	47	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Q5 V6 TDI 4DR AWD	9763 00	AB			-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	48	48	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	40	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	48	48	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Q7 4DR AWD	9842 00	AB			-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	50	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Q7 KOMFORT 45 2.0 TFSI 4DR AWD	9842 04	AB			-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	51	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Q7 KOMFORT 4DR AWD	9842 01	AB			-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
AUDI TRUCK/VAN																																			
Q7 KOMFORT 55 3.0 TFSI 4DR AWD	9600 07	AB				8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				44	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				51	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Q7 KOMFORT V6 4DR AWD	9600 02	AB				-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Q7 PROGRESSIV 45 2.0 TFSI 4DR AWD	9842 05	AB				-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	51	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Q7 PROGRESSIV 4DR AWD	9842 02	AB				-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Q7 PROGRESSIV 55 3.0 TFSI 4DR AWD	9600 08	AB				-	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	44	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	51	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Q7 PROGRESSIV S 4DR AWD	9842 03	AB				-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Q7 PROGRESSIV S V6 4DR AWD	9600 04	AB				-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Q7 PROGRESSIV V6 4DR AWD	9600 03	AB				-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Q7 S-LINE V6 4DR AWD	9600 01	AB				-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	44	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	44	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Q7 S-LINE V8 4DR AWD	9594 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Q7 TECHNIK 55 3.0 TFSI 4DR AWD	9600 09	AB				-	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	44	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	51	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

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AUDI TRUCK/VAN																																			
Q7 TECHNIK S V6 4DR AWD	9600 06	AB						9																											
		Coll						43																											
		Comp						51																											
		DCPD						41																											
Q7 TECHNIK V6 4DR AWD	9600 05	AB						9																											
		Coll						43																											
		Comp						51																											
		DCPD						41																											
Q7 V6 4DR AWD	9600 00	AB						9	9			8	8	8	8	9	8	8	8	9															
		Coll						43	43			47	44	44	44	44	44	44	44	41															
		Comp						51	51			47	47	44	44	44	44	44	43	41															
		DCPD						41	41			44	44	44	44	43	43	43	43	41															
Q7 V6 TDI 4DR AWD	9675 00	AB										8	8	8	8	8	8	8																	
		Coll										51	51	51	51	47	47	47																	
		Comp										51	51	51	51	47	47	47																	
		DCPD										48	48	48	48	47	47	44																	
Q7 V8 4DR AWD	9594 00	AB														9	8	8	8																
		Coll														43	43	41	38																
		Comp														59	57	55	52																
		DCPD														47	44	44	40																
Q8 PROGRESSIV 55 3.0 TFSI 4DR AWD	8804 04	AB			9	8																													
		Coll			41	41																													
		Comp			64	64																													
		DCPD			44	44																													
Q8 PROGRESSIV S V6 4DR AWD	8804 01	AB				8																													
		Coll				41																													
		Comp				64																													
		DCPD				44																													
Q8 PROGRESSIV V6 4DR AWD	8804 00	AB				8																													
		Coll				41																													
		Comp				64																													
		DCPD				44																													
Q8 TECHNIK 55 3.0 TFSI 4DR AWD	8804 05	AB			9	8																													
		Coll			41	41																													
		Comp			64	64																													
		DCPD			44	44																													
Q8 TECHNIK S V6 4DR AWD	8804 03	AB				8																													
		Coll				41																													
		Comp				64																													
		DCPD				44																													
Q8 TECHNIK V6 4DR AWD	8804 02	AB				8																													
		Coll				41																													
		Comp				64																													
		DCPD				44																													

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BENTLEY																																			
ARNAGE RL 4DR	7537 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	70	70	70	63	63	62	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	73	73	73	73	73	73	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	96	96	96	96	96	96	-	-	-	-	-	-	-	-	-	-	-	-
ARNAGE T 4DR	7536 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	-	6	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	94	94	94	94	94	95	-	94	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	84	84	84	84	73	73	-	84	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	99	99	99	97	97	96	-	97	-	-	-	-	-	-	-	-	-	-
AZURE CONVERTIBLE	7547 00	AB			-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	-	-	6	6	6	6	6	6	6	6	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	99	99	99	99	99	99	-	-	99	99	99	99	99	99	99	99	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	99	99	99	99	99	99	-	-	99	99	99	99	99	99	99	99	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	99	99	99	99	99	99	-	-	99	99	99	99	99	99	99	99	-	-	-	-
AZURE MULLINER CONVERTIBLE	7547 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	-	-	-	-	-	-	-	-	-	-	-	
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BROOKLANDS 2DR	7566 00	AB			-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	70	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	73	73	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	92	92	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BROOKLANDS 4DR	7543 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50	50	50	50	50	50	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	52	52	52	52	52	52	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43	43	43	43	43	43	-	-
CONTINENTAL CONVERTIBLE	7542 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-		
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	70	70	70	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	73	73	73	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	92	92	92	-	
CONTINENTAL FLYING SPUR 4DR AWD	7539 00	AB			-	-	-	-	-	7	7	7	7	7	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	99	99	99	99	99	99	99	99	99	99	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	96	96	97	87	87	87	87	87	87	87	88	76	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	92	91	91	86	86	85	85	85	85	84	84	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CONTINENTAL FLYING SPUR SPEED 4DR AWD	7565 00	AB			-	-	-	-	-	-	-	6	6	6	6	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	93	93	72	72	63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	75	75	63	63	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	91	91	91	84	66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CONTINENTAL GT 2DR AWD	7535 00	AB			-	-	7	-	-	6	6	8	7	7	8	-	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	77	-	-	99	99	99	99	99	99	-	99	97	77	76	70	54	54	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	86	-	-	99	99	99	99	99	99	-	76	76	89	86	69	72	67	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	79	-	-	86	86	86	86	86	86	-	73	73	73	73	73	74	62	-	-	-	-	-	-	-	-	-	-	-	-
CONTINENTAL GT CONVERTIBLE AWD	7560 01	AB			-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	82	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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BENTLEY																																			
CONTINENTAL GT S 2DR AWD	7535 01	AB				-	-	-	-	-	6	6	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	99	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	99	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	86	86	86	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CONTINENTAL GT SPEED 2DR AWD	7307 00	AB				-	-	-	-	-	7	7	7	7	7	-	-	7	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	93	93	93	93	63	-	-	99	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	87	87	87	87	63	-	-	99	81	92	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	99	99	99	99	65	-	-	97	94	88	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CONTINENTAL GTC CONVERTIBLE AWD	7560 00	AB				-	-	-	-	9	8	9	9	8	8	8	9	9	9	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	99	99	99	99	99	91	92	81	81	81	76	76	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD				-	-	-	-	91	91	91	91	91	91	91	88	86	85	83	79	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CONTINENTAL GTC SPEED CONVERTIBLE AWD	7575 00	AB				-	-	-	-	-	7	7	7	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD				-	-	-	-	-	91	91	91	-	-	-	87	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CONTINENTAL R 2DR	7544 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	7	7	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	70	70	70	70	70	70	70	70	70	70	70	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	80	80	80	80	80	80	80	80	80	80	80	-	
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CONTINENTAL SUPERSPORTS 2DR AWD	7567 00	AB				-	-	-	-	-	7	-	-	-	-	7	8	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	-	-	-	86	-	-	-	-	93	86	74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	94	-	-	-	-	92	92	92	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CONTINENTAL SUPERSPORTS CONVERTIBLE AWD	7571 00	AB				-	-	-	-	8	-	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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CONTINENTAL T 2DR	7548 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-	-	-	
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	73	73	73	73	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	92	92	92	92	-	-	-	-	
FLYING SPUR 4DR AWD	7539 01	AB				-	7	7	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	89	89	-	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	81	81	-	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	89	89	-	92	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MULSANNE 4DR	7540 00	AB				-	-	-	7	7	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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MULSANNE SPEED 4DR	7540 02	AB				-	-	-	7	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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BENTLEY																																			
TURBO 4DR	7541 00	AB Coll Comp DCPD			- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	7 70 62 49	7 70 62 49	7 70 62 49	7 70 62 49	7 70 62 49	7 70 62 49	- - - -	
BENTLEY TRUCK/VAN																																			
BENTAYGA HYBRID 4DR AWD	7069 00	AB Coll Comp DCPD			- - - -	- - - -	8 69 73 58	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -			
BENTAYGA SPEED W12 4DR AWD	7581 01	AB Coll Comp DCPD			- - - -	- - - -	7 89 87 78	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -			
BENTAYGA V8 4DR AWD	7991 00	AB Coll Comp DCPD			- - - -	8 77 76 65	8 77 76 65	8 77 76 65	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -			
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128i 2DR	9055 00	AB Coll Comp DCPD			- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - 9 34 33 37	9 34 32 36	9 32 30 36	9 32 30 34	9 31 30 34	9 30 29 31	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -			
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BMW																																			
318i CABRIOLET	9134 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	-
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318is 2DR	9132 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	-
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	14	14	14	14	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	15	15	15	15	-
318ti 2DR HATCHBACK	9141 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-	-
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	16	16	16	16	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	13	13	13	-	-	-
320i 4DR	9137 00	AB				-	-	-	-	-	-	9	9	9	9	-	-	-	-	-	-	9	8	8	8	8	-	-	-	-	-	8	8	8	-
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		Comp				-	-	-	-	-	-	31	31	30	29	-	-	-	-	-	-	26	23	21	21	21	-	-	-	-	-	21	21	21	-
		DCPD				-	-	-	-	-	-	44	43	43	41	-	-	-	-	-	-	23	22	22	20	20	-	-	-	-	-	20	20	20	-
320i xDrive 4DR AWD	9000 00	AB				-	-	-	-	11	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp				-	-	-	-	34	34	34	34	31	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	54	53	52	51	49	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
323Ci 2DR	9150 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-
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323Ci CABRIOLET	9151 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-
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323i 4DR	9157 00	AB				-	-	-	-	-	-	-	-	-	-	9	10	9	10	9	9	-	-	-	-	-	-	8	8	-	-	-	-	-	-
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		Comp				-	-	-	-	-	-	-	-	-	-	30	30	27	25	22	24	-	-	-	-	-	-	18	18	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	38	36	35	32	33	31	-	-	-	-	-	-	17	17	-	-	-	-	-	-
323i CABRIOLET	9151 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-
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		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	-	-	-	-	-	-
323i TOURING WAGON	9089 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-
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323is 2DR	9150 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-
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BMW																																			
325Ci 2DR	9119 05	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-
325Ci CABRIOLET	9127 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-
325i 4DR	9124 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-	-	-	-	-	8	8	8	-
325i CABRIOLET	9127 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	
325i SPORT WAGON	9167 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-
325i TOURING WAGON	9167 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-	-	-	-	-	-	-	-	-
325iS 2DR	9119 04	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
325xi 4DR AWD	9130 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	8	8	8	8	8	-	-	-	-	-	-	-	-	-
325xi SPORT WAGON AWD	9168 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-
325xi TOURING WAGON AWD	9168 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	7	-	-	-	-	-	-	-	-	-	-	-	-
328Ci 2DR	9143 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	21	-	-	-	-	-	-	-	-

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92	
BMW																																				
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	25	25	25	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	21	21	21	-	-	-	-	
328xi 2DR AWD	9074 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
328xi 4DR AWD	9037 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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328xi TOURING WAGON AWD	9035 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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330Ci 2DR	9164 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-	-	-	-	-	-	-	-		
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330Ci CABRIOLET	9165 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	7	7	7	7	7	-	-	-	-	-	-	-	-		
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32	31	30	31	30	30	-	-	-	-	-	-	-	-		
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	25	21	20	20	20	-	-	-	-	-	-	-	-		
330e 4DR	8899 00	AB			-	9	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	43	-	-	42	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	40	-	-	42	42	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	52	-	-	50	47	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
330e xDrive 4DR AWD	8600 00	AB			-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		DCPD			-	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
330i 4DR	9161 00	AB			-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	10	9	9	9	8	8	-	-	-	-	-	-	-	-		
		Coll			-	-	-	-	-	37	-	-	-	-	-	-	-	-	-	-	31	27	29	28	24	24	-	-	-	-	-	-	-	-		
		Comp			-	-	-	-	-	32	-	-	-	-	-	-	-	-	-	-	32	30	30	29	26	26	-	-	-	-	-	-	-	-		
		DCPD			-	-	-	-	-	35	-	-	-	-	-	-	-	-	-	-	31	26	26	25	21	21	-	-	-	-	-	-	-	-		
330i xDrive 4DR AWD	8860 00	AB			-	9	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	51	51	49	51	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	40	40	38	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	59	59	57	52	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
330i xDrive GT 5DR AWD	8840 00	AB			-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	-	-	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
BMW																																			
330i xDrive TOURING WAGON AWD	8883 00	AB				-	-	-	8	8	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	38	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	35	35	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	40	40	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
330xi 4DR AWD	9169 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	8	8	8	8	8	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31	27	25	24	21	21	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	33	30	30	30	30	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32	28	26	25	23	23	-	-	-	-	-	-	-	-	-
335d 4DR	9040 00	AB				-	-	-	-	-	-	-	-	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	38	36	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	42	42	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	43	40	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
335i 2DR	9075 00	AB				-	-	-	-	-	-	-	-	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	44	44	45	43	37	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	43	43	43	41	39	39	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	51	51	51	48	40	39	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
335i 4DR	9036 00	AB				-	-	-	-	-	-	9	9	9	9	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	44	44	41	40	38	34	34	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	42	43	38	37	45	39	38	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	56	52	46	44	39	34	35	35	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
335i CABRIOLET	9066 00	AB				-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	41	40	37	36	36	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	41	41	41	38	34	34	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	47	46	42	41	38	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
335i xDrive 2DR AWD	9058 01	AB				-	-	-	-	-	-	-	-	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	50	48	46	46	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	46	45	43	43	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	53	50	49	47	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
335i xDrive 4DR AWD	9039 01	AB				-	-	-	-	-	-	10	10	11	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	56	55	53	-	40	40	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	35	36	35	-	38	38	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	57	58	55	-	41	40	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
335i xDrive GT 5DR AWD	8905 00	AB				-	-	-	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	50	48	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	40	40	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	59	58	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
335is 2DR	8986 00	AB				-	-	-	-	-	-	-	-	9	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	43	43	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	46	41	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	54	53	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
335is CABRIOLET	8988 00	AB				-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	44	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	47	42	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	51	50	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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BMW																																			
440i 2DR	8841 00	AB Coll Comp DCPD			-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
440i xDrive 2DR AWD	8852 00	AB Coll Comp DCPD			-	-	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
440i xDrive CABRIOLET AWD	8848 00	AB Coll Comp DCPD			-	-	8	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
440i xDrive GRAN COUPE 4DR AWD	8850 00	AB Coll Comp DCPD			-	-	11	11	11	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
525i 4DR	9131 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	7	7	7	-	-	-	-	-	7	7	7	-
525i SPORT WAGON	9135 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36	36	36	31	27	27	27	-	-	-	-	27	27	27	-
525i TOURING WAGON	9135 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41	37	36	36	29	26	26	-	-	-	-	26	26	26	-
525iA 4DR	9131 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36	34	34	32	28	26	26	-	-	-	-	26	26	26	-
525iA TOURING WAGON	9135 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	7	7	7	-
525xi 4DR AWD	9083 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	
528i 4DR	9147 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	9	9	9	9	8	9	9	9	9	-	-	-	-	-	-	-	7	7	7	7	7	-	-	-

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BMW																																			
528i TOURING WAGON	9159 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 15 18 15	8 15 18 15	-	-	-	-	-	-	-
528i xDrive 4DR AWD	9063 01	AB Coll Comp DCPD			-	-	-	-	-	-	10 53 46 59	10 52 44 59	10 51 44 59	10 50 43 56	10 49 44 55	-	10 40 41 43	10 35 38 39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
528xi 4DR AWD	9063 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	10 37 40 39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
530e xDrive 4DR AWD	8863 00	AB Coll Comp DCPD			-	9 52 49 61	10 51 48 62	10 51 48 62	10 51 45 63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
530i 4DR	9104 00	AB Coll Comp DCPD			-	-	-	-	8 46 44 50	-	-	-	-	-	-	-	-	-	-	9 38 48 39	9 34 45 34	9 34 40 32	9 33 40 32	7 28 30 28	7 27 30 26	7 27 30 26	-	-	-	-	7 27 30 26	7 27 30 26	7 27 30 26	-	
530i TOURING WAGON	9138 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 18 14 17	7 18 14 17	-	-	
530i xDrive 4DR AWD	9084 01	AB Coll Comp DCPD			-	9 52 45 60	10 52 45 60	10 52 45 60	10 52 43 59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
530iA 4DR	9104 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 28 30 28	7 27 30 26	7 27 30 26	-	-	-	-	-	7 27 30 26	7 27 30 26	7 27 30 26	-	
530xi 4DR AWD	9084 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	10 36 42 38	10 36 42 37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
530xi TOURING WAGON AWD	9082 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 33 37 33	8 33 38 33	-	-	-	-	-	-	-	-	-	-	-	-	-	-
535d 4DR	8907 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	8 46 44 50	8 46 44 50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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BMW																																			
535d xDrive 4DR AWD	8906 00	AB			-	-	-	-	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	59	59	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	53	51	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	68	68	61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
535i 4DR	9120 00	AB			-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	
		Coll			-	-	-	-	-	-	-	44	44	44	44	39	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	19	-		
		Comp			-	-	-	-	-	-	-	47	47	46	44	60	52	52	-	-	-	-	-	-	-	-	-	-	-	-	-	15	-		
		DCPD			-	-	-	-	-	-	-	51	45	46	46	38	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	25	-		
535i xDrive 4DR AWD	9062 01	AB			-	-	-	-	-	-	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	52	52	52	53	50	48	44	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	48	47	47	45	46	46	49	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	62	62	62	62	58	54	46	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
535i xDrive GT 5DR AWD	8902 00	AB			-	-	-	-	-	-	-	10	10	11	10	11	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	51	51	51	49	49	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	40	39	39	38	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	52	52	52	51	50	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
535i xDrive TOURING WAGON AWD	9064 01	AB			-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	35	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	42	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	38	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
535xi 4DR AWD	9062 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
535xi TOURING WAGON AWD	9064 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
540 4DR	9139 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	-	-	-	-	-	-	-	-	
540d xDrive 4DR AWD	8825 00	AB			-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	69	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
540i 4DR	9139 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	29	29	29	29	29	29	29	29	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	38	38	38	38	38	38	38	38	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	29	29	29	29	29	29	29	29	-	-	-
540i SPORT WAGON	9160 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	14	14	14	14	14	14	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	30	30	30	30	30	30	30	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	24	24	24	24	24	24	24	24	-	-	-

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CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
BMW																																			
640i xDrive GRAN COUPE 4DR AWD	8964 00	AB Coll Comp DCPD			-	-	-	8	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
640i xDrive GT 5DR AWD	8838 00	AB Coll Comp DCPD			-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
645Ci 2DR	9090 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	
645Ci CABRIOLET	9091 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	
650i 2DR	9080 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	9	9	-	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	
650i CABRIOLET	9079 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	7	-	7	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	
650i GRAN COUPE 4DR	8930 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
650i xDrive 2DR AWD	8976 00	AB Coll Comp DCPD			-	-	-	-	7	8	7	8	8	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
650i xDrive CABRIOLET AWD	8977 00	AB Coll Comp DCPD			-	-	-	-	8	8	8	7	7	8	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
650i xDrive GRAN COUPE 4DR AWD	8970 00	AB Coll Comp DCPD			-	-	-	8	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
740i 4DR	9136 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	8	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	7	7	-	

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BMW																																			
740iA 4DR	9136 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-	-	7	7	-
740iL 4DR	9136 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	-
740Ld xDrive 4DR AWD	8934 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
740Le xDrive 4DR AWD	8861 00	AB Coll Comp DCPD			-	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
740Li 4DR	8980 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
740Li xDrive 4DR AWD	8969 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
745i 4DR	9172 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	-	-	
745Le xDrive 4DR AWD	8692 00	AB Coll Comp DCPD			-	9	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
745Li 4DR	9171 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	7	-	-	-	-	-	-	-	-	-	
750i 4DR	9085 00	AB Coll Comp DCPD			-	-	-	-	-	7	-	-	-	-	8	8	8	8	7	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	
750i xDrive 4DR AWD	8999 00	AB Coll Comp DCPD			-	9	8	8	8	7	8	7	7	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
BMW																																			
750iL 4DR	9129 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 42 60 32	7 42 60 32	7 42 60 32	7 42 60 32	7 42 60 32	7 42 60 32	7 42 60 32	7 42 60 32	-	
750Li 4DR	9086 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	8 68 62 62	8 68 62 62	8 68 62 62	8 68 62 62	7 68 61 61	8 60 75 51	8 57 62 50	8 54 56 45	-	-	-	-	-	-	-	-	-	-	-	-	-	-
750Li xDrive 4DR AWD	8998 00	AB Coll Comp DCPD			-	9 67 95 71	8 67 95 71	8 73 91 78	8 73 91 74	8 80 98 81	7 80 83 81	8 80 83 80	8 77 77 81	7 77 77 82	7 69 77 68	8 62 67 61			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
760Li 4DR	9098 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	7 80 94 85	7 78 94 83	7 78 94 83	7 74 67 64	7 78 94 78	7 78 66 70	7 77 60 70	7 56 61 43	7 56 61 43	-	-	-	-	-	-	-	-	-	-	-	-	-	-
840Ci 2DR	9140 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 41 42 25	8 41 42 25	8 41 42 25	8 41 42 25	-	-	
850Ci 2DR	9133 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 47 50 29	7 47 50 29	7 47 50 29	7 47 50 29	7 47 50 29	-	
850CSI 2DR	9133 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 47 50 29	7 47 50 29	7 47 50 29	7 47 50 29	-	-	
ACTIVEHYBRID 3 4DR	8968 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	9 39 37 52	9 39 37 52	9 38 37 52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ACTIVEHYBRID 5 4DR	8966 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	8 40 41 54	8 40 41 54	8 40 42 54	8 40 36 55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ACTIVEHYBRID 7 4DR	8985 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	7 66 65 60	7 61 65 60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ACTIVEHYBRID 7 L 4DR	8979 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	7 60 75 60	7 60 75 60	7 60 75 60	7 80 80 60	7 70 80 60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
BMW																																			
ALPINA B6 xDrive GRAN COUPE 4DR AWD	8642 00	AB				-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ALPINA B7 4DR AWD	8842 00	AB				-	-	7	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	69	68	68	68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	86	74	73	64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	73	73	73	73	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
i3 5DR	8954 00	AB				-	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	39	39	39	39	42	41	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	32	32	32	32	33	33	32	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	41	41	41	41	43	42	40	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
i3s 5DR	8954 01	AB				-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	39	39	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	32	32	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	41	41	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
i8 2DR AWD	8931 00	AB				-	-	6	6	-	6	6	7	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	60	60	-	66	65	64	65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	71	70	-	74	74	74	73	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	66	66	-	73	65	66	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
i8 ROADSTER AWD	8819 00	AB				-	-	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	60	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	73	73	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	57	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
M 2DR COUPE	9158 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	6	6	7	-	-	-	8	8	8	8	8	8	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	43	43	37	-	-	-	26	26	26	26	26	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	45	44	40	-	-	-	33	33	33	33	33	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	31	29	30	-	-	-	22	22	22	22	22	-	-	-	-	-	-	-
M ROADSTER	9152 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	7	6	6	-	-	-	6	6	6	6	6	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	33	32	30	-	-	-	17	17	17	17	17	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	29	31	29	-	-	-	25	25	25	25	25	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	25	24	24	-	-	-	17	17	17	17	17	-	-	-	-	-	-	-
M2 2DR COUPE	8859 00	AB				-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	39	39	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	37	37	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	43	43	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
M2 COMPETITION 2DR COUPE	8859 01	AB				-	10	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	40	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	38	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	43	42	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
M2 CS 2DR COUPE	8587 00	AB				-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

MANUFACTURER/MODEL			CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
BMW																																					
M235i 2DR	8955 00	AB Coll Comp DCPD		-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
M235i CABRIOLET	8927 00	AB Coll Comp DCPD		-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
M235i xDrive 2DR AWD	8855 00	AB Coll Comp DCPD		-	-	-	-	-	-	-	8	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
M235i xDrive CONVERTIBLE AWD	8854 00	AB Coll Comp DCPD		-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
M235i xDrive GRAN COUPE 4DR AWD	8643 00	AB Coll Comp DCPD		-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
M240i 2DR	8847 00	AB Coll Comp DCPD		-	-	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
M240i CABRIOLET	8844 00	AB Coll Comp DCPD		-	-	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
M240i xDrive 2DR AWD	8846 00	AB Coll Comp DCPD		-	10	9	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
M240i xDrive CONVERTIBLE AWD	8843 00	AB Coll Comp DCPD		-	8	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
M3 2DR	9128 00	AB Coll Comp DCPD		-	-	-	-	-	-	-	-	-	-	-	-	7	7	6	7	6	7	-	7	8	7	7	7	7	-	7	7	7	7	7	7	-	-
M3 4DR	9148 00	AB Coll Comp DCPD		-	-	-	-	7	6	6	6	6	-	-	-	-	6	6	6	6	6	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-

PRIVATE PASSENGER RATE GROUP TABLES

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
BMW																																			
M3 CONVERTIBLE	9163 00	AB			-	-	-	-	-	-	-	-	-	7	7	6	6	7	6	-	7	7	6	6	6	6	-	6	6	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	48	48	45	44	44	41	-	27	24	24	24	23	23	-	23	23	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	44	44	42	41	38	37	-	34	34	33	34	32	32	-	32	32	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	43	42	36	34	35	34	-	26	26	26	26	26	26	-	26	26	-	-	-	-	-	-
M340i xDrive 4DR AWD	8687 00	AB			-	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	51	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	45	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	58	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
M4 2DR	8942 00	AB			-	-	9	8	8	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	57	57	57	57	57	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	67	67	64	60	57	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	49	49	49	49	49	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
M4 CONVERTIBLE	8941 00	AB			-	-	7	6	7	6	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	49	49	49	49	49	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	42	42	40	38	37	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	39	39	39	39	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
M4 CS 2DR	8811 00	AB			-	-	9	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	55	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	61	61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	51	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
M440i xDrive 2DR AWD	8584 00	AB			-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
M5 4DR	9125 00	AB			-	-	-	-	-	-	8	8	7	7	8	-	8	8	8	8	8	-	-	8	8	8	8	8	-	-	-	-	-	8	-
		Coll			-	-	-	-	-	-	68	68	67	62	62	-	68	57	58	58	57	-	-	46	46	46	46	-	-	-	-	-	46	-	-
		Comp			-	-	-	-	-	-	61	59	60	59	55	-	65	63	59	58	58	-	-	42	39	39	39	-	-	-	-	-	39	-	-
		DCPD			-	-	-	-	-	-	71	71	71	67	69	-	70	55	56	56	50	-	-	39	39	39	39	-	-	-	-	-	39	-	-
M5 COMPETITION M xDrive 4DR AWD	8828 01	AB			-	8	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	65	65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	65	65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	60	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
M5 M xDrive 4DR AWD	8828 00	AB			-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	65	64	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	65	65	65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	60	60	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
M540i 4DR	9142 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	-	-	
M550i xDrive 4DR AWD	8862 00	AB			-	9	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	52	51	51	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	55	55	55	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	56	56	56	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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January 12, 2021

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
BMW																																			
M850i xDrive CABRIOLET AWD	8688 00	AB Coll Comp DCPD			-	8 56 76 55	7 56 76 55	7 56 76 55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
M850i xDrive GRAN COUPE 4DR AWD	8662 00	AB Coll Comp DCPD			-	8 49 70 49	7 49 70 49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Z3 1.9 ROADSTER	9146 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 10 18 11	6 10 18 11	6 10 18 11	-	-	-	-
Z3 2.3 ROADSTER	9146 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 10 18 11	6 10 18 11	-	-	-	-	-	-	-
Z3 2.5 ROADSTER	9156 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 13 20 13	-	-	-	-	-	-	-	-	-
Z3 2.5i ROADSTER	9156 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 13 20 13	6 13 20 13	-	-	-	-	-	-	-	-	-
Z3 2.8 2DR COUPE	9096 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 15 29 17	7 15 29 17	-	-	-	-	-	-	-
Z3 2.8 ROADSTER	9149 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 11 20 11	6 11 20 11	6 11 20 11	6 11 20 11	-	-	-	-	-
Z3 3.0 ROADSTER	9166 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 13 28 13	-	-	-	-	-	-	-	-	-
Z3 3.0i 2DR COUPE	9097 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 29 35 27	8 29 35 27	-	-	-	-	-	-	-	-
Z3 3.0i ROADSTER	9166 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 13 28 13	7 13 28 13	-	-	-	-	-	-	-	-

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MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
CHEVROLET																																				
CAVALIER Z24 CONVERTIBLE	5709 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	7	7	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	-	-	-	6	6	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	-	-	-	15	15	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	8	8	-
COBALT 2DR	5490 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	20	-	-	-	15	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	16	-	-	-	14	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	17	-	-	-	13	-	-	-	-	-	-	-	-	-	-	-	-	-	
COBALT 4DR	5492 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	18	-	-	-	15	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	11	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	16	-	-	-	13	-	-	-	-	-	-	-	-	-	-	-	-	-	
COBALT LS 2DR	5490 01	AB				-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	23	20	18	18	17	15	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	17	16	15	√14	√14	14	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	19	17	16	16	14	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-
COBALT LS 4DR	5492 01	AB				-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	20	18	18	17	15	15	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	12	11	10	√9	√9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	17	16	15	14	13	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-
COBALT LT 2DR	5490 02	AB				-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	23	20	18	18	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	17	16	15	√14	√14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	19	17	16	16	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
COBALT LT 4DR	5493 00	AB				-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	23	21	20	19	19	19	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	14	13	10	√11	√11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	19	20	17	17	17	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-
COBALT LTZ 4DR	5493 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	√11	√11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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COBALT SPORT 2DR	5491 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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COBALT SPORT 4DR	5489 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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COBALT SS 2DR	5491 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	
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CHEVROLET																																			
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IMPALA 4DR	5429 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9 13 12 11	9 10 10 10	9 8 7 8	9 8 8 9	9 8 8 9	9 8 8 9	-	-	-	-	-	-	
IMPALA LS 4DR	5298 00	AB Coll Comp DCPD			-	-	-	11	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
IMPALA LS V6 4DR	5477 00	AB Coll Comp DCPD			-	-	-	9	10	9	-	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-
IMPALA LT 4DR	5299 00	AB Coll Comp DCPD			-	-	-	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IMPALA LT V6 4DR	5486 00	AB Coll Comp DCPD			-	-	10	9	9	9	9	10	10	9	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-
IMPALA LTZ 4DR	5299 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
IMPALA LTZ V6 4DR	5486 01	AB Coll Comp DCPD			-	-	-	-	-	-	9	10	10	9	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-
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IMPALA SS 4DR	5472 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	-	-	-	-	-	-	6	6	6	-	-
LUMINA 2DR	5591 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-

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CHEVROLET																																			
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LUMINA 4DR	5589 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	-
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LUMINA Z34 2DR	5459 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	
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MALIBU HYBRID 4DR	5496 00	AB			-	-	10	10	10	10	11	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	37	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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CHEVROLET																																			
MALIBU LIMITED LS 4DR	5296 00	AB Coll Comp DCPD			-	-	-	-	-	-	11 33 31 35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MALIBU LIMITED LT 4DR	5296 01	AB Coll Comp DCPD			-	-	-	-	-	-	11 33 31 35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MALIBU LIMITED LTZ 4DR	5295 00	AB Coll Comp DCPD			-	-	-	-	-	-	11 37 31 37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MALIBU LS 4DR	5397 01	AB Coll Comp DCPD			-	9	10	10	10	10	10	11	11	11	9	9	9	9	9	9	9	9	9	-	-	-	-	-	-	8	-	-	-	-	-
MALIBU LS V6 4DR	5557 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	9	9	10	9	9	9	9	8	8	8	8	8	8	8	-	-	-	-	-
MALIBU LT 4DR	5398 00	AB Coll Comp DCPD			-	9	10	9	10	10	10	11	10	11	9	9	9	9	9	8	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-
MALIBU LT PLATINUM 4DR	5398 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MALIBU LT PLATINUM V6 4DR	5524 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MALIBU LT TURBO 4DR	5297 00	AB Coll Comp DCPD			-	-	-	-	-	-	10	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MALIBU LT V6 4DR	5524 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-
MALIBU LTZ 4DR	5398 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	11	10	11	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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CHEVROLET TRUCK/VAN																																			
EXPRESS 2500 LT	5718 04	AB				-	8	8	8	8	8	8	8	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	27	27	27	27	27	27	27	27	24	25	24	23	24	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	34	34	34	34	34	34	34	34	34	34	32	32	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	27	27	27	27	28	26	27	27	27	26	24	24	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EXPRESS 2500 LT DIESEL	5719 04	AB				-	8	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	31	-	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	17	-	17	17	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EXPRESS 2500 SL	5718 02	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	
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EXPRESS 2500 SL DIESEL	5719 02	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	
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EXPRESS 2500 SL EXT	5739 02	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	
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EXPRESS 2500 SLE	5718 03	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	
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EXPRESS 2500 SLE DIESEL	5719 03	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	
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EXPRESS 2500 SLE EXT DIESEL	5741 03	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	
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CHEVROLET TRUCK/VAN																																				
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EXPRESS 3500 SLE EXT DIESEL	5742 03	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-
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HHR LS PANEL 4DR	5868 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	9	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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HHR LT 4DR	5865 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	9	10	10	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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CHEVROLET TRUCK/VAN																																			
K/V 10/1500 PICKUP REG CAB 4WD	5648 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	-
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K/V 10/1500 PICKUP REG CAB 4WD DIESEL	5657 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	-	
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K/V 20/2500 PICKUP 4+CAB 4WD	5670 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	5	-	
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K/V 20/2500 PICKUP 4+CAB 4WD DIESEL	7227 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	5	-	
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K/V 20/2500 PICKUP REG CAB 4WD	5649 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	5	-	
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LUMINA APV	5593 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	
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CHEVROLET TRUCK/VAN																																			
LUMINA APV LS	5593 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	-	-	
LUMINA APV UTILITY (CARGO)	5455 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	
ORLANDO LS 4DR 2WD	5880 00	AB			-	-	-	-	-	-	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	31	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	28	26	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	35	33	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ORLANDO LT 4DR 2WD	5880 01	AB			-	-	-	-	-	-	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	31	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	28	26	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	35	33	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ORLANDO LTZ 4DR 2WD	5881 00	AB			-	-	-	-	-	-	-	-	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	31	32	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	29	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	34	34	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S 10 4+CAB 2WD	5666 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	6	6	6	6	6	6	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	9	9	9	9	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	11	11	11	11	11	11	11	11	11	11	11	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	8	8	8	8	8	8	8	8	8	8	8	-
S 10 4+CAB 4WD	5667 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	6	6	6	6	6	6	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	9	9	9	9	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	13	13	13	13	13	13	13	13	13	13	13	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	6	6	6	6	6	6	6	6	6	6	6	-
S 10 LS 2WD	5661 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	7	7	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	8	8	8	8	8	8	8	8	8	8	8	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	13	13	13	13	13	13	13	13	13	13	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	9	9	9	9	9	9	9	9	9	9	9	-
S 10 LS 4+CAB 2WD	5666 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	6	6	6	6	6	6	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	9	9	9	9	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	11	11	11	11	11	11	11	11	11	11	11	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	8	8	8	8	8	8	8	8	8	8	8	-
S 10 LS 4+CAB 4WD	5667 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	6	6	6	6	6	6	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	9	9	9	9	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	13	13	13	13	13	13	13	13	13	13	13	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	6	6	6	6	6	6	6	6	6	6	6	-
S 10 LS 4WD	5662 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	6	6	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	13	13	13	13	13	13	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	-

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
CHEVROLET TRUCK/VAN																																				
S 10 LS CREW CAB 4WD	5622 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 13 16 9	6 11 17 8	6 11 16 8	-	-	-	-	-	-	-	-	-	
S 10 REG CAB 2WD	5661 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 9 15 10	7 8 13 9	7 8 13 9	7 8 13 9	7 8 13 9	7 8 13 9	7 8 13 9	7 8 13 9	7 8 13 9	7 8 13 9	7 8 13 9		
S 10 REG CAB 4WD	5662 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 7 13 7	6 7 13 7	6 7 13 7	6 7 13 7	6 7 13 7	6 7 13 7	6 7 13 7	6 7 13 7	6 7 13 7	
S 10 SS REG CAB 2WD	5661 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 8 13 9	7 8 13 9	7 8 13 9	7 8 13 9	7 8 13 9	7 8 13 9	-	-
SILVERADO 1500 CHEYENNE CREW CAB 2WD	5845 05	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 22 27 19	5 21 22 18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SILVERADO 1500 CHEYENNE CREW CAB 4WD	5846 05	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 24 33 20	5 20 37 18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SILVERADO 1500 CUST TRAIL DOUBLE CAB 4WD	5885 05	AB Coll Comp DCPD			-	8 35 46 31	7 35 45 32	7 43 41 34	7 41 30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SILVERADO 1500 CUSTOM CREW CAB 2WD	5845 08	AB Coll Comp DCPD			-	7 31 31 30	6 31 29 30	6 31 29 30	6 33 30	5 33 32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SILVERADO 1500 CUSTOM CREW CAB 4WD	5846 09	AB Coll Comp DCPD			-	8 39 44 33	7 38 44 33	7 37 40 33	7 42 52 38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SILVERADO 1500 CUSTOM DOUBLE CAB 2WD	5884 04	AB Coll Comp DCPD			-	7 31 29 32	6 29 29 32	5 31 27 32	5 32 28 32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SILVERADO 1500 CUSTOM DOUBLE CAB 4WD	5885 04	AB Coll Comp DCPD			-	8 35 46 31	7 35 45 32	7 43 41 34	7 43 41 35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
CHEVROLET TRUCK/VAN																																			
SILVERADO 1500 CUSTOM TRAIL CREW CAB 4WD	5846 10	AB Coll Comp DCPD				- 8 - 39 - 44 - 33	7 38 44 44 33 33	7 37 40																											
SILVERADO 1500 EXT CAB 2WD	5822 00	AB Coll Comp DCPD				- - - - - - - -	- - - - - - - -	- - - - - - - -												- 4 - 21 - 29 - 15		4 4 19 18 29 27 15 13	4 4 15 15 27 27 13 12	4 4 14 13 25 22 11 10	5 5 13 13 22 22 10 10	5 5 13 13 22 22 10 10									
SILVERADO 1500 EXT CAB 4WD	5824 00	AB Coll Comp DCPD				- - - - - - - -	- - - - - - - -	- - - - - - - -												- 5 - 20 - 30 - 13		6 6 16 15 29 29 12 10	6 6 15 13 27 26 10 9	6 6 11 10 29 26 9 8	5 5 10 10 26 20 8 8	5 5 10 10 26 26 8 8									
SILVERADO 1500 HC CREW CAB 4WD DIESEL	5904 03	AB Coll Comp DCPD				- 8 - 35 - 41 - 32	7 33 41																												
SILVERADO 1500 HD CREW CAB 2WD	5845 00	AB Coll Comp DCPD				- - - - - - - -	- - - - - - - -	- - - - - - - -																		5 14 17 15									
SILVERADO 1500 HD CREW CAB 4WD	5846 00	AB Coll Comp DCPD				- - - - - - - -	- - - - - - - -	- - - - - - - -																	6 15 29 13										
SILVERADO 1500 HD LS CREW CAB 2WD	5845 03	AB Coll Comp DCPD				- - - - - - - -	- - - - - - - -	- - - - - - - -													5 22 27 19		5 5 21 19 22 23 18 18	5 5 19 13 23 17 18 15	- 5 - 13 - 17 - 15	5 5 14 15 17 29 15 13									
SILVERADO 1500 HD LS CREW CAB 4WD	5846 03	AB Coll Comp DCPD				- - - - - - - -	- - - - - - - -	- - - - - - - -													5 24 33 20		5 5 20 21 37 33 18 17	5 5 21 15 33 30 17 14	- 5 - 15 - 30 - 14	6 6 15 15 29 29 13 13									
SILVERADO 1500 HD LT CREW CAB 2WD	5845 04	AB Coll Comp DCPD				- - - - - - - -	- - - - - - - -	- - - - - - - -													5 22 27 19		5 5 21 19 22 23 18 18	5 5 13 14 17 17 15 15	- 5 - 13 - 17 - 15	5 5 14 14 17 17 15 15									
SILVERADO 1500 HD LT CREW CAB 4WD	5846 04	AB Coll Comp DCPD				- - - - - - - -	- - - - - - - -	- - - - - - - -													5 24 33 20		5 5 20 21 37 33 18 17	5 5 15 15 30 29 14 13	- 5 - 15 - 30 - 14	6 6 15 15 29 29 13 13									
SILVERADO 1500 HIGH COUNTRY CREW CAB 4WD	5846 08	AB Coll Comp DCPD				- 8 - 39 - 44 - 33	7 38 44 44 33 33	7 37 40	7 42 52 52 38 38	7 43 52 52 38 38	7 43 46 43 36 37	7 36 43																							

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
CHEVROLET TRUCK/VAN																																			
SILVERADO 1500 LS REG CAB 4WD	5823 01	AB			-	-	-	-	7	7	6	6	-	-	-	5	-	-	-	5	5	5	5	5	5	5	5	5	5	-	-	-	-	-	
		Coll			-	-	-	-	38	38	38	38	-	-	-	19	-	-	-	15	15	15	12	10	9	9	9	9	-	-	-	-	-		
		Comp			-	-	-	-	44	44	44	44	-	-	-	30	-	-	-	30	30	27	27	27	27	27	27	27	-	-	-	-	-		
		DCPD			-	-	-	-	35	34	34	34	-	-	-	11	-	-	-	11	11	9	9	8	7	7	7	7	-	-	-	-	-		
SILVERADO 1500 LT CREW CAB 2WD	5845 02	AB			-	7	6	6	5	5	5	4	4	5	5	5	5	5	5	5	5	5	5	-	-	-	-	-	-	-	-	-	-		
		Coll			-	31	31	31	33	33	32	31	29	26	25	23	24	23	22	22	21	19	19	-	-	-	-	-	-	-	-	-	-		
		Comp			-	31	29	29	30	29	29	29	27	29	29	28	27	27	26	27	22	23	17	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	30	30	30	32	32	33	31	31	24	24	23	22	23	21	19	18	18	17	-	-	-	-	-	-	-	-	-	-		
SILVERADO 1500 LT CREW CAB 4WD	5846 02	AB			-	8	7	7	7	7	7	7	7	5	5	5	5	5	5	5	5	5	5	-	-	-	-	-	-	-	-	-	-		
		Coll			-	39	38	37	42	42	43	39	36	36	33	30	29	25	24	24	20	21	21	-	-	-	-	-	-	-	-	-	-		
		Comp			-	44	44	40	52	52	52	46	43	36	33	33	33	33	33	33	37	33	30	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	33	33	33	38	38	38	36	37	29	30	25	24	21	20	20	18	17	17	-	-	-	-	-	-	-	-	-	-		
SILVERADO 1500 LT CREW CAB 4WD DIESEL	5904 00	AB			-	8	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	35	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
SILVERADO 1500 LT DOUBLE CAB 2WD	5884 01	AB			-	7	6	5	5	5	5	4	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	31	29	31	32	31	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	29	29	27	28	26	25	24	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	32	32	32	32	32	32	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
SILVERADO 1500 LT DOUBLE CAB 2WD DIESEL	5909 00	AB			-	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
SILVERADO 1500 LT DOUBLE CAB 4WD	5885 01	AB			-	8	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	35	35	43	43	39	36	36	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	46	45	41	41	39	39	39	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	31	32	34	35	34	32	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
SILVERADO 1500 LT DOUBLE CAB 4WD DIESEL	5905 00	AB			-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	46	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
SILVERADO 1500 LT EXT CAB 2WD	5822 02	AB			-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	4	4	4	4	5	5	5	5	-	-	-	-	-		
		Coll			-	-	-	-	-	-	-	-	-	26	23	23	22	20	21	21	19	18	15	14	13	13	13	-	-	-	-	-			
		Comp			-	-	-	-	-	-	-	-	-	30	29	28	27	29	29	30	29	27	27	25	22	22	22	-	-	-	-	-			
		DCPD			-	-	-	-	-	-	-	-	-	19	17	19	16	16	15	15	15	13	12	11	10	10	10	-	-	-	-	-			
SILVERADO 1500 LT EXT CAB 4WD	5824 02	AB			-	-	-	-	-	-	-	-	-	6	6	6	5	6	5	5	6	6	6	5	5	5	5	5	-	-	-	-	-		
		Coll			-	-	-	-	-	-	-	-	-	32	29	29	25	23	22	20	16	15	13	11	10	10	10	-	-	-	-	-			
		Comp			-	-	-	-	-	-	-	-	-	29	29	29	29	29	29	30	29	29	27	25	22	26	26	-	-	-	-	-			
		DCPD			-	-	-	-	-	-	-	-	-	25	20	18	17	15	14	13	12	10	9	9	8	8	8	-	-	-	-	-			
SILVERADO 1500 LT REG CAB 2WD	5821 02	AB			-	-	-	-	5	5	5	5	4	4	4	4	4	4	4	4	-	-	-	-	4	4	4	-	-	-	-	-	-		
		Coll			-	-	-	-	31	32	31	32	30	21	18	18	17	18	17	16	-	-	-	-	9	9	9	-	-	-	-	-	-		
		Comp			-	-	-	-	31	31	31	31	29	22	22	22	22	22	21	-	-	-	-	18	18	18	-	-	-	-	-	-			
		DCPD			-	-	-	-	32	32	33	32	32	15	15	14	12	12	12	12	-	-	-	-	8	8	8	-	-	-	-	-	-		

√ - Approved Theft Deterrent System

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CHEVROLET TRUCK/VAN																																			
SILVERADO 1500 LT REG CAB 4WD	5823 02	AB			-	-	-	-	7	7	6	6	7	5	5	5	5	5	5	5	-	-	-	-	5	5	5	-	-	-	-	-	-	-	
		Coll			-	-	-	-	38	38	38	38	37	21	20	19	17	17	17	15	-	-	-	-	9	9	9	-	-	-	-	-	-	-	
		Comp			-	-	-	-	44	44	44	44	42	30	30	30	30	30	30	30	-	-	-	-	27	27	27	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	35	34	34	34	34	12	11	11	11	11	11	11	-	-	-	-	7	7	7	-	-	-	-	-	-	-	
SILVERADO 1500 LT TRAIL CREW CAB 4WD	5846 11	AB			-	8	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	39	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	44	44	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	33	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
SILVERADO 1500 LT TRAIL DOUBLE CAB 4WD	5885 07	AB			-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
SILVERADO 1500 LTZ CREW CAB 2WD	5845 07	AB			-	7	6	6	5	5	5	4	4	5	5	5	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	31	31	31	33	33	32	31	29	26	25	23	24	23	22	22	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	31	29	29	30	29	29	29	27	29	29	28	27	27	26	27	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	30	30	30	32	32	33	31	31	24	24	23	22	23	21	19	-	-	-	-	-	-	-	-	-	-	-	-	-		
SILVERADO 1500 LTZ CREW CAB 4WD	5846 07	AB			-	8	7	7	7	7	7	7	7	5	5	5	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	39	38	37	42	42	43	39	36	36	33	30	29	25	24	24	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	44	44	40	52	52	52	46	43	36	33	33	33	33	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	33	33	33	38	38	38	36	37	29	30	25	24	21	20	20	-	-	-	-	-	-	-	-	-	-	-	-	-		
SILVERADO 1500 LTZ CREW CAB 4WD DIESEL	5904 02	AB			-	8	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	35	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
SILVERADO 1500 LTZ DOUBLE CAB 2WD	5884 02	AB			-	-	6	5	5	5	5	4	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	29	31	32	31	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	29	27	28	26	25	24	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	32	32	32	32	32	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
SILVERADO 1500 LTZ DOUBLE CAB 2WD DIESEL	5909 01	AB			-	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
SILVERADO 1500 LTZ DOUBLE CAB 4WD	5885 02	AB			-	-	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	35	43	43	39	36	36	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	45	41	41	39	39	39	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	32	34	35	34	32	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
SILVERADO 1500 LTZ DOUBLE CAB 4WD DIESEL	5905 02	AB			-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
SILVERADO 1500 LTZ EXT CAB 2WD	5822 04	AB			-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	-	-	-	-	-	-	-	26	23	23	22	20	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	-	-	-	-	-	-	-	30	29	28	27	27	28	29	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	-	-	-	-	-	-	-	19	17	19	16	16	15	15	-	-	-	-	-	-	-	-	-	-	-	-	-		

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CLEAR (CANADA)

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CHEVROLET TRUCK/VAN																																			
SILVERADO 1500 LTZ EXT CAB 4WD	5824 04	AB			-	-	-	-	-	-	-	-	-	6	6	6	5	6	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	32	29	29	25	23	22	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	29	29	29	29	29	29	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	25	20	18	17	15	14	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SILVERADO 1500 REG CAB 2WD	5821 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	13	13	12	10	9	9	9	9	9	9	9	9	9	9	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	21	19	19	18	18	18	18	18	18	18	18	18	18	18	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	11	9	9	8	8	8	8	8	8	8	8	8	8	8	
SILVERADO 1500 REG CAB 4WD	5823 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	12	10	9	9	9	9	9	9	9	9	9	9	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	27	27	27	27	27	27	27	27	27	27	27	27	27	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	9	9	8	7	7	7	7	7	7	7	7	7	7	
SILVERADO 1500 RST CREW CAB 2WD	5845 09	AB			-	7	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	31	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SILVERADO 1500 RST CREW CAB 4WD	5846 12	AB			-	8	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	39	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	44	44	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	33	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SILVERADO 1500 RST CREW CAB 4WD DIESEL	5904 01	AB			-	8	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	35	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SILVERADO 1500 RST DOUBLE CAB 2WD	5884 05	AB			-	-	6	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	29	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	29	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SILVERADO 1500 RST DOUBLE CAB 4WD	5885 06	AB			-	8	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	35	35	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	46	45	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	31	32	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SILVERADO 1500 RST DOUBLE CAB 4WD DIESEL	5905 01	AB			-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	46	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SILVERADO 1500 SS EXT CAB 2WD	5862 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	23	20	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31	31	32	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	16	15	-	-	-	-	-	-	-	-	-	-	-	-	
SILVERADO 1500 SS EXT CAB AWD	5847 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	6	6	6	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	18	19	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41	37	39	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	13	14	-	-	-	-	-	-	-	-	-	-	-	

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CHEVROLET TRUCK/VAN																																			
SILVERADO 1500 WT CREW CAB 2WD	5845 06	AB Coll Comp DCPD			-	7	6	6	5	5	5	4	4	5	5	5	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SILVERADO 1500 WT CREW CAB 4WD	5846 06	AB Coll Comp DCPD			-	8	7	7	7	7	7	7	7	5	5	5	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SILVERADO 1500 WT DOUBLE CAB 2WD	5884 00	AB Coll Comp DCPD			-	7	6	5	5	5	5	4	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SILVERADO 1500 WT DOUBLE CAB 4WD	5885 00	AB Coll Comp DCPD			-	8	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SILVERADO 1500 WT EXT CAB 2WD	5822 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SILVERADO 1500 WT EXT CAB 4WD	5824 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	6	6	6	5	6	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SILVERADO 1500 WT REG CAB 2WD	5821 03	AB Coll Comp DCPD			-	7	6	5	5	5	5	5	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SILVERADO 1500 WT REG CAB 4WD	5823 03	AB Coll Comp DCPD			-	7	7	7	7	7	6	6	7	5	5	5	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SILVERADO 2500 EXT CAB 2WD	5826 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	-	-	-	-	-	-	-
SILVERADO 2500 EXT CAB 4WD	5828 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	-	-	-	-	-	-	-
SILVERADO 2500 HD CREW CAB 2WD	5849 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	4	3	4	4	4	4	-	-	-	-	-	-	-	-	

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CHEVROLET TRUCK/VAN																																			
SUBURBAN 2500 LT1 2WD	5727 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	25	18	17	17	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	29	25	25	30	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	25	18	15	14	-	-	-	-	-	-	-	-	-	
SUBURBAN 2500 LT1 4WD	5729 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	24	22	21	18	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	42	36	35	35	33	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	24	24	23	17	-	-	-	-	-	-	-	-	-	
SUBURBAN 3500 HD LS 4WD	5400 00	AB			-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SUBURBAN 3500 HD LT 4WD	5400 01	AB			-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SUBURBAN C/R 1500 2WD	5613 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	13	13	13	13	13	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	6	-
SUBURBAN C/R 1500 2WD DIESEL	5635 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	17	17	17	17	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-	-
SUBURBAN C/R 2500 2WD	5614 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	13	13	13	13	13	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	-
SUBURBAN C/R 2500 2WD DIESEL	5636 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	18	18	18	18	18	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-	-
SUBURBAN HIGH COUNTRY 4DR 4WD	5289 00	AB			-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SUBURBAN K/V 1500 4WD	5615 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	18	18	18	18	18	18	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	6	-
SUBURBAN K/V 1500 4WD DIESEL	5637 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	17	17	17	17	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	-

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CHEVROLET TRUCK/VAN																																			
TAHOE 2DR 4WD DIESEL	7246 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	29	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-		
TAHOE 4DR 2WD	7220 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	10	10	10	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	18	18	18	18	18	18	18	18	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	26	26	26	26	26	26	26	26	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	17	17	17	17	17	17	17	-	-
TAHOE 4DR 4WD	7221 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	15	15	15	15	15	15	15	15	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33	30	30	30	30	30	30	30	30	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	14	14	14	14	14	14	14	14	-	-	
TAHOE HIGH COUNTRY 4DR 4WD	7236 02	AB			-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TAHOE HYBRID 4DR 2WD	7244 00	AB			-	-	-	-	-	-	-	-	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	28	28	28	28	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	30	30	30	30	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	24	24	24	24	24	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TAHOE HYBRID 4DR 4WD	7245 00	AB			-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	31	31	31	32	29	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	43	43	43	42	36	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	33	33	33	33	25	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TAHOE LS 2DR 2WD	7224 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-	-	
TAHOE LS 2DR 4WD	7218 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	25	25	25	25	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-	-	-	
TAHOE LS 2DR 4WD DIESEL	7246 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	29	29	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	-	-	-	-	
TAHOE LS 4DR 2WD	7220 03	AB			-	9	10	10	10	10	10	10	10	10	10	10	10	10	10	-	-	-	-	10	10	10	10	10	10	10	10	10	10	-	-
		Coll			-	32	31	31	31	31	31	30	30	29	28	26	26	29	27	26	23	-	-	19	18	18	18	18	18	18	18	18	-	-	
		Comp			-	36	38	38	38	38	34	33	32	32	32	32	31	31	30	31	29	-	-	29	26	26	26	26	26	26	26	26	-	-	
		DCPD			-	33	35	35	35	35	35	31	31	31	29	29	29	29	29	29	29	-	-	20	17	17	17	17	17	17	17	17	-	-	
TAHOE LS 4DR 4WD	7221 03	AB			-	8	7	7	7	7	7	7	7	7	7	7	7	7	7	-	-	-	-	-	-	7	7	7	7	7	7	-	-	-	
		Coll			-	34	31	31	31	31	31	31	31	31	30	27	27	25	24	25	24	-	-	-	-	15	15	15	15	15	15	15	-	-	
		Comp			-	42	41	41	40	41	41	39	40	38	37	38	37	35	36	36	37	-	-	-	-	30	30	30	30	30	30	30	-	-	
		DCPD			-	30	29	29	29	29	28	29	28	29	28	27	26	21	21	21	20	-	-	-	-	14	14	14	14	14	14	14	-	-	

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CHEVROLET TRUCK/VAN																																				
TAHOE LS1 4DR 2WD	7220 01	AB Coll Comp DCPD																				10 23 29 29	10 23 31 27													
TAHOE LS1 4DR 4WD	7221 01	AB Coll Comp DCPD																				7 23 34 18	7 21 34 17	7 18 33 15	7 15 30 14	7 15 30 14				7 15 30 14						
TAHOE LT 2DR 2WD	7224 03	AB Coll Comp DCPD																										7 10 11 9	7 10 11 9	7 10 11 9	7 10 11 9					
TAHOE LT 2DR 4WD	7218 03	AB Coll Comp DCPD																										7 10 25 7	7 10 25 7	7 10 25 7	7 10 25 7	7 10 25 7				
TAHOE LT 2DR 4WD DIESEL	7246 01	AB Coll Comp DCPD																											7 9 29 10	7 9 29 10	7 9 29 10	7 9 29 10				
TAHOE LT 4DR 2WD	7220 04	AB Coll Comp DCPD			9 32 36 33	10 31 38 35	10 31 38 35	10 31 38 35	10 31 38 35	10 31 38 35	10 30 34 35	10 30 33 31	10 30 32 31	10 29 32 31	10 28 32 29	10 28 32 29	10 26 31 29	10 26 31 29	10 29 31 29	10 27 30 29	10 26 31 29	10 23 29 29			10 19 29 20	10 18 26 15	10 18 26 14	10 18 26 14	10 18 26 14	10 18 26 14	10 18 26 14					
TAHOE LT 4DR 4WD	7221 04	AB Coll Comp DCPD			8 34 42 30	7 31 41 29	7 31 41 29	7 31 41 29	7 31 41 29	7 31 41 28	7 31 41 29	7 31 39 29	7 31 40 28	7 31 38 29	7 30 37 28	7 27 38 27	7 27 37 26	7 25 35 21	7 24 36 21	7 25 36 21	7 24 37 21	7 24 36 20			7 18 33 15	7 15 30 14	7 15 30 14	7 15 30 14	7 15 30 14	7 15 30 14						
TAHOE LT1 4DR 2WD	7220 02	AB Coll Comp DCPD																				10 23 29 29	10 23 31 27													
TAHOE LT1 4DR 4WD	7221 02	AB Coll Comp DCPD																				7 23 34 18	7 21 34 17	7 18 33 15	7 15 30 14	7 15 30 14				7 15 30 14						
TAHOE LTZ 4DR 2WD	7243 00	AB Coll Comp DCPD													10 21 30 19	10 21 30 19	10 21 30 19	10 21 30 19	10 21 30 19	10 21 30 19																
TAHOE LTZ 4DR 4WD	7236 00	AB Coll Comp DCPD							7 38 41 38	7 38 41 38	7 38 41 38	7 37 41 37	7 37 41 35	7 34 39 35	7 34 40 35	7 32 40 31	7 32 40 32	8 28 37 28	7 28 36 28	7 26 36 23																

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
CHEVROLET TRUCK/VAN																																			
TAHOE PREMIER 4DR 4WD	7236 01	AB				8	7	7	7	7	-																								
		Coll				37	38	38	38	38	-																								
		Comp				42	43	42	42	41	-																								
		DCPD				37	38	38	38	38	-																								
TAHOE RST 4DR 4WD	7221 05	AB				8	-	-	-	-	-																								
		Coll				34	-	-	-	-	-																								
		Comp				42	-	-	-	-	-																								
		DCPD				30	-	-	-	-	-																								
TAHOE SPORT 2DR 2WD	7224 01	AB				-	-	-	-	-	-																	7	7	7	7	-	-	-	-
		Coll				-	-	-	-	-	-																10	10	10	10	-	-	-	-	
		Comp				-	-	-	-	-	-																11	11	11	11	-	-	-	-	
		DCPD				-	-	-	-	-	-																9	9	9	9	-	-	-	-	
TAHOE SPORT 2DR 4WD	7218 01	AB				-	-	-	-	-	-																7	7	7	7	7	-	-	-	
		Coll				-	-	-	-	-	-																10	10	10	10	10	-	-	-	
		Comp				-	-	-	-	-	-																25	25	25	25	25	-	-	-	
		DCPD				-	-	-	-	-	-																7	7	7	7	7	-	-	-	
TAHOE Z71 4DR 4WD	7221 06	AB				8	-	-	-	-	-																-	-	-	-	-	-	-	-	
		Coll				34	-	-	-	-	-																-	-	-	-	-	-	-	-	
		Comp				42	-	-	-	-	-																-	-	-	-	-	-	-	-	
		DCPD				30	-	-	-	-	-																-	-	-	-	-	-	-	-	
TRACKER HARDTOP 4DR 2WD	5480 00	AB				-	-	-	-	-	-													8	8	8	8	8	8	8	8	-	-	-	-
		Coll				-	-	-	-	-	-													28	28	28	28	28	28	28	28	-	-	-	-
		Comp				-	-	-	-	-	-													17	15	15	15	15	15	15	15	-	-	-	-
		DCPD				-	-	-	-	-	-													20	17	17	17	17	17	17	17	-	-	-	-
TRACKER HARDTOP 4DR 4WD	7226 00	AB				-	-	-	-	-	-												8	8	8	8	8	8	8	8	8	-	-	-	-
		Coll				-	-	-	-	-	-												17	14	13	13	13	13	13	13	13	-	-	-	-
		Comp				-	-	-	-	-	-												16	11	12	12	12	12	12	12	12	-	-	-	-
		DCPD				-	-	-	-	-	-												10	8	8	8	8	8	8	8	8	-	-	-	-
TRACKER LT V6 HARDTOP 4DR 2WD	5755 00	AB				-	-	-	-	-	-												8	8	8	8	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-												29	29	29	29	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-												18	18	18	18	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-												14	14	12	12	-	-	-	-	-	-	-	-	
TRACKER LT V6 HARDTOP 4DR 4WD	5754 00	AB				-	-	-	-	-	-												7	7	7	7	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-												17	14	14	14	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-												14	13	15	15	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-												11	9	9	9	-	-	-	-	-	-	-	-	
TRACKER LX HARDTOP 4DR 4WD	7226 01	AB				-	-	-	-	-	-												8	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-												14	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-												11	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-												8	-	-	-	-	-	-	-	-	-	-	-	
TRACKER LX SOFT TOP 2DR 4WD	5595 02	AB				-	-	-	-	-	-												8	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-												13	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-												15	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-												7	-	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
CHEVROLET TRUCK/VAN																																			
TRACKER SOFT TOP 2DR 2WD	5460 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	12	12	12	12	12	12	12	12	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	11	11	11	11	11	11	11	11	-	-	-
TRACKER SOFT TOP 2DR 4WD	5595 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	7	7	7	7	7	7	7	7	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	11	11	11	11	11	11	11	11	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	15	15	15	15	15	15	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	6	6	6	6	6	6	6	6	-	-	-
TRACKER ZR2 SPORT HARDTOP 4DR 4WD	7226 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	14	13	13	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	11	12	12	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	8	8	8	-	-	-	-	-	-	-	-	
TRACKER ZR2 SPORT SOFT TOP 2DR 4WD	5595 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	7	7	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	11	11	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	6	6	-	-	-	-	-	-	-	-	-	
TRAILBLAZER ACTIV TURBO 4DR AWD	5290 00	AB			-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TRAILBLAZER EXT LS 4DR 2WD	5747 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34	34	29	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34	35	31	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	29	22	-	-	-	-	-	-	-	-	-	-	-	
TRAILBLAZER EXT LS 4DR 4WD	5748 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	24	20	19	-	-	-	-	-	-	-	-	-		
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	29	27	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	15	13	12	-	-	-	-	-	-	-	-	-	-	
TRAILBLAZER EXT LT 4DR 2WD	5747 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	9	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34	34	29	27	26	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34	35	31	28	29	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	29	22	21	22	-	-	-	-	-	-	-	-	-	
TRAILBLAZER EXT LT 4DR 4WD	5748 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	24	20	19	15	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	29	27	21	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	15	13	12	11	-	-	-	-	-	-	-	-	-	
TRAILBLAZER EXT NORTH FACE 4DR 2WD	5757 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	-	-	-	-	-	-	-	-	-	-	-	-	
TRAILBLAZER EXT NORTH FACE 4DR 4WD	5758 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	-	-	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
CHEVROLET TRUCK/VAN																																			
TRAILBLAZER LS 4DR 2WD	5732 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	26	27	24	18	17	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	29	29	22	22	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	27	27	27	21	19	-	-	-	-	-	-	-	-	-	
TRAILBLAZER LS 4DR 4WD	5730 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	21	20	18	15	14	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	27	22	20	20	19	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	15	14	12	11	10	-	-	-	-	-	-	-	-	-	
TRAILBLAZER LS TURBO 4DR 2WD	5292 00	AB			-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TRAILBLAZER LS TURBO 4DR AWD	5291 00	AB			-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TRAILBLAZER LT 4DR 2WD	5732 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	28	26	27	24	18	17	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	30	30	29	29	22	22	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	26	27	27	27	21	19	-	-	-	-	-	-	-	-	-	
TRAILBLAZER LT 4DR 4WD	5730 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	24	22	19	21	20	18	15	14	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	30	27	22	20	20	19	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	16	15	14	12	11	10	-	-	-	-	-	-	-	-	-	
TRAILBLAZER LT TURBO 4DR 2WD	5292 01	AB			-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TRAILBLAZER LT TURBO 4DR AWD	5291 01	AB			-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TRAILBLAZER LTZ 4DR 2WD	5733 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	20	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	19	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	18	-	-	-	-	-	-	-	-	-	-	
TRAILBLAZER LTZ 4DR 4WD	5731 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	14	-	-	-	-	-	-	-	-	-	-	
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TRAILBLAZER NORTH FACE 4DR 2WD	5760 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	
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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
CHEVROLET TRUCK/VAN																																			
TRAILBLAZER NORTH FACE 4DR 4WD	5756 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 20 24 15	-	-	-	-	-	-	-	-	-	-	-	-
TRAILBLAZER RS TURBO 4DR AWD	5290 01	AB Coll Comp DCPD			-	9 34 32 36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TRAILBLAZER SS 4DR 2WD	5777 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	10 30 30 29	10 30 30 29	10 29 30 26	10 29 30 26	-	-	-	-	-	-	-	-	-	-	-	-	-	
TRAILBLAZER SS 4DR 4WD	5778 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	8 27 42 16	8 24 33 15	9 24 33 16	8 22 33 16	-	-	-	-	-	-	-	-	-	-	-	-	-	
TRAVERSE HIGH COUNTRY 4DR AWD	7253 02	AB Coll Comp DCPD			-	9 39 39 40	9 39 39 40	9 39 38 40	9 39 38 40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TRAVERSE LS 4DR 2WD	7250 00	AB Coll Comp DCPD			-	9 33 27 36	9 33 27 36	9 33 29 36	10 33 28 36	10 31 25 37	9 30 24 36	10 29 23 35	10 30 23 34	10 29 23 33	10 27 24 33	10 26 24 32	10 25 23 31	10 25 21 31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TRAVERSE LS 4DR AWD	7252 00	AB Coll Comp DCPD			-	9 37 38 38	9 37 38 38	9 37 37 38	9 38 37 39	8 34 37 38	8 34 37 38	9 34 36 36	9 32 36 35	9 32 33 34	9 31 33 35	9 30 33 33	9 29 34 32	9 29 34 31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TRAVERSE LT 4DR 2WD	7250 01	AB Coll Comp DCPD			-	9 33 27 36	9 33 27 36	9 33 28 36	10 33 28 36	10 31 25 37	9 30 24 36	10 29 23 35	10 30 23 34	10 29 23 33	10 27 24 33	10 26 24 32	10 25 21 31	10 25 21 31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TRAVERSE LT 4DR AWD	7252 01	AB Coll Comp DCPD			-	9 37 38 38	9 37 38 38	9 37 37 39	9 38 37 39	8 34 37 38	8 34 37 38	9 34 36 36	9 32 36 35	9 32 33 34	9 31 33 35	9 30 33 34	9 29 34 32	9 29 34 31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TRAVERSE LTZ 4DR 2WD	7251 00	AB Coll Comp DCPD			-	-	-	-	-	-	10 33 30 38	10 33 30 38	10 32 30 37	10 31 30 37	10 31 26 34	10 31 24 34	10 31 24 35	10 31 22 34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TRAVERSE LTZ 4DR AWD	7253 00	AB Coll Comp DCPD			-	-	-	-	-	9 34 38 39	9 33 38 39	9 33 38 36	9 33 36 36	9 33 37 36	9 33 35 35	9 32 35 34	9 31 36 33	9 31 35 33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
DODGE																																				
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COLT WAGON 4WD	2257 00	AB Coll Comp DCPD		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-
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PRIVATE PASSENGER RATE GROUP TABLES

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MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92	
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VIPER GTS 2DR	2266 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-	-	-	-	
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VIPER R/T 10 CONVERTIBLE	2260 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	6	6	6	6	6	-	
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VIPER SRT10 CONVERTIBLE	2260 01	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	8	-	7	7	8	7	-	-	-	-	-	-	-	-	-	-	-		
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DODGE/RAM TRUCK/VAN																																					
B150 VAN (CARGO)	2626 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-		
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B150 WAGON	2647 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-		
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B250 VAN (CARGO)	2627 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-		
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B250 WAGON	2648 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-		
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B350 VAN (CARGO)	2628 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-		
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January 12, 2021

INSURANCE BUREAU OF CANADA

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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
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2021

MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
DODGE/RAM TRUCK/VAN																																				
D350 PICKUP REG CAB 2WD TURBO DIESEL	2717 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	-	
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DAKOTA CLUB CAB 2WD	2713 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	7	7	7	7	7	7	-	
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DAKOTA CLUB CAB 4WD	2714 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	-	6	6	6	6	6	6	-	-	
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DAKOTA LARAMIE CREW CAB 2WD	2825 03	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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DAKOTA LARAMIE CREW CAB 4WD	2827 03	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	6	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	25	24	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	24	22	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DAKOTA LARAMIE V8 CLUB CAB 2WD	2755 07	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	-	-	-	-	-	-	-	-	-	-	-	
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DAKOTA LARAMIE V8 CLUB CAB 4WD	2763 07	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	
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DAKOTA LARAMIE V8 CREW CAB 2WD	2826 02	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	24	19	19	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	20	20	18	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DAKOTA LARAMIE V8 CREW CAB 4WD	2828 02	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	25	24	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	20	18	18	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DAKOTA LARAMIE V8 EXT CAB 2WD	2822 02	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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DAKOTA LARAMIE V8 EXT CAB 4WD	2824 02	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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DODGE/RAM TRUCK/VAN																																			
DAKOTA SPORT CLUB CAB 2WD	2713 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 12 √15 11	7 11 √14 10	7 9 15 11	7 9 15 11	7 9 15 11	7 9 15 11	7 9 15 11	7 9 15 11	7 9 15 11	7 9 15 11	-	
DAKOTA SPORT CLUB CAB 4WD	2714 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 15 √16 9	6 13 √16 8	6 10 17 8	6 10 17 8	6 10 17 8	6 10 17 8	6 10 17 8	6 10 17 8	6 10 17 8	6 10 17 8	6 10 17 8	-	
DAKOTA SPORT QUAD CAB 2WD	2770 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 12 √13 11	7 12 √12 11	-	-	-	-	-	-	-	-	-	-	-
DAKOTA SPORT QUAD CAB 4WD	2772 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 15 √19 9	7 14 √17 8	-	-	-	-	-	-	-	-	-	-	-
DAKOTA SPORT REG CAB 2WD	2650 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 19 √28 17	7 12 √17 12	7 12 20 11	7 12 20 11	7 12 20 11	7 12 20 11	7 12 20 11	7 12 20 11	7 12 20 11	7 12 20 11	7 12 20 11	-	
DAKOTA SPORT REG CAB 4WD	2652 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 16 √26 11	6 13 √21 9	6 14 21 8	6 14 21 8	6 14 21 8	6 14 21 8	6 14 21 8	6 14 21 8	6 14 21 8	6 14 21 8	-	-	
DAKOTA SPORT V8 CLUB CAB 2WD	2755 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 12 √13 11	7 13 √15 10	7 9 13 10	7 9 13 10	7 9 13 10	7 9 13 10	7 9 13 10	7 9 13 10	7 9 13 10	7 9 13 10	7 9 13 10	-	
DAKOTA SPORT V8 CLUB CAB 4WD	2763 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 16 √22 11	6 13 √22 8	6 11 21 8	6 11 21 8	6 11 21 8	6 11 21 8	6 11 21 8	6 11 21 8	6 11 21 8	6 11 21 8	6 11 21 8	-	
DAKOTA SPORT V8 QUAD CAB 2WD	2771 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 13 √16 12	7 12 √16 11	-	7 12 17 11	-	-	-	-	-	-	-	-	-
DAKOTA SPORT V8 QUAD CAB 4WD	2773 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 17 √21 11	7 14 √21 9	6 12 19 8	-	-	-	-	-	-	-	-	-	-
DAKOTA SPORT V8 REG CAB 2WD	2752 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 17 √27 14	7 17 √27 13	7 17 27 13	7 17 27 13	7 17 27 13	7 17 27 13	7 17 27 13	7 17 27 13	7 17 27 13	7 17 27 13	7 17 27 13	-	

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DODGE/RAM TRUCK/VAN																																			
DAKOTA SPORT V8 REG CAB 4WD	2762 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	7	7	7	-
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DAKOTA ST CLUB CAB 2WD	2713 05	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	√14	√11	√13	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	15	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DAKOTA ST CLUB CAB 4WD	2714 05	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	√18	√16	√15	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DAKOTA ST CREW CAB 2WD	2825 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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DAKOTA ST CREW CAB 4WD	2827 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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DAKOTA ST EXT CAB 2WD	2821 00	AB			-	-	-	-	-	-	-	-	-	-	6	6	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	23	23	22	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	16	17	16	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	19	17	18	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DAKOTA ST EXT CAB 4WD	2823 00	AB			-	-	-	-	-	-	-	-	-	-	7	7	6	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	22	22	22	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	20	19	20	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DAKOTA ST PLUS CLUB CAB 2WD	2713 06	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DAKOTA ST PLUS CLUB CAB 4WD	2714 06	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	
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DAKOTA ST PLUS QUAD CAB 2WD	2770 05	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	6	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	14	-	-	-	-	-	-	-	-	-	-	-	-	-	
DAKOTA ST PLUS QUAD CAB 4WD	2772 05	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	-	-	-	-	-	-	-	-	-	-	-	-	-	

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DODGE/RAM TRUCK/VAN																																				
DAKOTA SXT CLUB CAB 4WD	2714 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 15 √16 9	6 13 √16 8				-	-	-	-	-	-	-	-	-
DAKOTA SXT CREW CAB 2WD	2825 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	7 34 19 27	7 29 16 26	7 25 17 21	6 23 14 19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DAKOTA SXT CREW CAB 4WD	2827 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	6 31 25 24	7 30 24 22	7 29 22 16	7 25 19 16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DAKOTA SXT EXT CAB 2WD	2821 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	6 23 16 19	6 23 17 17	6 22 16 18	6 19 14 17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DAKOTA SXT EXT CAB 4WD	2823 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	7 31 22 20	7 29 22 19	6 28 22 20	7 23 19 16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DAKOTA SXT V8 CREW CAB 2WD	2826 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	7 24 19 20	7 21 19 20	7 21 19 18	7 20 16 15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DAKOTA SXT V8 CREW CAB 4WD	2828 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	7 31 25 20	7 31 24 18	7 27 24 18	7 26 23 15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DAKOTA SXT V8 EXT CAB 2WD	2822 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	7 27 21 19	7 28 21 19	7 27 20 14	7 18 20 13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DAKOTA SXT V8 EXT CAB 4WD	2824 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	7 30 29 20	7 26 23 17	6 25 22 17	7 23 20 16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DAKOTA V8 CLUB CAB 2WD	2755 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 9 13 10	-	7 9 13 10	7 9 13 10	7 9 13 10	7 9 13 10	-	
DAKOTA V8 CLUB CAB 4WD	2763 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 13 √22 9	-	-	-	-	-	-	-	6 11 21 8	6 11 21 8	6 11 21 8	6 11 21 8	-	-

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
DODGE/RAM TRUCK/VAN																																			
DAKOTA V8 QUAD CAB 2WD	2771 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-
DAKOTA V8 QUAD CAB 4WD	2773 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	-	-	-	-	-	-	-
DAKOTA V8 REG CAB 2WD	2752 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	-
DAKOTA V8 REG CAB 4WD	2762 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	7	-
DURANGO ADVENTURER 4DR 2WD	2756 04	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DURANGO ADVENTURER 4DR 4WD	2753 04	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DURANGO CITADEL 4DR 2WD	2855 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DURANGO CITADEL 4DR AWD	2799 01	AB Coll Comp DCPD			-	9	9	9	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DURANGO CREW PLUS 4DR 2WD	2855 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DURANGO CREW PLUS 4DR AWD	2799 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DURANGO GT 4DR AWD	2799 02	AB Coll Comp DCPD			-	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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DODGE/RAM TRUCK/VAN																																				
DURANGO HEAT 4DR AWD	2753 06	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	9 40 44 34	9 36 42 32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DURANGO LIMITED 4DR 2WD	2764 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	9 29 34 30	-	-	-	-	10 31 33 33	10 31 33 33	10 31 √33 33	10 31 √33 30	10 31 √33 22	10 31 √33 21	-	-	-	-	-	-	-	-	-	-	-	-	-
DURANGO LIMITED 4DR 4WD	2754 01	AB Coll Comp DCPD			-	-	-	-	-	-	9 41 46 38	9 40 46 37	9 41 44 38	-	-	-	-	9 25 31 17	9 24 30 17	9 23 √29 17	9 21 √26 15	9 21 √25 15	9 21 √26 15	-	-	-	-	-	-	-	-	-	-	-	-	-
DURANGO LIMITED 4DR AWD	2754 02	AB Coll Comp DCPD			-	-	-	-	-	9 44 46 39	9 41 46 38	9 40 46 37	9 41 44 38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DURANGO LIMITED HYBRID 4DR 4WD	2605 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	9 25 31 28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DURANGO R/T 4DR 2WD	2756 06	AB Coll Comp DCPD			-	-	-	-	-	9 26 35 30	-	9 26 35 30	-	9 26 35 30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DURANGO R/T 4DR 4WD	2753 02	AB Coll Comp DCPD			-	-	-	-	-	9 41 48 37	9 41 45 38	9 41 45 38	9 41 45 38	9 40 44 37	9 36 42 32	-	-	-	-	-	-	-	-	7 17 √21 9	7 16 √21 9	-	-	-	-	-	-	-	-	-	-	
DURANGO R/T 4DR AWD	2753 08	AB Coll Comp DCPD			-	9 41 52 39	9 41 52 39	9 41 49 38	9 41 50 38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DURANGO SLT 4DR 2WD	2756 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	10 31 32 31	10 31 32 31	10 31 33 24	10 32 33 21	10 30 33 24	10 29 33 21	7 14 √19 13	7 14 √21 12	7 14 21 12	7 14 21 12	7 14 21 12	7 14 21 12	-	-	-	-	-	-	
DURANGO SLT 4DR 4WD	2753 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	9 25 28 20	9 24 28 19	9 23 √29 18	9 19 √26 15	9 18 √25 15	9 18 √21 9	7 17 √21 9	7 16 √21 9	7 16 21 9	7 16 21 9	7 16 21 9	7 16 21 9	-	-	-	-	-	-	
DURANGO SLT PLUS 4DR 2WD	2756 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 14 √19 13	7 14 √21 12	-	-	7 14 21 12	-	-	-	-	-	-	-	-

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DODGE/RAM TRUCK/VAN																																			
DURANGO SLT PLUS 4DR 4WD	2754 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	7	7	-	7	7	7	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	21	21	21	16	16	-	16	16	16	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√29	√26	√25	√26	√20	√20	-	20	20	20	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	15	15	15	10	10	-	10	10	10	-	-	-	-	-	-
DURANGO SPORT 4DR 2WD	2756 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	14	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√19	√21	21	21	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	12	12	12	-	-	-	-	-	-	-	-	-
DURANGO SPORT 4DR 4WD	2753 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	16	16	16	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√21	√21	21	21	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-	-	-	-	-	-	-
DURANGO SRT 4DR AWD	2884 00	AB			-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	42	43	42	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	59	59	59	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	42	42	43	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DURANGO ST 4DR 2WD	2756 05	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	29	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33	28	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	21	-	-	-	-	-	-	-	-	-	-	-	-
DURANGO ST 4DR 4WD	2753 05	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	18	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√25	√25	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	-	-	-	-	-	-	-	-	-	-	-	-
DURANGO SXT 4DR 2WD	2756 03	AB			-	-	-	-	-	9	-	9	9	9	9	-	-	-	-	10	10	10	10	-	7	7	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	26	-	26	26	26	26	-	-	-	-	31	31	32	30	-	14	14	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	35	-	35	35	35	35	-	-	-	-	32	34	33	33	-	√19	√21	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	30	-	30	30	30	30	-	-	-	-	31	31	31	24	-	13	12	-	-	-	-	-	-	-	-	-
DURANGO SXT 4DR 4WD	2753 03	AB			-	-	-	-	-	9	9	9	9	9	9	-	-	-	-	9	9	9	-	-	-	7	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	41	41	41	41	41	40	36	-	-	-	24	23	23	-	-	-	16	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	48	49	45	45	45	44	42	-	-	-	√28	√29	√26	-	-	-	√21	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	37	38	38	38	37	34	32	-	-	-	19	18	18	-	-	-	9	-	-	-	-	-	-	-	-	-
DURANGO SXT 4DR AWD	2753 07	AB			-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	41	41	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	52	52	49	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	39	39	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GRAND CARAVAN	2723 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	8	8	8	8	8	8	8	8	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	13	13	10	-	-	-	11	11	11	11	11	11	11	11	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√12	√12	√11	√9	-	-	-	12	12	12	12	12	12	12	12	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	15	13	13	-	-	-	13	13	13	13	13	13	13	13	-
GRAND CARAVAN CREW	2662 03	AB			-	-	11	10	11	11	11	11	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	38	37	38	37	34	34	32	31	28	26	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	33	33	33	33	30	29	25	25	23	22	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	41	41	41	41	38	37	34	34	31	30	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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DODGE/RAM TRUCK/VAN																																			
GRAND CARAVAN CV (CARGO)	2789 00	AB			-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	-	-	-	-	-	-	8	8	8	-	
		Coll			-	-	-	-	-	-	-	-	-	-	20	20	21	21	20	23	20	21	19	11	-	-	-	-	-	-	15	15	15	-	
		Comp			-	-	-	-	-	-	-	-	-	-	20	18	18	18	17	√17	√18	√17	√16	√11	-	-	-	-	-	-	13	13	13	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	17	18	17	17	17	13	14	14	13	11	-	-	-	-	-	-	13	13	13	-	
GRAND CARAVAN EL	2724 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√13	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	
GRAND CARAVAN ES	2724 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	8	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	11	11	11	11	11	11	11	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√13	√13	13	13	13	13	13	13	13	13	13	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	10	10	10	10	10	10	10	10	10	10	-	
GRAND CARAVAN ES AWD	2725 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	-	7	7	7	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	17	17	17	17	17	17	-	17	17	17	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√23	√20	20	20	20	20	20	-	20	20	20	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	11	11	11	11	11	11	-	11	11	11	-	
GRAND CARAVAN EX	2724 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	11	11	11	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√20	√13	13	13	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	12	10	10	-	-	-	-	-	-	-	-	-	
GRAND CARAVAN EXPRESS	2662 04	AB			-	-	-	-	-	-	-	-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
GRAND CARAVAN GT	2662 06	AB			-	-	11	10	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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GRAND CARAVAN LE	2663 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	10	-	
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GRAND CARAVAN LE AWD	2706 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	7	7	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	14	-	14	14	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	9	9	-	
GRAND CARAVAN MAINSTREET	2662 05	AB			-	-	-	-	-	-	-	-	-	-	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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GRAND CARAVAN R/T	2670 00	AB			-	-	-	-	-	-	10	10	11	11	10	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	41	40	38	37	38	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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DODGE/RAM TRUCK/VAN																																			
GRAND CARAVAN SE	2662 00	AB			-	-	11	10	11	11	11	11	11	11	11	11	11	11	11	-	8	8	8	8	8	8	8	8	8	8	8	8	8	-	
		Coll			-	-	38	37	38	37	34	34	32	31	28	26	22	20	18	-	15	13	11	10	10	10	10	10	10	10	10	10	10	-	
		Comp			-	-	33	33	33	33	30	29	25	25	23	22	20	19	18	-	√15	√13	√13	√11	√10	10	10	10	10	10	10	10	10	-	
		DCPD			-	-	41	41	41	41	38	37	34	34	31	30	25	23	21	-	15	13	12	12	10	10	10	10	10	10	10	10	10	-	
GRAND CARAVAN SE AWD	2705 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	7	7	-	
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		Comp			-	-	-	-	33	33	30	-	-	-	23	22	20	-	-	-	-	-	-	√18	18	18	18	18	18	18	-	18	18	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	10	-	10	10	-	
GRAND CARAVAN SPORT	2662 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√11	√10	10	10	10	10	10	10	10	10	10	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	10	10	10	10	10	10	10	10	10	10	-	
GRAND CARAVAN SPORT AWD	2705 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	-	7	7	-		
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√18	√18	18	18	18	18	18	-	18	18	-		
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GRAND CARAVAN SXT	2662 02	AB			-	-	11	10	11	11	11	11	11	11	11	11	11	11	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	33	33	33	33	30	29	25	25	23	22	20	19	18	√15	√15	√13	√13	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	41	41	41	41	38	37	34	34	31	30	25	23	21	15	15	13	12	-	-	-	-	-	-	-	-	-	-	-	
GRAND CARAVAN SXT AWD	2705 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-		
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JOURNEY CREW 4DR 2WD	2830 01	AB			-	-	-	-	-	-	-	-	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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JOURNEY CREW 4DR AWD	2832 01	AB			-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		Comp			-	-	-	-	-	-	-	40	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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JOURNEY CROSSROAD 4DR 2WD	2830 03	AB			-	-	10	9	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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JOURNEY CROSSROAD 4DR AWD	2832 04	AB			-	-	-	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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JOURNEY GT 4DR AWD	2832 05	AB			-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		Comp			-	-	-	39	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	-	34	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

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DODGE/RAM TRUCK/VAN																																			
JOURNEY LIMITED 4DR 2WD	2830 04	AB				-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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JOURNEY LUX 4DR AWD	2832 03	AB				-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	-	-	-	-	-	-	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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JOURNEY MAINSTREET 4DR 2WD	2830 02	AB				-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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JOURNEY MAINSTREET 4DR AWD	2832 02	AB				-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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JOURNEY R/T 4DR 2WD	2831 00	AB				-	-	-	-	-	-	10	10	-	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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JOURNEY R/T 4DR AWD	2833 00	AB				-	-	-	-	-	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD				-	-	-	-	-	37	36	36	35	31	32	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
JOURNEY SE 4DR 2WD	2829 00	AB				-	-	10	9	10	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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JOURNEY SE 4DR AWD	2832 06	AB				-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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JOURNEY SXT 4DR 2WD	2830 00	AB				-	-	-	9	10	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp				-	-	-	29	29	29	30	28	25	25	21	21	21	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	37	37	37	34	34	33	33	29	29	27	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
JOURNEY SXT 4DR AWD	2832 00	AB				-	-	-	9	9	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp				-	-	-	39	40	40	40	-	40	40	40	35	35	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	34	35	35	34	-	34	34	34	33	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NITRO DETONATOR 4DR 4WD	2811 04	AB				-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
DODGE/RAM TRUCK/VAN																																			
NITRO HEAT 4DR 2WD	2810 03	AB			-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NITRO HEAT 4DR 4WD	2811 05	AB			-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NITRO RT 4DR 4WD	2812 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	23	23	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	29	28	√29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	27	27	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NITRO SE 4DR 2WD	2810 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	23	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	18	18	√18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	27	26	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NITRO SE 4DR 4WD	2811 00	AB			-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	24	21	21	19	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	29	27	26	25	√24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	29	27	27	23	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NITRO SHOCK 4DR 4WD	2811 03	AB			-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NITRO SLT 4DR 2WD	2810 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	18	√18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	26	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NITRO SLT 4DR 4WD	2811 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	21	19	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	26	25	√24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	27	23	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NITRO SXT 4DR 2WD	2810 01	AB			-	-	-	-	-	-	-	-	-	-	-	9	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	23	-	23	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	18	-	18	18	√18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	25	-	27	26	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NITRO SXT 4DR 4WD	2811 02	AB			-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	24	21	21	19	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	29	27	26	25	√24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	29	27	27	23	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
POWER RAM 50 REG CAB 4WD	2638 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-		
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-		
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	-		
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-		

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
DODGE/RAM TRUCK/VAN																																			
PROMASTER 1500 CARGO VAN	2858 00	AB			-	9	9	9	8	8	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	29	30	30	29	25	23	24	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	26	26	26	26	23	24	21	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	24	24	24	22	21	21	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PROMASTER 1500 CARGO VAN DIESEL	2860 00	AB			-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	28	27	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	29	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	28	24	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PROMASTER 1500 CARGO VAN EXT	2859 00	AB			-	9	8	8	8	8	8	8	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	24	24	24	24	23	22	21	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	28	27	27	27	27	26	24	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	20	20	20	20	20	20	20	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PROMASTER 1500 CARGO VAN EXT DIESEL	2861 00	AB			-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	25	26	25	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	29	29	29	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	20	21	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PROMASTER 2500 CARGO VAN	2862 00	AB			-	9	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	25	25	24	24	25	22	20	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	27	27	27	27	25	24	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	25	25	23	23	23	21	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PROMASTER 2500 CARGO VAN DIESEL	2873 00	AB			-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	29	29	29	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	26	26	26	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	21	21	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PROMASTER 2500 CARGO VAN EXT	2863 00	AB			-	9	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	25	25	25	24	24	23	24	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	27	27	27	25	25	24	25	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	20	21	21	21	21	21	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PROMASTER 2500 CARGO VAN EXT DIESEL	2874 00	AB			-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	24	24	24	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	30	30	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	21	21	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PROMASTER 3500 CARGO VAN	2887 00	AB			-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PROMASTER 3500 CARGO VAN DIESEL	2878 00	AB			-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PROMASTER 3500 CARGO VAN EXT	2864 00	AB			-	9	8	8	8	7	8	8	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	27	27	27	27	27	27	24	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	28	27	27	27	27	28	24	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	20	21	21	21	21	21	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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DODGE/RAM TRUCK/VAN																																			
PROMASTER 3500 CARGO VAN EXT DIESEL	2875 00	AB	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	-	-	-	-	-	26	26	24	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	-	-	-	-	-	29	29	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	-	-	-	-	-	21	21	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PROMASTER CITY SLT CARGO VAN	2876 01	AB	-	8	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	27	27	27	26	21	20	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	24	24	25	25	22	20	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	25	24	24	20	20	18	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PROMASTER CITY SLT WAGON	2879 01	AB	-	9	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	31	31	31	30	27	27	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	21	21	21	22	20	20	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	33	33	33	31	31	31	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PROMASTER CITY ST CARGO VAN	2876 00	AB	-	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	27	27	27	26	21	20	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	24	24	25	25	22	20	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	25	24	24	20	20	18	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PROMASTER CITY ST WAGON	2879 00	AB	-	9	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	31	31	31	30	27	27	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	21	21	21	22	20	20	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	33	33	33	31	31	31	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 1500 BIG HORN CREW CAB 2WD	2841 05	AB	-	7	6	6	-	-	-	-	-	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	34	34	34	-	-	-	-	-	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	33	31	31	-	-	-	-	-	27	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	31	31	32	-	-	-	-	-	28	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 1500 BIG HORN CREW CAB 4WD	2842 05	AB	-	8	7	7	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	47	47	47	-	-	-	-	-	36	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	46	47	47	-	-	-	-	-	44	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	37	37	37	-	-	-	-	-	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 1500 BIG HORN CREW CAB 4WD DIESEL	2867 07	AB	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp	-	-	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 1500 BIG HORN QUAD CAB 2WD	2779 10	AB	-	7	6	6	-	-	-	-	-	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	30	30	30	-	-	-	-	-	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	29	29	29	-	-	-	-	-	25	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	30	30	30	-	-	-	-	-	24	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 1500 BIG HORN QUAD CAB 4WD	2774 10	AB	-	8	7	7	-	-	-	-	-	8	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	44	44	44	-	-	-	-	-	33	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	45	45	42	-	-	-	-	-	36	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	36	36	36	-	-	-	-	-	30	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 1500 CLUB CAB 2WD	2727 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	-	-	-	
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CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
DODGE/RAM TRUCK/VAN																																			
RAM 1500 CLUB CAB 4WD	2737 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	9	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	-	-	28	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	9	-	-	-	
RAM 1500 EXPRESS REG CAB 2WD	2726 13	AB			-	-	-	-	-	-	-	-	-	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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RAM 1500 EXPRESS REG CAB 4WD	2736 13	AB			-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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RAM 1500 HFE QUAD CAB 2WD DIESEL	2877 02	AB			-	-	-	-	-	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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RAM 1500 LARAMIE CREW CAB 2WD	2841 02	AB			-	-	6	6	5	5	5	5	5	5	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	34	34	34	32	33	33	32	31	31	31	31	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	31	31	30	29	29	27	28	27	29	26	26	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	31	32	29	29	26	27	28	28	26	23	23	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
RAM 1500 LARAMIE CREW CAB 2WD DIESEL	2881 02	AB			-	-	-	-	5	-	5	-	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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RAM 1500 LARAMIE CREW CAB 4WD	2842 02	AB			-	8	7	7	8	8	8	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	47	47	47	47	44	44	41	41	36	34	31	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	46	47	47	47	47	47	47	44	44	41	40	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	37	37	37	38	34	32	33	31	31	31	28	26	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
RAM 1500 LARAMIE CREW CAB 4WD DIESEL	2867 01	AB			-	7	8	7	8	7	7	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	43	43	43	43	43	42	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	51	51	51	51	51	51	50	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	40	40	40	40	39	36	36	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
RAM 1500 LARAMIE MEGA CAB 2WD	2804 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	21	21	16	-	-	-	-	-	-	-	-	-	-	-	-	-		
RAM 1500 LARAMIE MEGA CAB 4WD	2805 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	31	√30	√30	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	19	19	19	-	-	-	-	-	-	-	-	-	-	-	-	-		
RAM 1500 LARAMIE QUAD CAB 2WD	2779 04	AB			-	-	6	6	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	-	-	-	-	-	-	-	-	-		
		Coll			-	-	30	30	30	29	30	29	29	30	29	24	24	24	22	21	19	17	15	14	-	-	-	-	-	-	-	-	-		
		Comp			-	-	29	29	27	26	25	25	25	25	25	24	23	22	21	√20	√20	√20	√20	21	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	30	30	27	26	27	26	25	24	26	20	20	19	18	19	16	15	14	13	-	-	-	-	-	-	-	-	-		

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DODGE/RAM TRUCK/VAN																																			
RAM 1500 LARAMIE QUAD CAB 2WD DIESEL	2877 03	AB Coll Comp DCPD			-	-	-	-	-	-	5 26 27 19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RAM 1500 LARAMIE QUAD CAB 4WD	2774 04	AB Coll Comp DCPD			-	8 44 45 36	7 44 45 36	7 44 42 36	7 44 42 35	7 44 42 35	7 41 42 33	8 38 42 32	7 37 37 30	8 33 36 30		7 31 34 28	7 29 34 25	7 28 32 20	7 27 31 21	7 23 √30 16	8 21 √27 17	7 17 √27 17	7 16 √28 17	7 16 27 10	-	-	-	-	-	-	-	-	-		
RAM 1500 LARAMIE QUAD CAB 4WD DIESEL	2869 03	AB Coll Comp DCPD			-	8 41 49 34	8 41 49 34	-	8 41 48 34	8 40 46 33	7 38 44 33	8 38 44 33	8 36 43 32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 1500 LARAMIE REG CAB 2WD	2726 04	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 19 √21 15	5 19 √22 15	5 16 √19 12	5 14 √19 12	5 12 20 10	-	-	-	-	-	-	-	-	-		
RAM 1500 LARAMIE REG CAB 4WD	2736 04	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 25 √31 16	8 24 √30 16	8 22 √30 15	7 19 √30 13	7 17 30 12	-	-	-	-	-	-	-	-	-		
RAM 1500 LARAMIE SLT CLUB CAB 2WD	2727 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 24 19 11	5 24 16 11	5 24 16 11	5 24 16 11	5 24 16 11	5 24 16 11	5 24 16 11	-	-	-
RAM 1500 LARAMIE SLT CLUB CAB 4WD	2737 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9 16 28 9	9 16 28 9	9 16 28 9	9 16 28 9	9 16 28 9	9 16 28 9	9 16 28 9	9 16 28 9	-	-	-
RAM 1500 LARAMIE SLT QUAD CAB 2WD	2779 05	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 14 19 13	5 14 19 13	5 14 19 13	5 14 19 13	5 14 19 13	-	-	-	-	-	-
RAM 1500 LARAMIE SLT QUAD CAB 4WD	2774 05	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 15 27 9	7 15 27 9	7 15 27 9	7 15 27 9	7 15 27 9	-	-	-	-	-	-
RAM 1500 LARAMIE SLT REG CAB 2WD	2726 05	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 11 20 10	5 11 20 10	5 11 20 10	5 11 20 10	5 11 20 10	5 11 20 10	5 11 20 10	5 11 20 10	5 11 20 10	-	-
RAM 1500 LARAMIE SLT REG CAB 4WD	2736 05	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 14 29 11	7 14 29 11	7 14 29 11	7 14 29 11	7 14 29 11	7 14 29 11	7 14 29 11	7 14 29 11	7 14 29 11	-	-

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DODGE/RAM TRUCK/VAN																																			
RAM 1500 LIMITED CREW CAB 2WD	2841 08	AB			-	-	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp			-	-	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	31	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 1500 LIMITED CREW CAB 4WD	2842 09	AB			-	8	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	47	47	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	46	47	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	37	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 1500 LIMITED CREW CAB 4WD DIESEL	2867 06	AB			-	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	51	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 1500 LONGHORN CREW CAB 2WD	2841 06	AB			-	-	6	6	5	5	5	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	31	31	30	29	29	27	28	27	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	31	32	29	29	26	27	28	28	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 1500 LONGHORN CREW CAB 2WD DIESEL	2881 03	AB			-	-	-	-	-	-	-	-	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 1500 LONGHORN CREW CAB 4WD	2842 06	AB			-	8	7	7	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	47	47	47	47	44	44	41	41	36	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	46	47	47	47	47	47	47	44	44	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	37	37	37	38	34	32	33	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 1500 LONGHORN CREW CAB 4WD DIESEL	2867 03	AB			-	7	8	-	8	7	7	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	43	43	-	43	43	42	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	51	51	-	51	51	51	50	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	40	40	-	40	39	36	36	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 1500 LT REG CAB 2WD	2726 06	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	20	20	20	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	-	-	
RAM 1500 LT REG CAB 4WD	2736 06	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	14	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	29	29	29	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	-	-	
RAM 1500 OUTDOORSMAN CREW CAB 2WD	2841 04	AB			-	-	-	-	-	-	-	-	-	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	27	29	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	28	26	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 1500 OUTDOORSMAN CREW CAB 4WD	2842 04	AB			-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	36	34	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	44	41	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	31	31	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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DODGE/RAM TRUCK/VAN																																				
RAM 2500 SPORT QUAD CAB 2WD DIESEL	2781 07	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√34	√34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 2500 SPORT QUAD CAB 4WD	2775 07	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√41	√41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 2500 SPORT QUAD CAB 4WD DIESEL	2776 07	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√44	√42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 2500 SPORT REG CAB 2WD	2728 06	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√44	√41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 2500 SPORT REG CAB 2WD DIESEL	2730 06	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√41	√41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 2500 SPORT REG CAB 4WD	2738 06	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√57	√57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 2500 SPORT REG CAB 4WD DIESEL	2740 06	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√47	√47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 2500 ST CLUB CAB 2WD	2729 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	4	4	4	4	4	4	4	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	23	-	23	23	23	23	23	23	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34	34	-	34	34	34	34	34	34	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	19	-	19	19	19	19	19	19	-	-	-	
RAM 2500 ST CLUB CAB 2WD DIESEL	2731 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	4	4	4	4	4	4	4	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	23	-	23	23	23	23	23	23	-	-	-		
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34	34	-	34	34	34	34	34	34	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	19	-	19	19	19	19	19	19	-	-	-	
RAM 2500 ST CLUB CAB 4WD	2739 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	4	4	4	4	4	4	4	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	29	-	29	29	29	29	29	29	-	-	-		
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	55	55	-	55	55	55	55	55	55	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	21	-	21	21	21	21	21	21	-	-	-	
RAM 2500 ST CLUB CAB 4WD DIESEL	2741 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	6	6	6	6	6	6	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33	33	-	33	33	33	33	33	33	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	61	61	-	61	61	61	61	61	61	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	21	-	21	21	21	21	21	21	-	-	-	-	

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DODGE/RAM TRUCK/VAN																																			
RAM 2500 ST CREW CAB 2WD	2843 00	AB Coll Comp DCPD			-	-	-	-	5	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RAM 2500 ST CREW CAB 2WD DIESEL	2844 00	AB Coll Comp DCPD			-	-	-	-	5	4	3	3	4	3	3	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RAM 2500 ST CREW CAB 4WD	2845 00	AB Coll Comp DCPD			-	-	-	-	4	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RAM 2500 ST CREW CAB 4WD DIESEL	2846 00	AB Coll Comp DCPD			-	-	-	-	4	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RAM 2500 ST QUAD CAB 2WD	2780 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	3	18	15	16	13	11	11	11	11	11	11	11	11	11	11	11
RAM 2500 ST QUAD CAB 2WD DIESEL	2781 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	3	4	3	4	4	4	4	4	4	4	4	4	4	4	4	4
RAM 2500 ST QUAD CAB 4WD	2775 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	3	4	4	4	4	4	4	4	4	4	4	4	4
RAM 2500 ST QUAD CAB 4WD DIESEL	2776 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	3	4	3	4	4	4	4	4	4	4	4	4	4	4
RAM 2500 ST REG CAB 2WD	2728 01	AB Coll Comp DCPD			-	-	-	-	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
RAM 2500 ST REG CAB 2WD DIESEL	2730 01	AB Coll Comp DCPD			-	-	-	-	5	4	4	4	4	5	5	5	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
RAM 2500 ST REG CAB 4WD	2738 01	AB Coll Comp DCPD			-	-	-	-	4	4	3	3	4	4	4	4	4	4	4	4	4	4	3	3	4	4	4	4	4	4	4	4	4	4	4

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DODGE/RAM TRUCK/VAN																																			
RAM 2500 ST REG CAB 4WD DIESEL	2740 01	AB			-	-	-	-	4	4	3	4	2	4	3	4	4	4	4	4	3	3	3	3	3	3	3	3	3	3	3	3	3	-	-
		Coll			-	-	-	-	43	43	43	43	42	40	33	33	32	32	32	32	28	23	24	17	17	17	17	17	17	17	17	17	17	-	-
		Comp			-	-	-	-	47	47	47	47	47	47	47	47	47	47	47	√47	√47	√45	√46	64	62	62	62	62	62	62	62	62	62	-	-
		DCPD			-	-	-	-	31	31	31	29	29	27	24	23	23	21	21	21	16	16	15	12	11	11	11	11	11	11	11	11	-	-	
RAM 2500 SXT MEGA CAB 2WD	2800 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	27	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 2500 SXT MEGA CAB 2WD DIESEL	2802 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	30	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	18	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 2500 SXT MEGA CAB 4WD	2801 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	29	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	20	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 2500 SXT MEGA CAB 4WD DIESEL	2803 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	35	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	37	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 2500 SXT QUAD CAB 2WD	2780 08	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	26	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 2500 SXT QUAD CAB 2WD DIESEL	2781 08	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 2500 SXT QUAD CAB 4WD	2775 09	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 2500 SXT QUAD CAB 4WD DIESEL	2776 09	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 2500 SXT REG CAB 2WD	2728 07	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 2500 SXT REG CAB 2WD DIESEL	2730 07	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	5	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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√ - Approved Theft Deterrent System

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January 12, 2021

INSURANCE BUREAU OF CANADA

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CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
DODGE/RAM TRUCK/VAN																																			
RAM 2500 SXT REG CAB 4WD	2738 08	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 2500 SXT REG CAB 4WD DIESEL	2740 08	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 2500 TRADESMAN CREW CAB 2WD	2843 06	AB			-	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 2500 TRADESMAN CREW CAB 2WD DIESEL	2844 06	AB			-	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	37	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 2500 TRADESMAN CREW CAB 4WD	2845 06	AB			-	5	5	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 2500 TRADESMAN CREW CAB 4WD DIESEL	2846 06	AB			-	5	5	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	41	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 2500 TRADESMAN REG CAB 2WD	2728 08	AB			-	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 2500 TRADESMAN REG CAB 2WD DIESEL	2730 08	AB			-	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 2500 TRADESMAN REG CAB 4WD DIESEL	2740 09	AB			-	5	5	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 2500 TRX CREW CAB 2WD	2843 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
DODGE/RAM TRUCK/VAN																																			
RAM 2500 TRX CREW CAB 2WD DIESEL	2844 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 2500 TRX CREW CAB 4WD	2845 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 2500 TRX CREW CAB 4WD DIESEL	2846 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 2500 TRX QUAD CAB 4WD	2775 08	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 2500 TRX QUAD CAB 4WD DIESEL	2776 08	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 2500 TRX REG CAB 4WD	2738 07	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 2500 TRX REG CAB 4WD DIESEL	2740 07	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 3500 BIG HORN CREW CAB 2WD	2857 05	AB			-	5	5	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	14	14	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 BIG HORN CREW CAB 2WD DIESEL	2847 05	AB			-	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 3500 BIG HORN CREW CAB 4WD	2868 05	AB			-	5	5	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	26	26	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 BIG HORN CREW CAB 4WD DIESEL	2848 05	AB			-	5	5	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	36	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	37	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	28	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
DODGE/RAM TRUCK/VAN																																			
RAM 3500 LARAMIE CREW CAB 2WD DIESEL	2847 02	AB			-	5	5	-	4	4	4	4	4	4	3	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	29	29	-	34	34	32	31	31	31	31	31	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	33	33	-	34	34	34	34	32	30	28	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	20	20	-	23	23	23	23	23	17	15	13	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 LARAMIE CREW CAB 4WD	2868 02	AB			-	5	5	4	4	4	3	2	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	33	33	33	38	38	38	38	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	33	33	33	32	32	32	32	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	26	26	26	27	27	20	20	22	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 LARAMIE CREW CAB 4WD DIESEL	2848 02	AB			-	5	5	4	4	4	3	3	3	3	3	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	36	37	37	47	47	45	44	44	44	44	43	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	37	37	37	35	35	35	35	34	32	32	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	28	28	28	29	27	27	29	27	27	27	23	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 LARAMIE MEGA CAB 2WD	2865 01	AB			-	-	-	-	4	-	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	21	-	21	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	26	-	28	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	15	-	15	15	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 LARAMIE MEGA CAB 2WD DIESEL	2806 01	AB			-	-	-	-	5	-	5	4	4	5	5	5	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	27	-	31	31	31	31	31	31	31	31	31	31	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	29	-	32	32	32	30	28	25	25	25	25	25	√19	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	27	-	25	25	24	23	21	20	19	16	17	16	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RAM 3500 LARAMIE MEGA CAB 4WD	2866 01	AB			-	5	5	4	4	4	3	3	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	36	36	36	47	47	47	48	41	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	32	31	31	30	30	30	30	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	28	28	28	20	20	20	20	20	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 LARAMIE MEGA CAB 4WD DIESEL	2807 01	AB			-	6	5	4	4	4	3	3	3	3	3	3	3	3	3	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	42	42	42	46	45	44	45	43	41	40	40	38	38	36	34	32	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	37	37	37	35	35	35	35	33	32	32	31	31	31	31	√31	√31	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	33	33	32	31	31	31	31	30	27	25	23	22	21	19	20	19	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 LARAMIE QUAD CAB 2WD	2782 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-		
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	16	15	14	14	14	-	-	-	-	-	-	-	-	-		
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	√28	√28	√28	√25	32	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	
RAM 3500 LARAMIE QUAD CAB 2WD DIESEL	2783 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-		
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	25	21	20	21	18	17	17	-	-	-	-	-	-	-	-	-		
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	31	31	√30	√31	√28	√25	37	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	14	11	12	12	10	10	11	-	-	-	-	-	-	-	-	-	-	
RAM 3500 LARAMIE QUAD CAB 4WD	2777 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	3	3	3	4	2	2	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	39	39	32	32	32	31	31	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	32	√32	√32	√32	√31	34	33	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	22	16	16	17	17	16	-	-	-	-	-	-	-	-	-	
RAM 3500 LARAMIE QUAD CAB 4WD DIESEL	2778 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	3	3	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	27	26	26	24	23	22	19	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	34	34	√34	√34	√31	√31	37	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	18	17	16	15	14	13	12	-	-	-	-	-	-	-	-	-	-	

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DODGE/RAM TRUCK/VAN																																				
RAM 3500 LARAMIE REG CAB 2WD	2732 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	15	15	15	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√37	√37	√37	44	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 LARAMIE REG CAB 2WD DIESEL	2734 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	19	19	18	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√34	√30	√34	43	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	10	8	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 LARAMIE REG CAB 4WD	2742 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2	2	2	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	30	30	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√41	√41	√41	52	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	16	16	16	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 LARAMIE REG CAB 4WD DIESEL	2744 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	38	35	31	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√40	√40	√38	48	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	20	20	17	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 LARAMIE SLT CLUB CAB 2WD	2733 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	4	4	4	4	4	4	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	-	21	21	21	21	21	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33	-	33	33	33	33	33	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	-	15	15	15	15	15	-	-	-	-	
RAM 3500 LARAMIE SLT CLUB CAB 2WD DIESEL	2735 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	4	4	4	4	4	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	-	21	21	21	21	21	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33	-	33	33	33	33	33	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	9	9	9	9	9	-	-	-	-	
RAM 3500 LARAMIE SLT CLUB CAB 4WD	2743 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	-	3	3	3	3	3	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	-	29	29	29	29	29	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32	-	32	32	32	32	32	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	-	17	17	17	17	17	-	-	-	-	
RAM 3500 LARAMIE SLT CLUB CAB 4WD DIESEL	2745 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	4	4	4	4	4	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36	-	36	36	36	36	36	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33	-	33	33	33	33	33	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	-	20	20	20	20	20	-	-	-	-	
RAM 3500 LARAMIE SLT PLUS QUAD CAB 2WD	2782 06	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34	34	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	
RAM 3500 LARAMIE SLT PLUS QUAD CAB 4WD	2777 06	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31	31	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33	33	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	16	-	-	-	-	-	-	-	-	-	
RAM 3500 LARAMIE SLT QUAD CAB 2WD	2782 05	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34	34	34	34	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-	-	-	-	-	-

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DODGE/RAM TRUCK/VAN																																			
RAM 3500 LARAMIE SLT QUAD CAB 2WD DIESEL	2783 05	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	16	16	16	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37	37	37	37	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	-	-	-	-	-	-
RAM 3500 LARAMIE SLT QUAD CAB 4WD	2777 05	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2	2	2	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31	31	31	31	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33	33	33	33	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	16	16	16	-	-	-	-	-	-
RAM 3500 LARAMIE SLT QUAD CAB 4WD DIESEL	2778 05	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	16	16	16	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	38	38	38	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	-	-	-	-	-	-
RAM 3500 LARAMIE SLT REG CAB 2WD	2732 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	4	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	15	15	15	15	15	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	44	44	44	44	44	44	44	44	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	11	11	11	11	-	-
RAM 3500 LARAMIE SLT REG CAB 2WD DIESEL	2734 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	4	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	16	16	16	16	16	16	16	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37	37	37	37	37	37	37	37	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	-	-
RAM 3500 LARAMIE SLT REG CAB 4WD	2742 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2	2	2	2	2	2	2	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	29	29	29	29	29	29	29	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	44	44	44	44	44	44	44	44	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	15	15	15	15	15	-	-
RAM 3500 LARAMIE SLT REG CAB 4WD DIESEL	2744 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	3	3	3	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	30	30	30	30	30	30	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48	48	48	48	48	48	48	48	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	17	17	17	17	17	17	-	-
RAM 3500 LARAMIE SLT+ QUAD CAB 2WD DIES	2783 06	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	16	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37	37	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	-	-	-	-	-	-	-
RAM 3500 LARAMIE SLT+ QUAD CAB 4WD DIES	2778 06	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	16	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	38	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-
RAM 3500 LIMITED CREW CAB 2WD	2857 06	AB			-	5	5	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp			-	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	14	14	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RAM 3500 LIMITED CREW CAB 2WD DIESEL	2847 06	AB			-	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	20	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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DODGE/RAM TRUCK/VAN																																			
RAM 3500 LIMITED CREW CAB 4WD	2868 06	AB Coll Comp DCPD			-	5 33 33 26	5 33 33 26	4 33 33 26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 LIMITED CREW CAB 4WD DIESEL	2848 06	AB Coll Comp DCPD			-	5 36 37 28	5 37 37 28	4 37 37 28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 LIMITED MEGA CAB 4WD	2866 04	AB Coll Comp DCPD			-	5 36 32 28	5 36 31 28	4 36 31 28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 LIMITED MEGA CAB 4WD DIESEL	2807 05	AB Coll Comp DCPD			-	6 42 37 33	5 42 37 33	4 42 47 32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 LONGHORN CREW CAB 2WD	2857 03	AB Coll Comp DCPD			-	5 18 30 14	5 18 30 14	4 18 30 14	4 21 28 15	4 21 28 15	-	4 21 26 15	4 21 26 15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
RAM 3500 LONGHORN CREW CAB 2WD DIESEL	2847 03	AB Coll Comp DCPD			-	5 29 33 20	5 29 33 20	-	4 34 34 23	4 34 34 23	4 32 34 23	4 31 34 23	3 31 30 17	3 31 28 15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
RAM 3500 LONGHORN CREW CAB 4WD	2868 03	AB Coll Comp DCPD			-	5 33 33 26	5 33 33 26	4 33 33 26	4 38 32 27	4 38 32 27	3 38 32 20	2 38 32 20	3 37 32 22	3 37 32 22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
RAM 3500 LONGHORN CREW CAB 4WD DIESEL	2848 03	AB Coll Comp DCPD			-	5 36 37 28	5 37 37 28	4 37 37 28	4 47 35 29	4 47 35 27	3 45 35 27	3 44 35 29	3 44 34 27	3 44 32 27	3 44 32 27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
RAM 3500 LONGHORN MEGA CAB 2WD	2865 02	AB Coll Comp DCPD			-	- - - -	- - - -	- - - -	4 21 26 15	- 21 28 15	4 21 28 15	4 21 28 15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
RAM 3500 LONGHORN MEGA CAB 2WD DIESEL	2806 03	AB Coll Comp DCPD			-	- - - -	- - - -	- - - -	5 27 29 27	- 31 32 25	5 31 32 25	4 31 32 25	4 31 32 23	5 31 30 21	5 31 28 21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
RAM 3500 LONGHORN MEGA CAB 4WD	2866 02	AB Coll Comp DCPD			-	5 36 32 28	5 36 31 28	4 36 31 28	4 47 30 20	4 47 30 20	3 47 30 20	3 41 30 20	3 40 29 20	3 40 29 20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

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DODGE/RAM TRUCK/VAN																																					
RAM 3500 LONGHORN MEGA CAB 4WD DIESEL	2807 03	AB Coll Comp DCPD			-	6 42 37 33	5 42 37 33	4 42 37 32	4 46 35 31	4 45 35 31	3 44 35 31	3 45 35 31	3 43 33 30	3 41 32 27	3 40 32 25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
RAM 3500 LT REG CAB 2WD	2732 05	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 15	4 15	4 15	4 15	-	-		
RAM 3500 LT REG CAB 2WD DIESEL	2734 05	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 16	4 16	4 16	4 16	-	-		
RAM 3500 LT REG CAB 4WD	2742 05	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2 29	2 29	2 29	2 29	-	-		
RAM 3500 LT REG CAB 4WD DIESEL	2744 05	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3 30	3 30	3 30	3 30	-	-		
RAM 3500 QUAD CAB 2WD	2782 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 13	4 13	4 13	4 13	4 13	-	-	-	-	-	-	-	
RAM 3500 QUAD CAB 2WD DIESEL	2783 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 17	4 16	4 16	4 16	4 16	-	-	-	-	-	-	-		
RAM 3500 QUAD CAB 4WD	2777 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2 31	2 31	2 31	2 31	2 31	-	-	-	-	-	-	-	
RAM 3500 QUAD CAB 4WD DIESEL	2778 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3 16	3 16	3 16	3 16	3 16	-	-	-	-	-	-	-	
RAM 3500 REG CAB 2WD	2732 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 15	4 15	4 15	4 15	4 15	4 15	4 15	4 15	4 15	-	-	-	
RAM 3500 REG CAB 2WD DIESEL	2734 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 43	4 37	4 37	4 37	4 37	4 37	4 37	4 37	4 37	4 37	4 37	-	-	-

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DODGE/RAM TRUCK/VAN																																			
RAM 3500 REG CAB 4WD	2742 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2	2	2	2	2	2	2	2	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	29	29	29	29	29	29	29	29	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	44	44	44	44	44	44	44	44	44	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	15	15	15	15	15	15	-	-
RAM 3500 REG CAB 4WD DIESEL	2744 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	3	3	3	3	3	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31	30	30	30	30	30	30	30	30	30	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48	48	48	48	48	48	48	48	48	48	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	17	17	17	17	17	17	17	17	-	-
RAM 3500 SLT CREW CAB 2WD	2857 01	AB			-	-	-	-	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	21	21	21	21	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	28	28	26	26	26	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	15	15	15	15	15	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 SLT CREW CAB 2WD DIESEL	2847 01	AB			-	-	-	-	4	4	4	4	4	4	3	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	34	34	32	31	31	31	31	31	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	34	34	34	34	32	30	28	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	23	23	23	23	23	17	15	13	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 SLT CREW CAB 4WD	2868 01	AB			-	-	-	-	4	4	3	2	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	38	38	38	38	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	32	32	32	32	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	27	27	20	20	22	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 SLT CREW CAB 4WD DIESEL	2848 01	AB			-	-	-	-	4	4	3	3	3	3	3	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	47	47	45	44	44	44	44	43	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	35	35	35	35	34	32	32	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	29	27	27	29	27	27	27	23	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 SLT MEGA CAB 2WD	2865 00	AB			-	-	-	-	4	-	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	21	-	21	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	26	-	28	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	15	-	15	15	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 SLT MEGA CAB 2WD DIESEL	2806 00	AB			-	-	-	-	5	-	5	4	4	5	5	5	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	27	-	31	31	31	31	31	31	31	31	31	31	19	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	29	-	32	32	32	30	28	25	25	25	25	√25	√19	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	27	-	25	25	24	23	21	20	19	16	17	16	15	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 SLT MEGA CAB 4WD	2866 00	AB			-	-	-	-	4	4	3	3	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	47	47	47	48	41	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	30	30	30	30	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	20	20	20	20	20	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 SLT MEGA CAB 4WD DIESEL	2807 00	AB			-	-	-	-	4	4	3	3	3	3	3	3	3	3	3	3	3	3	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	46	45	44	45	43	41	40	40	38	38	36	34	32	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	35	35	35	35	33	32	32	31	31	31	31	√31	√31	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	31	31	31	31	30	27	25	23	22	21	19	20	19	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 SLT PLUS QUAD CAB 2WD	2782 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	13	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
DODGE/RAM TRUCK/VAN																																			
RAM 3500 SLT PLUS QUAD CAB 2WD DIESEL	2783 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-
RAM 3500 SLT PLUS QUAD CAB 4WD	2777 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2	-	-	-	-	-	-	-	-	-	-
RAM 3500 SLT PLUS QUAD CAB 4WD DIESEL	2778 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	-	-	-	-	-	-	-	-	-	-
RAM 3500 SLT QUAD CAB 2WD	2782 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-
RAM 3500 SLT QUAD CAB 2WD DIESEL	2783 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-
RAM 3500 SLT QUAD CAB 4WD	2777 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	3	3	3	4	2	2	-	2	-	-	-	-	-	-	-	-
RAM 3500 SLT QUAD CAB 4WD DIESEL	2778 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	3	-	3	-	-	-	-	-	-	-	-	-
RAM 3500 SLT REG CAB 2WD	2732 02	AB Coll Comp DCPD			-	-	-	-	4	4	4	-	4	-	-	-	-	-	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-
RAM 3500 SLT REG CAB 2WD DIESEL	2734 02	AB Coll Comp DCPD			-	-	-	-	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-
RAM 3500 SLT REG CAB 4WD	2742 02	AB Coll Comp DCPD			-	-	-	-	3	3	2	2	2	2	-	-	-	-	2	3	2	2	2	2	2	2	-	-	2	-	-	-	-	-	-
RAM 3500 SLT REG CAB 4WD DIESEL	2744 02	AB Coll Comp DCPD			-	-	-	-	4	4	3	3	4	3	3	3	3	3	3	3	3	3	3	3	3	3	-	-	-	-	-	-	-	-	-

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
DODGE/RAM TRUCK/VAN																																			
RAM 3500 ST REG CAB 4WD	2742 01	AB			-	-	-	-	3	3	2	2	2	2	-	-	-	-	2	3	2	2	2	2	2	2	2	2	2	2	2	2	-	-	
		Coll			-	-	-	-	37	37	36	36	36	30	-	-	-	-	30	31	30	30	30	30	29	29	29	29	29	29	29	29	-	-	
		Comp			-	-	-	-	35	35	35	37	37	37	-	-	-	-	41	√41	√41	√41	√41	52	44	44	44	44	44	44	44	44	-	-	
		DCPD			-	-	-	-	20	20	21	20	16	16	-	-	-	-	18	17	16	16	16	16	15	15	15	15	15	15	15	15	-	-	
RAM 3500 ST REG CAB 4WD DIESEL	2744 01	AB			-	-	-	-	4	4	3	3	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	-	-	
		Coll			-	-	-	-	47	47	47	47	47	38	38	38	38	38	38	38	38	38	35	31	30	30	30	30	30	30	30	30	-	-	
		Comp			-	-	-	-	44	44	44	44	43	43	43	41	41	40	40	√40	√40	√40	√38	48	48	48	48	48	48	48	48	48	-	-	
		DCPD			-	-	-	-	29	26	27	26	24	24	24	21	20	20	21	21	21	20	20	17	17	17	17	17	17	17	17	17	-	-	
RAM 3500 SXT MEGA CAB 2WD DIESEL	2806 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	16	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 SXT MEGA CAB 4WD DIESEL	2807 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	21	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 SXT QUAD CAB 2WD	2782 08	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 3500 SXT QUAD CAB 2WD DIESEL	2783 08	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	14	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 SXT QUAD CAB 4WD	2777 08	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 SXT QUAD CAB 4WD DIESEL	2778 09	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	18	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 SXT REG CAB 2WD	2732 07	AB			-	-	-	-	-	-	-	-	-	4	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	34	-	-	-	-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	11	-	-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 SXT REG CAB 2WD DIESEL	2734 07	AB			-	-	-	-	-	-	-	-	-	4	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RAM 3500 SXT REG CAB 4WD	2742 07	AB			-	-	-	-	-	-	-	-	-	2	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	16	-	-	-	-	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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DODGE/RAM TRUCK/VAN																																			
RAM 3500 SXT REG CAB 4WD DIESEL	2744 07	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	3 38 43 24	-	-	-	3 38 40 20	3 38 40 21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RAM 3500 TRADESMAN CREW CAB 2WD	2857 04	AB Coll Comp DCPD			-	5 18 30 14	5 18 30 14	4 18 30 14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 TRADESMAN CREW CAB 2WD DIESEL	2847 04	AB Coll Comp DCPD			-	5 29 33 20	5 29 33 20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 TRADESMAN CREW CAB 4WD	2868 04	AB Coll Comp DCPD			-	5 33 33 26	5 33 33 26	4 33 33 26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 TRADESMAN CREW CAB 4WD DIESEL	2848 04	AB Coll Comp DCPD			-	5 36 37 28	5 37 37 28	4 37 37 28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 TRADESMAN REG CAB 2WD	2732 08	AB Coll Comp DCPD			-	5 20 34 14	5 20 34 12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 TRADESMAN REG CAB 2WD DIESEL	2734 08	AB Coll Comp DCPD			-	6 25 35 14	6 25 35 14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 TRADESMAN REG CAB 4WD	2742 08	AB Coll Comp DCPD			-	5 33 35 22	4 33 35 22	3 33 35 22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 TRADESMAN REG CAB 4WD DIESEL	2744 08	AB Coll Comp DCPD			-	5 40 44 32	5 40 44 32	4 40 44 32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 3500 TRX QUAD CAB 4WD DIESEL	2778 08	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	3 26 √34 16	3 24 √34 15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RAM 50 REG CAB	2635 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 1 1 1	-	-	

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DODGE/RAM TRUCK/VAN																																			
W250 PICKUP REG CAB 4WD TURBO DIESEL	2716 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	-	
W350 PICKUP CLUB CAB 4WD	2642 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	
W350 PICKUP CLUB CAB 4WD TURBO DIESEL	2643 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	-	
W350 PICKUP REG CAB 4WD	2634 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	-	
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W350 PICKUP REG CAB 4WD TURBO DIESEL	2718 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	-	
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2000 GTX 4DR	7830 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	
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2000 GTX PREMIUM 4DR	7831 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	
SUMMIT 4DR	7825 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	-	
SUMMIT DL 2DR	7835 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2	2	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	1	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	-	
SUMMIT DL 4DR	7826 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	
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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
EAGLE																																			
TALON ES 2DR	7822 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	
TALON ESI 2DR	7822 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	15	15	15	15	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	-
TALON TSi TURBO 2DR 2WD	7823 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	17	17	17	17	17	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	-
TALON TSi TURBO 2DR 4WD	7824 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	19	19	19	19	19	19	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	-
VISION ESI 4DR	7833 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-
VISION TSi 4DR	7834 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-
FERRARI																																			
348 2DR	8719 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	64	64	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	49	49	-
348 SPIDER	8722 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	38	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	40	40	-	
360 MODENA 2DR	8728 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	9	-	-	-	-	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	58	62	56	54	54	54	54	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	54	54	54	54	54	54	54	-	-	-	-	-	-	-	
360 SPIDER	8734 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	8	8	8	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	58	59	57	51	51	51	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	68	67	67	67	67	67	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92	
FERRARI																																				
456 GT 2+2 2DR	8724 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	-	-	-
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	61	61	61	61	61	61	61	61	61	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50	50	50	50	50	50	50	50	50	-	-	-
456 GTA 2+2 2DR	8724 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-	-	-	-	-	
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	61	61	61	61	61	61	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50	50	50	50	50	50	-	-	-	-	-	
456M GT 2+2 2DR	8724 02	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	-	-	-	
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	63	61	61	61	61	61	61	61	61	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50	50	50	50	50	50	50	50	50	-	-	-	
456M GTA 2+2 2DR	8724 03	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-	-	-	-	-	
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	61	61	61	61	61	61	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	50	50	50	50	50	50	-	-	-	-	-	
458 ITALIA 2DR	8760 00	AB				-	-	-	-	-	-	7	7	7	8	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		Comp				-	-	-	-	-	-	91	89	89	89	80	80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD				-	-	-	-	-	-	99	99	99	99	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
458 ITALIA SPIDER	8764 00	AB				-	-	-	-	-	-	6	6	6	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		DCPD				-	-	-	-	-	-	99	99	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
458 SPECIALE 2DR	8760 01	AB				-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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458 SPECIALE A CONVERTIBLE	8768 00	AB				-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		DCPD				-	-	-	-	-	-	73	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
488 GTB 2DR	8770 00	AB				-	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		DCPD				-	-	-	99	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
488 PISTA 2DR	8691 00	AB				-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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488 PISTA SPIDER	8672 00	AB				-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

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FERRARI																																			
488 SPIDER	8775 00	AB			-	-	-	8	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	96	86	76	72	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
512M 2DR	8755 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	
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550 BARCHETTA PININFARINA CONVERTIBLE	8735 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	64	64	-	-	-	-	-	-	-	-	-	
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550 MARANELLO 2DR	8727 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	99	99	99	99	99	99	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	76	76	76	76	76	76	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	87	87	87	87	87	87	-	-	-	-	-	
575 MARANELLO 2DR	8737 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	71	71	71	66	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	93	89	98	86	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	94	94	91	90	-	-	-	-	-	-	-	-	-	
575 MARANELLO F1 2DR	8737 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	71	71	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	93	98	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	94	91	-	-	-	-	-	-	-	-	-	-	-	
599 GTB FIORANO 2DR	8749 00	AB			-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	99	99	99	99	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	99	99	92	95	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	99	99	99	84	78	78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
599 GTO 2DR	8761 00	AB			-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
612 SCAGLIETTI 2DR	8743 00	AB			-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	98	98	97	97	79	79	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	87	87	87	87	70	75	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	99	99	99	89	84	85	-	-	-	-	-	-	-	-	-	-	-	-	-	
812 GTS SPIDER	8578 00	AB			-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	81	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	94	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
812 SUPERFAST 2DR	8780 00	AB			-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	68	68	68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	83	83	83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	99	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92	
FERRARI																																				
F430 2DR	8744 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	8 99	8 99	8 99	8 78	8 50		-	-	-	-	-	-	-	-	-	-	-	-	-
F430 SCUDERIA 2DR	8753 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	8 91	8 91	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F430 SCUDERIA SPIDER	8756 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	7 65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F430 SPIDER	8745 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	7 71	7 71	7 71	6 73	6 70		-	-	-	-	-	-	-	-	-	-	-	-	-
F50 CONVERTIBLE	8732 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 67	7 67	7 67	-	-	-	-
F8 SPIDER	8581 00	AB Coll Comp DCPD			-	8 91	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F8 TRIBUTO 2DR	8595 00	AB Coll Comp DCPD			-	7 78	7 78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FF 2DR HATCHBACK AWD	8763 00	AB Coll Comp DCPD			-	-	-	-	-	-	7 92	7 92	7 76	7 75	8 62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GTC4 LUSSO 2DR HATCHBACK AWD	8777 00	AB Coll Comp DCPD			-	-	8 93	7 93	7 93	7 93	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GTC4 LUSSO T 2DR HATCHBACK	8782 00	AB Coll Comp DCPD			-	-	7 60	7 60	7 60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MONDIAL 2DR	8741 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 59	-	-	-

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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
FIAT																																			
500 POP 2DR	8627 00	AB			-	-	-	9	9	9	9	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	32	32	30	29	28	26	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	22	22	22	22	22	22	22	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	34	34	33	32	30	30	29	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
500 SPORT 2DR	8627 01	AB			-	-	-	-	-	-	9	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	29	28	26	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	22	22	22	22	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	32	30	30	29	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
500 TURBO 2DR	8628 01	AB			-	-	-	-	-	-	9	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	31	30	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	29	29	29	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	34	33	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
500C ABARTH CABRIOLET	8632 00	AB			-	-	-	8	7	7	8	8	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	32	32	32	31	31	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	28	28	29	28	25	25	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	36	36	35	35	33	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
500C LOUNGE CABRIOLET	8629 00	AB			-	-	-	8	8	7	7	8	7	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	30	29	28	28	25	23	22	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	27	27	27	27	27	27	23	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	33	33	32	32	29	29	28	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
500C POP CABRIOLET	8630 00	AB			-	-	-	7	7	7	7	8	7	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	27	27	27	26	23	21	22	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	23	23	23	23	23	23	23	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	29	29	30	30	27	26	25	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
500e 2DR	8638 00	AB			-	-	-	-	-	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	30	30	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	25	25	25	25	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	33	33	33	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
500L EASY 4DR	8633 03	AB			-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	42	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
500L LOUNGE 4DR	8634 00	AB			-	-	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	41	41	41	40	37	38	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	34	34	34	34	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	49	49	49	49	49	50	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
500L POP 4DR	8633 00	AB			-	-	-	-	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	40	36	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	29	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	46	42	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
500L SPORT 4DR	8633 01	AB			-	-	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	41	41	41	40	40	36	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	32	32	32	32	29	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	44	44	44	44	46	42	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

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FIAT																																			
500L TREKKING 4DR	8633 02	AB			-	-	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	41	41	41	40	40	36	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	32	32	32	32	29	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	44	44	44	44	46	42	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
500X LOUNGE 4DR	8636 00	AB			-	-	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	33	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	39	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
500X LOUNGE 4DR AWD	8637 02	AB			-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	35	33	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	31	29	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	42	40	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
500X POP 4DR	8635 00	AB			-	-	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	38	37	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	32	31	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	43	43	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
500X POP 4DR AWD	8637 04	AB			-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	36	36	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	34	34	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	43	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
500X SPORT 4DR	8635 01	AB			-	-	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	38	37	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	32	31	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	43	43	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
500X SPORT 4DR AWD	8637 00	AB			-	9	9	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	36	36	-	35	33	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	34	34	-	31	29	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	43	43	-	42	40	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
500X TREKKING 4DR	8635 02	AB			-	-	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp			-	-	-	-	32	31	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	43	43	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
500X TREKKING 4DR AWD	8637 01	AB			-	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp			-	34	34	33	31	29	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	43	43	43	42	40	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
500X TREKKING PLUS 4DR AWD	8637 03	AB			-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	36	36	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	34	34	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	43	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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FORD																																				
MUSTANG BULLITT 2DR	3272 02	AB Coll Comp DCPD			-	-	8 53 41 40	7 51 38 39														-	-	-	-	-	8 14 √19 13	-	-	-	-	-	-	-	-	
MUSTANG COBRA 2DR	3438 00	AB Coll Comp DCPD			-	-	-	-														-	-	8 25 √29 17	8 25 √28 17	-	8 23 √25 15	8 23 √25 15	8 23 √25 15	8 23 √25 15	8 23 25 15	8 23 25 15	8 23 25 15	-	-	
MUSTANG COBRA CONVERTIBLE	3439 00	AB Coll Comp DCPD			-	-	-	-														-	8 21 √31 16	7 17 √31 14	-	7 14 √30 12	7 14 √30 12	7 14 √30 12	7 14 √30 12	7 14 30 12	7 14 30 12	7 14 30 12	7 14 30 12	-	-	
MUSTANG COBRA GT 3DR	3312 00	AB Coll Comp DCPD			-	-	-	-														-	-	-	-	-	-	-	-	-	-	-	8 7 17 5	-	-	
MUSTANG COBRA GT CONVERTIBLE	3377 00	AB Coll Comp DCPD			-	-	-	-														-	-	-	-	-	-	-	-	-	-	-	7 7 21 6	-	-	
MUSTANG CONVERTIBLE	3419 00	AB Coll Comp DCPD			-	9 33 29 31	9 33 29 31	8 32 30 32	8 31 29 31	8 31 30 31	8 30 29 30	7 30 27 30	7 26 28 25	7 24 28 25	7 23 25 25	7 20 22 23	7 21 22 23	7 18 22 20	8 18 √18 20	8 18 √18 20	8 14 √18 15	7 12 √19 13	7 10 √20 11	7 7 √20 11	7 7 √20 11	7 10 √20 11	7 10 √20 11	7 10 √20 11	7 10 20 11	7 10 20 11	7 10 20 11	7 10 20 11	-	-		
MUSTANG GT 2DR	3272 00	AB Coll Comp DCPD			-	8 53 41 40	8 53 41 40	7 51 38 39	7 50 38 38	7 50 38 37	7 48 37 37	7 50 36 36	8 37 30 28	8 33 29 24	8 31 27 22	8 29 25 22	8 29 25 21	9 29 25 19	8 28 26 18	9 26 √21 17	9 22 √19 16	8 15 √22 16	8 14 √19 13	8 14 √19 13	8 14 √19 13	8 14 √19 13	8 14 √19 13	8 14 √19 13	8 14 √19 13	8 14 19 13	8 14 19 13	8 14 19 13	-	-		
MUSTANG GT 3DR	3314 00	AB Coll Comp DCPD			-	-	-	-														-	-	-	-	-	-	-	-	-	-	-	8 8 15 7	-	-	
MUSTANG GT CONVERTIBLE	3417 00	AB Coll Comp DCPD			-	8 37 37 31	8 37 37 31	7 38 37 31	7 38 36 31	7 37 35 30	7 37 34 30	7 25 30 25	7 21 30 22	7 21 29 21	7 20 27 21	7 19 27 18	7 18 25 18	7 16 23 17	7 16 √21 16	7 15 √19 15	7 11 √19 13	7 9 √17 11	7 8 √17 9	7 8 √17 9	7 8 √17 9	7 8 √17 9	7 8 √17 9	7 8 √17 9	7 8 17 9	7 8 17 9	7 8 17 9	7 8 17 9	-	-		
MUSTANG GTS 2DR	3272 01	AB Coll Comp DCPD			-	-	-	-														-	-	-	-	-	-	-	-	-	-	8 14 19 13	-	-	-	
MUSTANG LX 2DR	3367 01	AB Coll Comp DCPD			-	-	-	-														-	-	-	-	-	-	-	-	-	-	-	-	7 16 14 14	-	-

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FORD																																			
MUSTANG LX 3DR	3368 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	
MUSTANG LX 5.0 2DR	3434 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	
MUSTANG LX 5.0 3DR	3435 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	
MUSTANG LX 5.0 CONVERTIBLE	3436 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	
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MUSTANG LX CONVERTIBLE	3419 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	
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MUSTANG MACH I 2DR	3315 00	AB			-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√17	√17	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	-	-	-	-	-	-	-	-	-	-	-	
PROBE 2DR	3271 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	14	14	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	-	
PROBE GT 2DR	3270 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	11	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	14	14	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	-	
PROBE SE 2DR	3271 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	14	14	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	-	-	-	-	-	9	9	9	9	9	-	
SHELBY GT350 2DR	3455 00	AB			-	-	8	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	42	42	40	39	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	40	38	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	33	33	32	31	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SHELBY GT500 2DR	3442 00	AB			-	-	7	-	-	-	-	-	7	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	40	-	-	-	-	-	42	39	40	38	37	36	32	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	38	-	-	-	-	-	32	31	30	30	30	27	27	√29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	32	-	-	-	-	-	30	29	27	27	24	23	21	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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FORD																																							
SHELBY GT500 CONVERTIBLE	3443 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	7 38 31 24	6 38 31 25	6 36 31 23	7 36 30 25	6 34 29 24	6 35 30 23	6 32 28 21	7 30 √27 18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TAURUS 4DR	3420 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 4 6 5	8 4 6 5	-	-	-	-	-			
TAURUS G 4DR	3420 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 4 6 5	8 4 6 5	-	-	-	-	-			
TAURUS GL 4DR	3420 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 4 6 5	8 4 6 5	8 4 4 5	8 4 6 5	8 4 6 5	-	-	-		
TAURUS GL WAGON	3421 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 5 2 6	8 5 2 6	8 5 2 6	8 5 2 6	8 5 2 6	8 5 2 6	-	-	-	
TAURUS L 4DR	3420 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 4 6 5	8 4 6 5	-	-	-	-	-	-		
TAURUS LIMITED 4DR	3445 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	10 34 30 41	10 34 25 41	10 34 24 41	10 31 25 34	10 31 25 34	10 31 25 35	10 30 22 33	10 30 22 33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TAURUS LIMITED 4DR AWD	3447 00	AB Coll Comp DCPD			-	-	-	11 41 38 43	10 42 38 42	10 41 38 42	11 40 38 40	10 40 37 39	10 39 37 39	10 39 36 39	10 39 37 39	10 37 35 37	10 36 34 38	10 36 33 37	10 35 31 34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TAURUS LX 4DR	3427 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 10 √8 10	8 9 √9 11	8 9 √7 9	8 9 √7 9	7 9 √7 9	7 9 √7 9	7 9 7 9	7 9 7 9	7 9 7 9	7 9 7 9	7 9 7 9	7 9 7 9	7 9 7 9	-	-	-	
TAURUS LX WAGON	3428 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 10 7 10	7 10 7 10	7 10 7 10	7 10 7 10	7 10 7 10	7 10 7 10	-	-	-
TAURUS SE 4DR	3427 01	AB Coll Comp DCPD			-	-	-	10 34 30 36	10 34 29 36	9 34 29 36	10 34 29 36	9 33 29 36	10 33 29 36	10 33 29 36	10 30 26 33	10 30 25 32	10 30 25 33	10 30 25 33	10 30 25 33	-	8 13 √11 13	8 12 √10 12	8 10 √8 11	8 10 √8 10	8 9 √9 11	7 9 √7 9	7 9 √7 9	7 9 √7 9	7 9 7 9	7 9 7 9	7 9 7 9	7 9 7 9	7 9 7 9	7 9 7 9	7 9 7 9	-	-	-	

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FORD																																			
TAURUS SE COMFORT 4DR	3427 02	AB																						8	-	7	7	-	7	-	-	-	7	-	-
		Coll																						9	-	9	9	-	9	-	-	-	9	-	-
		Comp																						√9	-	√7	√7	-	7	-	-	-	7	-	-
		DCPD																						11	-	9	9	-	9	-	-	-	9	-	-
TAURUS SE COMFORT WAGON	3428 03	AB																											7	-	-	-	-	-	
		Coll																										10	-	-	-	-	-	-	
		Comp																										7	-	-	-	-	-	-	
		DCPD																										10	-	-	-	-	-	-	
TAURUS SE WAGON	3428 01	AB																				7	7	7	7	7	7	7	7	-	-	-	-	-	
		Coll																				10	10	10	10	10	10	10	10	-	-	-	-	-	
		Comp																				√8	√8	√8	√7	√7	√7	7	7	-	-	-	-	-	
		DCPD																				10	9	9	10	10	10	10	10	-	-	-	-	-	
TAURUS SEL 4DR	3427 03	AB				10	10	9	10	10	10	10	10	10	10	10	10	10	10	8	8	8	8	7	7	7	7	-	-	-	-	-	7	-	-
		Coll				34	34	34	34	33	33	33	30	30	30	30	27	13	12	10	10	10	9	9	9	9	9	-	-	-	-	-	9	-	-
		Comp				30	29	29	29	29	29	29	26	25	25	25	22	√11	√10	√8	√8	√9	√7	√7	√7	√7	-	-	-	-	-	7	-	-	
		DCPD				36	36	36	36	36	36	36	33	32	33	33	30	13	12	11	10	11	9	9	9	9	9	-	-	-	-	-	9	-	-
TAURUS SEL 4DR AWD	3446 00	AB				10	10	10	10	10	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				42	40	39	39	37	38	38	36	36	35	34	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				41	36	35	36	36	35	34	32	32	31	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				44	41	41	41	41	40	38	39	36	35	35	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TAURUS SEL WAGON	3428 02	AB																			7	7	7	7	7	7	7	-	-	-	-	-	-	-	
		Coll																			10	10	10	10	10	10	10	-	-	-	-	-	-	-	
		Comp																			√8	√8	√8	√7	√7	√7	√7	-	-	-	-	-	-	-	
		DCPD																			10	9	10	10	10	10	10	-	-	-	-	-	-	-	
TAURUS SES 4DR	3427 04	AB																				8	8	7	7	-	-	-	-	-	-	7	-	-	
		Coll																				10	9	9	9	-	-	-	-	-	-	9	-	-	
		Comp																				√8	√9	√7	√7	-	-	-	-	-	-	7	-	-	
		DCPD																				10	11	9	9	-	-	-	-	-	-	9	-	-	
TAURUS SHO 4DR	3431 00	AB																									-	9	9	9	9	9	9	9	-
		Coll																									-	17	17	17	17	17	17	17	-
		Comp																									-	√16	√16	16	16	16	16	16	-
		DCPD																									-	14	14	14	14	14	14	14	-
TAURUS SHO 4DR AWD	3454 00	AB				10	10	10	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				56	51	51	51	51	51	48	47	45	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				38	38	39	38	37	37	37	37	33	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				47	47	47	47	47	47	44	43	42	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TEMPO GL 2DR	3380 00	AB																									-	-	-	-	-	-	7	7	-
		Coll																									-	-	-	-	-	-	2	2	-
		Comp																									-	-	-	-	-	-	1	1	-
		DCPD																									-	-	-	-	-	-	2	2	-
TEMPO GL 4DR	3381 00	AB																									-	-	-	-	-	-	8	8	-
		Coll																									-	-	-	-	-	-	2	2	-
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		DCPD																									-	-	-	-	-	-	4	4	-

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FORD																																			
TEMPO GLS 4DR	3381 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-
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TEMPO LX 4DR	3424 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-	
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THUNDERBIRD 007 CONVERTIBLE	3281 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	
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THUNDERBIRD 2DR	3230 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	
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THUNDERBIRD 50TH ANNIVERSARY CONVERTIBLE	3281 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	
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THUNDERBIRD CONVERTIBLE	3281 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√24	√24	√21	√19	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	11	10	9	-	-	-	-	-	-	-	-	-	
THUNDERBIRD LX 2DR	3230 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	
THUNDERBIRD PACIFIC COAST CONVERTIBLE	3281 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	11	-	-	-	-	-	-	-	-	-	-	-	
THUNDERBIRD SC 2DR	3267 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	12	12	12	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	
FORD TRUCK/VAN																																			
AEROSTAR CARGO VAN 2WD	3646 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	-	

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FORD TRUCK/VAN																																			
AEROSTAR CARGO VAN 4WD	3653 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	12	-	
AEROSTAR EDDIE BAUER WAGON 2WD	3648 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	
AEROSTAR EDDIE BAUER WAGON 4WD	3655 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	
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AEROSTAR WAGON 2WD	3648 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	-	
AEROSTAR WAGON 4WD	3655 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	
AEROSTAR WINDOW VAN 2WD	3652 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	-	
AEROSTAR WINDOW VAN 4WD	3654 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	
AEROSTAR XL WAGON 2WD	3648 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	
AEROSTAR XL WAGON 4WD	3655 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	
AEROSTAR XLT WAGON 2WD	3648 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	-	
AEROSTAR XLT WAGON 4WD	3655 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	

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MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92		
FORD TRUCK/VAN																																						
ESCAPE LIMITED HYBRID 4DR 4WD	3771 01	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	9	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	21	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	20	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ESCAPE LIMITED V6 4DR 2WD	3754 01	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	
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ESCAPE LIMITED V6 4DR 4WD	3741 01	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	8	9	9	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27	27	25	20	19	15	13	14	13	12	-	-	-	-	-	-	-	-	-	-	-	-
ESCAPE S 4DR 2WD	3736 01	AB	-	11	11	11	11	11	11	11	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp	-	30	30	31	31	31	31	31	31	30	29	29	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	39	39	35	34	33	33	33	33	32	31	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ESCAPE S 4DR 4WD	3737 02	AB	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
FORD TRUCK/VAN																																			
ESCAPE XLS V6 4DR 2WD	3752 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	9	9	9	9	9	9	-	-	-	-	-	-	-	
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ESCAPE XLS V6 4DR 4WD	3753 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	-	-	-	-	-	-	-		
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ESCAPE XLT 4DR 2WD	3782 00	AB			-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	-	-	-	9	-	-	-	-	-	-	-		
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ESCAPE XLT 4DR 4WD	3783 00	AB			-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-		
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ESCAPE XLT V6 4DR 2WD	3754 00	AB			-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-		
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ESCAPE XLT V6 4DR 4WD	3741 00	AB			-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	8	9	9	9	9	-	-	-	-	-	-	-		
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		DCPD			-	-	-	-	-	-	-	-	-	-	27	27	25	20	19	15	13	14	13	12	10	10	-	-	-	-	-	-	-		
EXCURSION EDDIE BAUER 4DR 2WD	3755 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-		
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EXCURSION EDDIE BAUER 4DR 2WD DIESEL	3718 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	7	7	-	-	-	-	-	-	-	-	-		
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√19	√19	√19	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	28	26	-	-	-	-	-	-	-	-	-		
EXCURSION EDDIE BAUER 4DR 4WD	3735 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	-	-	-		
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	21	21	-	-	-	-	-	-	-	-	-		
EXCURSION EDDIE BAUER 4DR 4WD DIESEL	3740 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-		
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EXCURSION LIMITED 4DR 2WD	3755 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	15	15	15	-	-	-	-	-	-	-	

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January 12, 2021

INSURANCE BUREAU OF CANADA

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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
FORD TRUCK/VAN																																			
EXCURSION LIMITED 4DR 2WD DIESEL	3718 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	7	7	7	7	7	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	28	26	24	24	24	-	-	-	-	-	-	-	
EXCURSION LIMITED 4DR 4WD	3735 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√34	√34	√33	√32	√32	√32	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	21	21	21	21	21	-	-	-	-	-	-	-	
EXCURSION LIMITED 4DR 4WD DIESEL	3740 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	-	-	-	-	-	-	
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EXCURSION XLT 4DR 2WD	3733 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	-	-	-	-	-	-	
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EXCURSION XLT 4DR 2WD DIESEL	3738 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	-	-	-	-	-	-	
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EXCURSION XLT 4DR 4WD	3734 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	7	7	8	8	8	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	24	23	21	21	21	-	-	-	-	-	-	-	
EXCURSION XLT 4DR 4WD DIESEL	3739 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√34	√34	√32	√32	√32	√32	-	-	-	-	-	-	-	
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EXPEDITION EDDIE BAUER 4DR 2WD	3665 00	AB			-	-	-	-	-	-	-	-	-	-	-	10	-	10	10	10	10	10	10	10	10	10	10	10	10	10	10	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	31	-	31	31	31	31	31	31	30	30	30	30	30	30	30	30	-	-	-	
EXPEDITION EDDIE BAUER 4DR 4WD	3666 00	AB			-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	41	40	38	37	√39	√36	√36	√34	√33	√33	√33	√33	√33	√33	√33	√33	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	25	24	23	21	21	19	17	17	16	15	15	15	15	15	15	15	-	-	-	
EXPEDITION EL EDDIE BAUER 4DR 2WD	3586 00	AB			-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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EXPEDITION EL EDDIE BAUER 4DR 4WD	3569 00	AB			-	-	-	-	-	-	-	-	-	-	-	9	-	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	47	-	46	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	41	-	37	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
FORD TRUCK/VAN																																			
EXPEDITION EL KING RANCH 4DR 2WD	3586 02	AB			-	-	-	-	-	-	-	-	-	-	9	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		DCPD			-	-	-	-	-	-	-	-	-	-	33	-	-	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EXPEDITION EL KING RANCH 4DR 4WD	3569 01	AB			-	-	-	-	-	9	-	-	-	-	-	9	-	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	42	-	-	-	-	-	43	-	44	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	44	-	-	-	-	-	47	-	46	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	39	-	-	-	-	-	41	-	37	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EXPEDITION EL LIMITED 4DR 2WD	3586 01	AB			-	-	-	-	-	-	-	9	-	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp			-	-	-	-	-	-	-	38	-	35	35	35	35	35	√34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	33	-	33	33	33	33	33	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EXPEDITION EL LIMITED 4DR 4WD	3569 02	AB			-	-	-	-	-	-	-	-	-	-	-	9	-	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	47	-	46	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	41	-	37	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EXPEDITION EL PLATINUM 4DR 2WD	3586 03	AB			-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp			-	-	-	-	-	-	-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EXPEDITION EL XL 4DR 4WD	3580 01	AB			-	-	-	-	-	8	8	8	7	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	44	44	44	44	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	44	43	43	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	41	41	41	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EXPEDITION EL XLT 4DR 2WD	3585 00	AB			-	-	-	-	-	-	-	9	-	-	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp			-	-	-	-	-	-	-	35	-	-	34	34	34	34	34	√34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	23	-	-	21	21	21	21	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EXPEDITION EL XLT 4DR 4WD	3580 00	AB			-	-	-	-	-	8	-	-	7	9	9	9	9	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp			-	-	-	-	-	44	-	-	43	43	43	43	43	43	35	√38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	41	-	-	41	41	41	41	40	40	40	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EXPEDITION KING RANCH 4DR 2WD	3665 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	37	-	√33	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	31	-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EXPEDITION KING RANCH 4DR 4WD	3666 02	AB			-	8	8	-	-	-	-	-	-	-	-	-	-	-	8	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp			-	46	47	-	-	-	-	-	-	-	-	-	-	-	37	-	√36	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	37	37	-	-	-	-	-	-	-	-	-	-	-	21	-	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EXPEDITION LIMITED 4DR 2WD	3665 01	AB			-	-	-	-	-	-	10	10	10	10	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp			-	-	-	-	-	-	32	32	32	32	32	32	32	32	37	√33	√33	√30	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	31	31	31	31	31	31	31	31	31	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-

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FORD TRUCK/VAN																																			
EXPEDITION LIMITED 4DR 4WD	3666 01	AB				-	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	46	46	46	46	34	34	34	34	35	33	32	31	31	29	29	26	24	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	46	47	47	47	44	44	44	43	43	41	41	40	38	37	√39	√36	√36	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	37	37	37	37	29	27	26	28	23	24	25	24	23	21	21	19	17	-	-	-	-	-	-	-	-	-	-	-	
EXPEDITION MAX EDDIE BAUER 4DR 4WD	3590 00	AB				-	-	-	-	-	-	-	-	-	-	8	9	8	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	43	40	38	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	50	46	41	41	√41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	40	37	34	34	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EXPEDITION MAX KING RANCH 4DR 4WD	3590 02	AB				-	8	8	-	-	-	-	-	-	-	9	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	53	53	-	-	-	-	-	-	-	46	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	45	45	-	-	-	-	-	-	-	37	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EXPEDITION MAX LIMITED 4DR 4WD	3590 01	AB				-	8	8	8	8	8	8	9	8	9	8	8	9	8	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	45	45	46	46	45	45	44	44	44	43	43	40	38	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	53	53	53	52	51	52	51	51	50	50	50	46	41	41	√41	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	45	45	45	45	44	44	43	43	42	41	40	37	34	34	33	-	-	-	-	-	-	-	-	-	-	-	-	-	
EXPEDITION MAX PLATINUM 4DR 4WD	3590 03	AB				-	8	8	8	8	8	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	45	45	46	46	45	45	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	53	53	53	52	51	52	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	45	45	45	45	44	44	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EXPEDITION MAX SSV 4DR 4WD	3589 00	AB				-	8	8	8	8	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	45	45	45	45	-	-	-	-	-	-	-	-	-	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	52	52	52	52	-	-	-	-	-	-	-	-	-	√44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	45	45	45	45	-	-	-	-	-	-	-	-	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EXPEDITION MAX XLT 4DR 4WD	3576 00	AB				-	-	-	-	8	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD				-	-	-	-	45	-	-	-	-	-	-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EXPEDITION PLATINUM 4DR 4WD	3666 03	AB				-	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	46	46	46	46	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	46	47	47	47	44	44	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	37	37	37	37	29	27	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EXPEDITION SSV 4DR 4WD	3664 01	AB				-	8	8	8	8	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	42	43	43	42	-	-	-	-	-	-	-	-	-	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	48	48	48	49	-	-	-	-	-	-	-	-	-	√35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	35	35	35	35	-	-	-	-	-	-	-	-	-	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EXPEDITION XL 4DR 4WD	3664 03	AB				-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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EXPEDITION XLS 4DR 2WD	3663 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	10	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	28	29	-	-	-	-	-	-	-	-	-	-	-	

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FORD TRUCK/VAN																																			
EXPEDITION XLS 4DR 4WD	3664 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 25 √33 17	8 25 √33 17	8 22 √30 14	-	-	-	-	-	-	-	-	-	-	-	-
EXPEDITION XLT 4DR 2WD	3663 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	9 24 29 33	9 24 29 33	9 24 29 33	9 24 29 33	9 24 29 33	9 24 29 33	9 24 29 33	9 24 29 33	9 24 29 32	9 24 √26 28	9 24 √22 28	10 24 √26 29	9 23 √20 24	9 17 √14 21	9 17 √14 21	9 17 √14 21	9 17 √14 21	9 17 √14 21	9 17 √14 21	-	-	-	-	
EXPEDITION XLT 4DR 4WD	3664 00	AB Coll Comp DCPD			-	8 42 48 35	8 43 48 35	8 43 48 35	8 42 49 35	8 36 44 27	8 36 44 27	8 36 42 27	8 8 42 26	8 8 38 24	8 8 39 23	8 8 37 24	8 8 37 20	8 8 36 21	8 8 34 19	8 8 √35 17	8 8 √33 17	8 8 √30 14	8 8 √26 14	8 8 √27 14	8 8 √27 14	8 8 √27 14	8 8 √27 14	8 8 √27 14	8 8 √27 14	-	-	-	-		
EXPLORER 2DR 2WD	3656 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 22 √18 20	7 22 18 20	7 22 18 20	7 22 18 20	7 22 18 20	7 22 18 20	-
EXPLORER 2DR 4WD	3657 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 13 √15 8	7 13 15 8	7 13 15 8	7 13 15 8	7 13 15 8	7 13 15 8	-
EXPLORER 4DR 2WD	3658 00	AB Coll Comp DCPD			-	-	-	-	10 39 32 44	10 38 31 43	10 37 31 42	10 36 30 41	10 35 29 39	10 35 29 39	10 34 27 36	10 34 28 36	-	-	-	-	-	-	-	-	-	-	10 23 √18 18	10 23 18 18	10 23 18 18	10 23 18 18	10 23 18 18	10 23 18 18	10 23 18 18	-	
EXPLORER 4DR 4WD	3659 00	AB Coll Comp DCPD			-	-	-	-	9 41 38 42	9 42 37 42	9 38 37 41	9 9 37 41	9 9 34 36	9 9 34 36	9 9 33 36	9 9 34 36	-	-	-	-	-	-	-	-	-	8 13 √16 10	8 13 √16 10	8 13 √16 10	8 13 √16 10	8 13 √16 10	8 13 √16 10	8 13 √16 10	8 13 √16 10	-	
EXPLORER ECOBOOST 4DR 2WD	3571 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	10 34 27 35	10 34 27 34	10 10 27 34	10 10 26 35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EXPLORER EDDIE BAUER 2DR 2WD	3767 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 11 11 10	7 11 11 10	-	
EXPLORER EDDIE BAUER 2DR 4WD	3766 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 10 10 5	7 10 10 5	-	
EXPLORER EDDIE BAUER 4DR 2WD	3661 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	10 30 27 29	10 30 28 29	10 30 31 29	10 30 √31 29	9 √28 √21 29	10 √21 √25 24	9 √25 √20 23	10 √20 √25 25	10 √25 √25 23	10 √25 √25 23	10 √25 √25 23	10 √25 √25 23	10 √25 √25 23	10 √25 √25 23	10 √25 √25 23	10 √25 √25 23	10 √25 √25 23	-	

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FORD TRUCK/VAN																																			
EXPLORER EDDIE BAUER 4DR 4WD	3662 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	27	25	23	21	18	17	16	16	15	15	15	15	15	15	15	15	15	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	30	29	29	√29	√24	√22	√23	√20	√18	√18	√18	√18	√18	√18	√18	√18	√18	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	23	20	19	19	18	16	14	14	14	14	14	14	14	14	14	14	14	-	
EXPLORER EDDIE BAUER 4DR AWD	3662 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	8	8	-	8	8	8	8	8	8	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	23	-	-	-	16	16	-	15	15	15	15	15	15	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	29	-	-	-	√23	√20	-	√18	√18	√18	√18	√18	√18	√18	√18	√18	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	19	-	-	-	14	14	-	14	14	14	14	14	14	14	14	14	-	
EXPLORER EXPEDITION 2DR 4WD	3657 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	
EXPLORER LIMITED 4DR 2WD	3661 01	AB			-	-	-	-	-	10	10	10	10	10	10	10	10	10	10	10	9	10	9	10	10	10	10	10	10	10	10	10	10	-	-
		Coll			-	-	-	-	-	38	37	35	35	35	35	34	30	30	30	30	30	27	27	27	26	26	26	26	26	26	26	26	26	-	-
		Comp			-	-	-	-	-	32	32	31	30	31	30	30	27	28	31	√31	√28	√21	√25	√20	√25	√25	√25	√25	√25	√25	√25	√25	√25	-	-
		DCPD			-	-	-	-	-	44	44	44	44	44	44	41	29	29	29	29	29	24	23	25	23	23	23	23	23	23	23	23	23	-	-
EXPLORER LIMITED 4DR 4WD	3662 01	AB			-	-	-	9	9	9	9	9	9	9	9	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	-	-
		Coll			-	-	-	39	39	38	38	36	36	36	36	35	27	25	23	21	18	17	16	16	15	15	15	15	15	15	15	15	15	-	-
		Comp			-	-	-	42	43	40	40	38	39	37	36	36	30	29	29	√29	√24	√22	√23	√20	√18	√18	√18	√18	√18	√18	√18	√18	√18	-	-
		DCPD			-	-	-	46	45	44	43	41	41	40	40	38	23	20	19	19	18	16	14	14	14	14	14	14	14	14	14	14	14	-	-
EXPLORER LIMITED 4DR AWD	3662 03	AB			-	8	8	-	-	-	-	-	-	-	-	-	8	8	8	-	-	8	8	-	8	8	8	8	8	8	8	-	-	-	-
		Coll			-	39	39	-	-	-	-	-	-	-	-	-	27	25	23	-	-	16	16	-	15	15	15	15	15	15	15	-	-	-	-
		Comp			-	43	41	-	-	-	-	-	-	-	-	-	30	29	29	-	-	√23	√20	-	√18	√18	√18	√18	√18	√18	√18	√18	√18	-	-
		DCPD			-	43	43	-	-	-	-	-	-	-	-	-	23	20	19	-	-	14	14	-	14	14	14	14	14	14	14	14	14	-	-
EXPLORER LIMITED ECOBOOST 4DR 2WD	3570 00	AB			-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	36	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EXPLORER LIMITED HYBRID 4DR AWD	3556 00	AB			-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EXPLORER NBX 4DR 2WD	3658 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√19	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	-	-	-	-	-	-	-	-	-	-	-	-
EXPLORER NBX 4DR 4WD	3659 05	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	14	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√18	√17	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	-	-	-	-	-	-	-	-	-	-	-	-
EXPLORER PLATINUM 4DR AWD	3568 02	AB			-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	41	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	43	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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FORD TRUCK/VAN																																			
EXPLORER PLATINUM ECOBOOST 4DR 4WD	3568 01	AB Coll Comp DCPD			-	-	-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EXPLORER SPORT 2DR 2WD	3656 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	7	7	-
EXPLORER SPORT 2DR 4WD	3657 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	7	7	-
EXPLORER SPORT ECOBOOST 4DR 4WD	3568 00	AB Coll Comp DCPD			-	-	-	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EXPLORER SPORT TRAC 4DR 2WD	3670 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-
EXPLORER SPORT TRAC 4DR 4WD	3600 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	-	-	-	-	-	-	-	-	-
EXPLORER SPORT TRAC ADRENALIN 4DR 2WD	3670 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-
EXPLORER SPORT TRAC ADRENALIN 4DR 4WD	3600 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-
EXPLORER SPORT TRAC ADRENALIN V8 4DR 4WD	3592 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EXPLORER SPORT TRAC LIMITED 4DR 2WD	3670 04	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	24	23	23	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EXPLORER SPORT TRAC LIMITED 4DR 4WD	3600 04	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	27	24	25	√24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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FORD TRUCK/VAN																																				
EXPLORER SPORT TRAC LIMITED V8 4DR 2WD	3591 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	7 26 25 23	7 25 24 22	8 21 18 15	7 20 √17 15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EXPLORER SPORT TRAC LIMITED V8 4DR 4WD	3592 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	7 31 31 26	7 31 31 24	7 29 30 23	7 27 √29 21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EXPLORER SPORT TRAC XLS 4DR 2WD	3670 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 15 √14 13	-	-	-	-	-	-	-	-	-	-	-	-	-	
EXPLORER SPORT TRAC XLS 4DR 4WD	3600 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 18 √17 13	-	-	-	-	-	-	-	-	-	-	-	-	-	
EXPLORER SPORT TRAC XLT 4DR 2WD	3670 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	7 24 16 21	7 23 15 20	7 23 14 20	7 20 √14 16	7 20 16	7 20 16	-	6 15 √13 12	6 15 √13 12	7 14 √12 10	-	-	-	-	-	-	-	-	-	
EXPLORER SPORT TRAC XLT 4DR 4WD	3600 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	7 26 27 25	7 23 24 24	7 24 25 22	7 24 √24 22	7 24 22	7 22	-	6 18 √17 13	6 17 √16 13	6 15 √16 11	-	-	-	-	-	-	-	-	-	
EXPLORER SPORT TRAC XLT V8 4DR 2WD	3591 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	7 25 24 22	8 21 18 15	7 20 √17 15	7 20 15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EXPLORER SPORT TRAC XLT V8 4DR 4WD	3592 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	7 31 31 26	7 31 31 24	7 29 30 23	7 27 √29 21	7 27 √29 21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EXPLORER ST 4DR AWD	3557 00	AB Coll Comp DCPD			-	8 44 46 41	8 44 45 41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EXPLORER XL 2DR 2WD	3656 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 22 √18 20	7 22 18 20	7 22 18 20	7 22 18 20	7 22 18 20	7 22 18 20	-	-
EXPLORER XL 2DR 4WD	3657 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 13 √15 8	7 13 15 8	7 13 15 8	7 13 15 8	7 13 15 8	7 13 15 8	-	-

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FORD TRUCK/VAN																																			
F150 EDDIE BAUER SUPERCAB 2WD	3630 07	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-
F150 EDDIE BAUER SUPERCAB 4WD	3645 07	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-
F150 FX2 SUPERCAB 2WD	3630 08	AB			-	-	-	-	-	-	-	-	4	5	-	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	22	21	-	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	27	25	-	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	24	22	-	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F150 FX2 SUPERCREW 2WD	3559 04	AB			-	-	-	-	-	-	-	-	4	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	27	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	25	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F150 FX4 REG CAB 4WD	3635 05	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	17	16	14	13	13	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	8	8	7	-	-	-	-	-	-	-	-	-	-	-	-	
F150 FX4 SUPERCAB 4WD	3645 06	AB			-	-	-	-	-	-	-	-	6	6	6	6	6	6	6	6	6	6	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	31	31	27	26	20	20	20	17	16	15	15	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	34	33	30	29	29	30	29	√28	√23	√23	√21	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	24	23	20	20	17	18	11	10	10	9	10	-	-	-	-	-	-	-	-	-	-	-	
F150 FX4 SUPERCREW 4WD	3558 04	AB			-	-	-	-	-	-	-	-	6	6	6	6	6	6	6	6	6	6	6	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	39	38	37	34	32	32	32	√31	√29	√27	√30	√28	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	33	30	29	29	23	20	19	15	14	15	15	15	-	-	-	-	-	-	-	-	-	-	
F150 HARLEY DAVIDSON LAR. SUPERCREW 2WD	3598 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	-	-	-	-	-	-	-	-	-	
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F150 HARLEY DAVIDSON SUPERCAB 2WD	3599 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	-	-	-	-	5	5	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	√15	√17	-	-	-	-	√12	√12	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	13	-	-	-	-	10	10	-	-	-	-	-	-	-	-	
F150 HARLEY DAVIDSON SUPERCAB AWD	3595 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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F150 HARLEY DAVIDSON SUPERCREW 2WD	3588 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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FORD TRUCK/VAN																																			
F150 HARLEY DAVIDSON SUPERCREW 4WD	3587 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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F150 KING RANCH HYBRID SUPERCREW 4WD	3546 02	AB			-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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F150 KING RANCH SUPERCREW 4WD	3558 05	AB			-	7	7	7	7	7	7	7	6	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	52	52	52	47	47	47	46	39	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	36	36	36	36	36	34	33	33	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F150 KING RANCH SUPERCREW 4WD DIESEL	3563 02	AB			-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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F150 LARIAT HYBRID SUPERCREW 4WD	3546 01	AB			-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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F150 LARIAT KING RANCH SUPERCAB 2WD	3630 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	5	5	5	5	5	-	-
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F150 LARIAT KING RANCH SUPERCAB 4WD	3645 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	6	6	6	6	6	6	-	-
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F150 LARIAT KING RANCH SUPERCREW 2WD	3559 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	-	5	5	5	-	-	-	-	-	-	-	-	-	
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F150 LARIAT KING RANCH SUPERCREW 4WD	3558 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	6	6	6	-	-	-	-	-	-	-	-	-	-	
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F150 LARIAT REG CAB 2WD	3629 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	-	-	-	-	-	
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F150 LARIAT REG CAB 4WD	3635 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	-	-	-	-	-	

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FORD TRUCK/VAN																																			
F250 LARIAT REG CAB 2WD DIESEL	3640 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-
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F250 LARIAT REG CAB 4WD	3636 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	-	-	-	-	-	-
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F250 LARIAT REG CAB 4WD DIESEL	3643 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-
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F250 LARIAT SUPERCAB 2WD	3632 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	-	-	-	-	-	-
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F250 REG CAB 2WD	3631 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	4	-
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F250 REG CAB 2WD DIESEL	3640 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-
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F250 REG CAB 4WD	3636 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	4	-
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F250 SD CABELAS CREW CAB 4WD	3758 05	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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FORD TRUCK/VAN																																				
F250 SD LARIAT SUPERCAB 2WD DIESEL	3745 03	AB Coll Comp DCPD			-	5	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	3	3	3	3	3	3	-	-	-	-	-	-	-	
F250 SD LARIAT SUPERCAB 4WD	3728 03	AB Coll Comp DCPD			-	5	5	4	4	4	3	3	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	-	-	-	-	-	-	-	
F250 SD LARIAT SUPERCAB 4WD DIESEL	3746 03	AB Coll Comp DCPD			-	5	5	4	4	4	3	3	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	-	-	-	-	-	-	-	
F250 SD LIMITED CREW CAB 4WD	3758 08	AB Coll Comp DCPD			-	5	5	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F250 SD LIMITED CREW CAB 4WD DIESEL	3759 08	AB Coll Comp DCPD			-	5	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F250 SD PLATINUM CREW CAB 4WD	3758 07	AB Coll Comp DCPD			-	5	5	4	4	4	3	3	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F250 SD PLATINUM CREW CAB 4WD DIESEL	3759 07	AB Coll Comp DCPD			-	5	4	4	4	4	3	3	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F250 SD REG CAB 2WD	3725 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	-	-	-	-	-	-	-	-
F250 SD REG CAB 2WD DIESEL	3743 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	-	-	-	-	-	-	-	-	
F250 SD REG CAB 4WD	3726 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	-	-	-	-	-	-	-	-
F250 SD REG CAB 4WD DIESEL	3744 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	-	-	-	-	-	-	-	-

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FORD TRUCK/VAN																																			
F250 SD SUPERCAB 2WD	3727 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	-	-	-	-	-	-	-
F250 SD SUPERCAB 2WD DIESEL	3745 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	-	-	-	-	-	-	-
F250 SD SUPERCAB 4WD	3728 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	-	-	-	-	-	-	-
F250 SD SUPERCAB 4WD DIESEL	3746 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	-	-	-	-	-	-	-
F250 SD XL CREW CAB 2WD	3756 02	AB Coll Comp DCPD			-	5	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-
F250 SD XL CREW CAB 2WD DIESEL	3757 02	AB Coll Comp DCPD			-	5	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-
F250 SD XL CREW CAB 4WD	3758 02	AB Coll Comp DCPD			-	5	5	4	4	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	-	-	-	-	-	-	-
F250 SD XL CREW CAB 4WD DIESEL	3759 02	AB Coll Comp DCPD			-	5	4	4	4	4	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	-	-	-	-	-	-	-
F250 SD XL REG CAB 2WD	3725 01	AB Coll Comp DCPD			-	5	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-
F250 SD XL REG CAB 2WD DIESEL	3743 01	AB Coll Comp DCPD			-	5	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-
F250 SD XL REG CAB 4WD	3726 01	AB Coll Comp DCPD			-	5	5	4	4	4	3	3	2	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	-	-	-	-	-	-	-

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FORD TRUCK/VAN																																			
F250 XL CREW CAB 4WD	3596 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	-	-	-	
F250 XL CREW CAB 4WD DIESEL	3594 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	26	-	-	-	-	
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F250 XL REG CAB 2WD	3631 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√25	25	25	25	25	25	25	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	-
F250 XL REG CAB 2WD DIESEL	3640 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	-	
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F250 XL REG CAB 4WD	3636 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	-	
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F250 XL REG CAB 4WD DIESEL	3643 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	-	
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F250 XL SUPERCAB 2WD	3632 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	3	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	
F250 XL SUPERCAB 2WD DIESEL	3641 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	19	19	19	19	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-	
F250 XL SUPERCAB 4WD	3637 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	3	-	
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F250 XL SUPERCAB 4WD DIESEL	3816 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	-	3	3	3	3	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√29	-	29	29	29	29	-	
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F250 XLT CREW CAB 2WD	3597 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	
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FORD TRUCK/VAN																																			
F250 XLT CREW CAB 2WD DIESEL	3593 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	
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F250 XLT CREW CAB 4WD	3596 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	-	-	-	-		
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F250 XLT CREW CAB 4WD DIESEL	3594 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	-	-	-	-		
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F250 XLT REG CAB 2WD	3631 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	-	
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F250 XLT REG CAB 2WD DIESEL	3640 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	-
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F250 XLT REG CAB 4WD	3636 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	-
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F250 XLT REG CAB 4WD DIESEL	3643 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	-
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F250 XLT SUPERCAB 2WD	3632 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	3	3	-
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F250 XLT SUPERCAB 2WD DIESEL	3641 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	-
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F250 XLT SUPERCAB 4WD	3637 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	3	3	-
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F250 XLT SUPERCAB 4WD DIESEL	3816 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	3	3	-
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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
FORD TRUCK/VAN																																			
F350 CREW CAB 2WD	3764 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	-
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	-
F350 CREW CAB 2WD DIESEL	3765 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	-
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F350 CREW CAB 4WD	3639 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	-
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F350 CREW CAB 4WD DIESEL	3817 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	15	15	-
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F350 REG CAB 2WD	3633 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	29	29	29	29	-
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F350 REG CAB 4WD	3638 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	-
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F350 SD CABELAS CREW CAB 4WD	3762 05	AB			-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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F350 SD CABELAS CREW CAB 4WD DIESEL	3763 05	AB			-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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F350 SD CREW CAB 2WD	3760 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	-	-	-	-	-	-	-	-
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F350 SD CREW CAB 2WD DIESEL	3761 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	-	-	-	-	-	-	-	-
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F350 SD CREW CAB 4WD	3762 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	-	-	-	-	-	-	-	-
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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
FORD TRUCK/VAN																																			
F350 SD XLT SUPERCAB 4WD DIESEL	3750 02	AB Coll Comp DCPD			-	5 41 57 27	5 41 57 27	4 41 57 27	4 40 57 26	4 35 57 23	3 36 61 26	3 36 61 25	3 36 61 21	3 36 61 22	3 32 61 17	3 32 61 17	3 32 61 17	3 31 57 14	3 29 61 15	3 30 61 13	3 29 61 12	3 25 68 11	3 25 57 11	3 23 56 10	3 23 56 10	3 23 56 10	3 23 56 10	-	-	-	-	-	-	-	
F350 SUPERCAB 2WD	3634 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 7	4 7	4 7	4 7	4 7	-
F350 SUPERCAB 2WD DIESEL	3818 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 6	4 6	4 6	4 6	4 6	-
F350 XL CREW CAB 2WD	3764 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3 6	3 6	3 6	3 6	3 6	-
F350 XL CREW CAB 2WD DIESEL	3765 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 6	4 6	4 6	4 6	4 6	-
F350 XL CREW CAB 4WD	3639 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 15	4 15	4 15	4 15	4 15	-
F350 XL CREW CAB 4WD DIESEL	3817 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3 8	3 8	3 8	3 8	3 8	-
F350 XL REG CAB 2WD	3633 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 8	4 8	4 8	4 8	4 8	-
F350 XL REG CAB 2WD DIESEL	3642 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4 11	4 11	4 11	4 11	4 11	-
F350 XL REG CAB 4WD	3638 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3 5	3 5	3 5	3 5	3 5	-
F350 XL REG CAB 4WD DIESEL	3644 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3 11	3 11	3 11	3 11	3 11	-

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FORD TRUCK/VAN																																			
F350 XL SUPERCAB 2WD	3634 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	15	15	-
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F350 XL SUPERCAB 2WD DIESEL	3818 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	-
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F350 XLT CREW CAB 2WD	3764 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	-
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F350 XLT CREW CAB 2WD DIESEL	3765 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	-
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F350 XLT CREW CAB 4WD	3639 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	-
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F350 XLT CREW CAB 4WD DIESEL	3817 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	-
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F350 XLT REG CAB 2WD	3633 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	29	29	29	29	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-
F350 XLT REG CAB 2WD DIESEL	3642 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	11	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	30	30	30	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	-
F350 XLT REG CAB 4WD	3638 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	19	19	19	19	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	-
F350 XLT REG CAB 4WD DIESEL	3644 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	11	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	25	25	25	25	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-
F350 XLT SUPERCAB 2WD	3634 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	15	15	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	-

√ - Approved Theft Deterrent System

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January 12, 2021

INSURANCE BUREAU OF CANADA

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PRIVATE PASSENGER RATE GROUP TABLES

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Accident Benefits (Alberta and Atlantic Provinces)
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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
FORD TRUCK/VAN																																			
F350 XLT SUPERCAB 2WD DIESEL	3818 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	13	13	13	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	-
F450 SD KING RANCH CREW CAB 2WD DIESEL	3784 03	AB			-	-	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F450 SD KING RANCH CREW CAB 4WD DIESEL	3785 03	AB			-	4	4	4	4	4	3	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	41	41	41	41	40	37	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	39	39	38	38	38	40	40	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	29	29	29	29	28	26	26	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F450 SD LARIAT CREW CAB 2WD DIESEL	3784 02	AB			-	-	5	5	-	-	-	-	-	-	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	26	26	-	-	-	-	-	-	30	30	29	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	34	33	-	-	-	-	-	-	35	34	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	21	21	-	-	-	-	-	-	21	21	21	21	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F450 SD LARIAT CREW CAB 4WD DIESEL	3785 02	AB			-	4	4	4	4	4	3	3	3	4	3	3	3	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	41	41	41	41	40	37	38	37	37	35	34	34	34	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	39	39	38	38	38	40	40	38	37	35	34	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	29	29	29	29	28	26	26	26	26	26	26	26	17	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F450 SD LIMITED CREW CAB 4WD DIESEL	3785 05	AB			-	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	41	41	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	39	39	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	29	29	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F450 SD PLATINUM CREW CAB 2WD DIESEL	3784 04	AB			-	-	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F450 SD PLATINUM CREW CAB 4WD DIESEL	3785 04	AB			-	4	4	4	4	4	3	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	41	41	41	41	40	37	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	39	39	38	38	38	40	40	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	29	29	29	29	28	26	26	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F450 SD XL CREW CAB 2WD DIESEL	3784 00	AB			-	-	5	5	-	-	-	-	-	-	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	26	26	-	-	-	-	-	-	30	30	29	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	34	33	-	-	-	-	-	-	35	34	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	21	21	-	-	-	-	-	-	21	21	21	21	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F450 SD XL CREW CAB 4WD DIESEL	3785 00	AB			-	4	4	4	4	4	3	3	3	4	3	3	3	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	41	41	41	41	40	37	38	37	37	35	34	34	34	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	39	39	38	38	38	40	40	38	37	35	34	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	29	29	29	29	28	26	26	26	26	26	26	26	17	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F450 SD XL REG CAB 2WD DIESEL	3839 00	AB			-	-	-	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
FORD TRUCK/VAN																																			
F450 SD XL REG CAB 4WD DIESEL	3840 00	AB				-	-	-	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F450 SD XLT CREW CAB 2WD DIESEL	3784 01	AB				-	-	5	5	-	-	-	-	-	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	26	26	-	-	-	-	-	30	30	29	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	34	33	-	-	-	-	-	35	34	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	21	21	-	-	-	-	-	21	21	21	21	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F450 SD XLT CREW CAB 4WD DIESEL	3785 01	AB				-	4	4	4	4	4	3	3	3	4	3	3	3	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	41	41	41	41	40	37	38	37	37	35	34	34	34	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	39	39	38	38	38	40	40	38	37	35	34	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	29	29	29	29	28	26	26	26	26	26	26	26	17	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
F450 SD XLT REG CAB 2WD DIESEL	3839 01	AB				-	-	-	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F450 SD XLT REG CAB 4WD DIESEL	3840 01	AB				-	-	-	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
FLEX LIMITED 4DR 2WD	3583 00	AB				-	-	-	-	-	-	-	-	10	10	10	10	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	33	33	33	33	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	29	29	29	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	36	36	36	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
FLEX LIMITED 4DR AWD	3581 00	AB				-	-	-	9	9	9	9	8	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	37	36	36	36	36	36	34	33	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	41	41	41	40	38	39	37	36	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	41	41	41	41	40	38	36	35	35	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
FLEX LIMITED ECOBOOST 4DR AWD	3573 00	AB				-	-	-	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	39	40	39	39	39	39	37	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	45	45	45	45	45	42	42	42	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	41	40	39	39	39	40	38	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FLEX SE 4DR 2WD	3584 00	AB				-	-	-	10	9	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	35	34	32	33	32	32	31	31	30	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	33	31	31	30	30	30	27	27	27	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	39	38	35	37	35	35	34	34	34	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
FLEX SEL 4DR 2WD	3584 01	AB				-	-	-	10	9	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	35	34	32	33	32	32	31	31	30	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	33	31	31	30	30	30	27	27	27	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	39	38	35	37	35	35	34	34	34	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
FLEX SEL 4DR AWD	3582 00	AB				-	-	-	9	9	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	36	35	35	35	35	36	34	35	34	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	38	38	38	37	36	36	36	35	34	33	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	38	37	36	36	35	36	35	35	34	33	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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FORD TRUCK/VAN																																			
FLEX SEL ECOBOOST 4DR AWD	3575 00	AB			-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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FREESTAR CARGO VAN	3289 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	8	8	7	-	-	-	-	-	-	-	-	-	-	-	-
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FREESTAR LIMITED	3288 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-
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FREESTAR SEL	3287 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-
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FREESTAR SPORT	3287 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-
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FREESTYLE LIMITED WAGON	9015 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-
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FREESTYLE LIMITED WAGON AWD	9017 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-
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FORD TRUCK/VAN																																						
RANGER SPORT REG CAB 4WD	3618 05	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 27 √21 13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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RANGER SPORT SUPERCAB 4WD	3651 07	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	6 29 17 16	7 29 17 13	7 28 16 13	7 26 √14 12	7 21 √14 11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RANGER STX REG CAB 2WD	3617 08	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 15 √13 11	6 15 √13 11	-	-	-	-	-	-	-	-	-	-	-	-	6 10 8 5	6 10 8 5	-	-	
RANGER STX REG CAB 4WD	3618 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 16 √14 9	7 16 √14 9	-	7 16 √14 9	7 16 14 9	7 16 14 9	7 16 14 9	7 16 14 9	7 16 14 9	7 16 14 9	-	-		
RANGER STX SUPERCAB 2WD	3650 05	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 16 √12 13	7 15 √10 11	-	-	-	-	-	-	-	-	-	-	-	-	7 13 7 9	7 13 7 9	-	-	
RANGER STX SUPERCAB 4WD	3651 05	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 21 12 9	7 21 12 9	7 21 12 9	7 21 12 9	7 21 12 9	7 21 12 9	-	-	
RANGER SUPERCAB 2WD	3650 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 13 √7 9	7 13 √7 9	7 13 7 9	7 13 7 9	7 13 7 9	7 13 7 9	7 13 7 9	7 13 7 9	7 13 7 9	7 13 7 9	7 13 7 9	-	-	
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RANGER TREMOR SUPERCAB 2WD	3650 06	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 14 √8 10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RANGER XL REG CAB 2WD	3617 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	6 18 15 13	6 18 15 12	6 18 14 11	6 17 14 11	6 15 √13 11	6 15 √13 11	6 15 12 10	6 15 √11 9	7 13 √10 7	6 10 √8 5	6 10 √8 5	6 10 8 5	6 10 8 5	6 10 8 5	6 10 8 5	6 10 8 5	6 10 8 5	6 10 8 5	6 10 8 5	6 10 8 5	-	-	

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FORD TRUCK/VAN																																			
TRANSIT 150 WB 130 XLT WAGON AWD	3849 01	AB			-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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TRANSIT 150 WB 148 CARGO VAN	3822 00	AB			-	-	7	6	6	6	6	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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TRANSIT 150 WB 148 CARGO VAN AWD	3842 00	AB			-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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TRANSIT 150 WB 148 CARGO VAN DIESEL	3824 00	AB			-	-	-	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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TRANSIT 150 WB 148 CREW	3857 00	AB			-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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TRANSIT 150 WB 148 CREW AWD	3852 00	AB			-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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TRANSIT 250 WB 130 CARGO VAN	3826 00	AB			-	-	7	6	6	6	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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TRANSIT 250 WB 130 CARGO VAN AWD	3843 00	AB			-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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TRANSIT 250 WB 130 CARGO VAN DIESEL	3832 00	AB			-	-	-	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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TRANSIT 250 WB 130 CREW AWD	3547 00	AB			-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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TRANSIT 250 WB 148 CARGO VAN	3819 00	AB			-	-	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
FORD TRUCK/VAN																																			
TRANSIT 250 WB 148 CARGO VAN AWD	3844 00	AB Coll Comp DCPD			-	-	7 23 18 17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TRANSIT 250 WB 148 CARGO VAN DIESEL	3820 00	AB Coll Comp DCPD			-	-	-	8 21 28 20	8 21 28 19	8 21 27 17	8 20 25 18	8 18 22 17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TRANSIT 250 WB 148 CREW AWD	3853 00	AB Coll Comp DCPD			-	-	7 24 25 17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TRANSIT 250 WB 148 EL CARGO VAN	3819 01	AB Coll Comp DCPD			-	-	7 19 22 17	7 18 22 18	7 18 22 18	7 18 27 17	7 18 20 16	7 18 22 17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TRANSIT 250 WB 148 EL CARGO VAN AWD	3845 00	AB Coll Comp DCPD			-	-	7 23 19 17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TRANSIT 250 WB 148 EL CARGO VAN DIESEL	3820 01	AB Coll Comp DCPD			-	-	8 21 29 21	8 21 28 20	8 21 28 19	8 21 27 17	8 20 25 18	8 18 22 17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TRANSIT 350 WB 130 CARGO VAN	3837 00	AB Coll Comp DCPD			-	-	7 18 24 18	7 18 24 18	7 18 20 18	7 18 20 18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TRANSIT 350 WB 130 CARGO VAN AWD	3846 00	AB Coll Comp DCPD			-	-	7 18 20 16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TRANSIT 350 WB 148 CARGO VAN	3823 00	AB Coll Comp DCPD			-	-	7 24 27 20	7 23 26 19	7 23 26 19	7 21 26 19	7 17 20 18	7 17 20 19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TRANSIT 350 WB 148 CARGO VAN AWD	3847 00	AB Coll Comp DCPD			-	-	7 19 21 15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TRANSIT 350 WB 148 CARGO VAN DIESEL	3836 00	AB Coll Comp DCPD			-	-	-	7 18 24 19	7 18 20 19	7 18 20 19	7 18 20 19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

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MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
FORD TRUCK/VAN																																				
TRANSIT 350 WB 148 CREW	3855 00	AB	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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TRANSIT 350 WB 148 CREW AWD	3851 00	AB	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		Comp	-	-	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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TRANSIT 350 WB 148 EL CARGO VAN	3823 01	AB	-	-	7	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		Comp	-	-	27	26	26	26	20	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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TRANSIT 350 WB 148 EL CARGO VAN AWD	3848 00	AB	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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TRANSIT 350 WB 148 EL CARGO VAN DIESEL	3831 00	AB	-	-	8	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	21	21	20	19	17	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		DCPD	-	-	23	22	18	18	18	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TRANSIT 350 WB 148 EL CREW AWD	3856 00	AB	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		Comp	-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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TRANSIT 350 WB 148 XL EL WAGON	3825 00	AB	-	-	-	7	7	7	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		Comp	-	-	-	31	31	31	-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	-	24	23	23	-	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TRANSIT 350 WB 148 XL EL WAGON AWD	3854 00	AB	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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TRANSIT 350 WB 148 XL EL WAGON DIESEL	3835 00	AB	-	-	-	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	-	21	21	21	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	-	29	29	29	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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TRANSIT 350 WB 148 XL WAGON	3830 00	AB	-	-	-	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	-	26	24	24	24	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	-	32	31	31	31	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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TRANSIT 350 WB 148 XL WAGON AWD	3850 00	AB	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		Comp	-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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FORD TRUCK/VAN																																			
TRANSIT CONNECT XLT WAGON	3578 00	AB			-	9	10	9	10	9	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	30	30	30	30	30	29	29	29	27	26	26	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	36	36	36	34	34	34	35	32	33	33	32	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
WINDSTAR CARGO VAN	3276 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	-	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√22	√22	√22	√22	√22	22	22	22	22	22	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	15	15	15	15	15	15	15	15	15	-	-	-
WINDSTAR GL	3275 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√7	√7	7	7	7	7	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-	-	-
WINDSTAR LIMITED	3284 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	7	-	-	-	-	-	-	
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WINDSTAR LX	3277 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	7	-	-	-
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	9	9	-	-	-
WINDSTAR SE	3277 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	-	-	-	-	-	-	-	
WINDSTAR SEL	3283 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	8	8	8	8	-	-	-	-	-	-	-	
WINDSTAR SPORT	3282 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	10	10	-	-	-	-	-	-	-	-	-	
FREIGHTLINER VAN																																			
SPRINTER 2500 WB 118 DIESEL	4055 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	
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SPRINTER 2500 WB 140 CARGO VAN DIESEL	4052 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	
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FREIGHTLINER VAN																																				
SPRINTER 2500 WB 144 CARGO VAN DIESEL	4049 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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SPRINTER 2500 WB 158 CARGO VAN DIESEL	4051 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SPRINTER 2500 WB 170 CARGO VAN DIESEL	4054 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	-	-	-	-	-	-	-	-	-	-	-	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	22	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SPRINTER 3500 WB 158 CARGO VAN DIESEL	4050 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SPRINTER 3500 WB 170 CARGO VAN DIESEL	4053 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
GENESIS																																				
G70 ADVANCED 2.0T 4DR AWD	1906 00	AB	-	9	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	44	44	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	49	49	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
G70 DYNAMIC 3.3T 4DR AWD	1909 00	AB	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	-	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	-	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
G70 ELITE 2.0T 4DR AWD	1906 01	AB	-	9	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	44	44	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	49	49	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
G70 PRESTIGE 2.0T 4DR AWD	1908 00	AB	-	9	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	47	47	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	32	32	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	52	52	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
G70 PRESTIGE 3.3T 4DR AWD	1909 02	AB	-	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	48	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	36	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	53	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

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PRIVATE PASSENGER RATE GROUP TABLES

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MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92	
GENESIS																																					
G90 PRESTIGE 5.0 4DR AWD	1829 01	AB Coll Comp DCPD				-	9 47 50 51	10 47 50 51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
GENESIS TRUCK/VAN																																					
GV80 ADVANCED 2.5T 4DR AWD	2400 01	AB Coll Comp DCPD				-	8 37 52 37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
GV80 ADVANCED 3.5T 4DR AWD	2401 00	AB Coll Comp DCPD				-	8 39 54 38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
GV80 PRESTIGE 3.5T 4DR AWD	2401 01	AB Coll Comp DCPD				-	8 39 54 38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
GV80 SELECT 2.5T 4DR AWD	2400 00	AB Coll Comp DCPD				-	8 37 52 37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
GEO																																					
METRO 2DR HATCHBACK	5396 00	AB Coll Comp DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 6 2 5	8 6 2 5	8 6 2 5	8 6 2 5	8 6 2 5	-	
METRO 4DR	5394 00	AB Coll Comp DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9 9 2 8	9 9 2 8	9 9 2 8	9 9 2 8	-	-	
METRO 4DR HATCHBACK	5395 00	AB Coll Comp DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9 4 1 4	9 4 1 4	-	-
METRO GSi 2DR HATCHBACK	5396 01	AB Coll Comp DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 6 2 5	8 6 2 5	-	-
METRO LSi 2DR HATCHBACK	5396 02	AB Coll Comp DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 6 2 5	8 6 2 5	8 6 2 5	8 6 2 5	8 6 2 5	-	-

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CLEAR (CANADA)

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21 Year Extended Vehicle Code format

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
GMC TRUCK/VAN																																			
JIMMY S SERIES 2DR 2WD	6621 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	14	14	14	14	14	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	12	12	12	12	12	12	12	-
JIMMY S SERIES 2DR 4WD	6622 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	9	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	12	12	12	12	12	12	12	12	12	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	-
JIMMY S SERIES 4DR 2WD	6705 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	13	13	13	13	13	13	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	16	16	16	16	16	16	16	-
JIMMY S SERIES 4DR 4WD	6706 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	10	10	10	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	16	16	16	16	16	16	16	16	16	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	-
JIMMY SL 2DR 2WD	6621 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	13	13	13	13	13	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	14	14	14	14	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	12	12	12	12	12	12	12
JIMMY SL 2DR 4WD	6622 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	7	7	7	7	7	7	7	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	-	-	-	-	-	9	9	9	9	9	9	9	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	-	-	-	-	-	12	12	12	12	12	12	12	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	-	-	-	-	-	8	8	8	8	8	8	8	-
JIMMY SL 4DR 2WD	6705 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	12	12	12	12	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	13	13	13	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	16	16	16	16	-	-	-
JIMMY SL 4DR 4WD	6706 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	8	8	8	8	8	-	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	-	-	16	16	16	16	16	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	8	8	8	8	8	-	-	-
JIMMY SLE 2DR 2WD	6621 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	12	-	
JIMMY SLE 2DR 4WD	6622 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	7	7	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	-	-	-	-	-	-	-	9	9	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	-	-	-	-	-	-	-	12	12	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	8	8	-	
JIMMY SLE 4DR 2WD	6705 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	8	-	-	-	-	-	8	8	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	-	12	-	-	-	-	-	12	12	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	-	13	-	-	-	-	-	13	13	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	-	16	-	-	-	-	-	16	16	-

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GMC TRUCK/VAN																																			
JIMMY SLE 4DR 4WD	6706 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	-
JIMMY SLS 2DR 2WD	6621 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-
JIMMY SLS 2DR 4WD	6622 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	7	7	7	7	-
JIMMY SLS 4DR 2WD	6705 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-
JIMMY SLS 4DR 4WD	6706 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	8	8	-
JIMMY SLT 2DR 2WD	6621 04	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	8	8	-
JIMMY SLT 2DR 4WD	6622 04	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	
JIMMY SLT 4DR 2WD	6705 04	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	-
JIMMY SLT 4DR 4WD	6706 04	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	-
K/V 1500 PICKUP 4+CAB 4WD	6663 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	4	-
K/V 1500 PICKUP 4+CAB 4WD DIESEL	6826 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	5	5	-

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GMC TRUCK/VAN																																			
K/V 1500 PICKUP REG CAB 4WD	6632 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	-
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	3	-
K/V 1500 PICKUP REG CAB 4WD DIESEL	6641 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2	2	2	-	
K/V 2500 PICKUP 4+CAB 4WD	6664 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	5	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	28	28	28	28	28	28	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	6	-	
K/V 2500 PICKUP 4+CAB 4WD DIESEL	7228 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	5	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	26	26	26	26	26	26	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	5	-	
K/V 2500 PICKUP REG CAB 4WD	6633 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	5	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	6	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27	27	27	27	27	27	27	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	-	
K/V 2500 PICKUP REG CAB 4WD DIESEL	6642 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	29	29	29	29	29	29	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	6	-	
K/V 3500 PICKUP 4+CAB 4WD	6635 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	5	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	30	30	30	30	30	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	5	-	
K/V 3500 PICKUP 4+CAB 4WD DIESEL	6644 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	5	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	26	26	26	26	26	26	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	5	-	
K/V 3500 PICKUP REG CAB 4WD	6634 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	5	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	29	29	29	29	29	29	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	-	
K/V 3500 PICKUP REG CAB 4WD DIESEL	6643 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	5	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	26	26	26	26	26	26	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	-	
RALLY WAGON G10	6607 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	

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GMC TRUCK/VAN																																			
RALLY WAGON G1500	6607 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	
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RALLY WAGON G20	6608 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	-	
RALLY WAGON G2500	6608 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	-	
RALLY WAGON G30	6609 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
RALLY WAGON G30 EXT	6619 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	-	
RALLY WAGON G3500	6609 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
RALLY WAGON G3500 EXT	6619 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	-	
RALLY WAGON STX G1500	6610 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	
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RALLY WAGON STX G30 EXT	6781 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
RALLY WAGON STX G3500 EXT	6781 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
SAFARI CARGO VAN 2WD	6656 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	

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GMC TRUCK/VAN																																				
SAFARI CARGO VAN AWD	6701 01	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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SAFARI CARGO VAN EXT 2WD	6656 01	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	8	8	8	8	8	8	8	8	8	8	8	-	
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		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	10	10	10	10	10	10	10	10	10	10	10	-	
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	9	8	8	8	8	8	8	8	8	8	8	-	
SAFARI CARGO VAN EXT AWD	6701 02	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	9	-	-	9	-	
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		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	15	14	14	14	14	14	14	14	-	-	14	-	
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	12	10	8	8	8	8	8	8	-	-	8	-	
SAFARI SL WAGON EXT 2WD	6655 08	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	7	7	7	7	7	7	7	-	7	7	-	
		Coll	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	9	9	8	8	8	8	8	8	-	8	8	-	
		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	10	10	10	10	10	10	10	10	-	10	10	-	
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	9	8	8	8	8	8	8	8	-	8	8	-	
SAFARI SL WAGON EXT AWD	6700 09	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	7	7	7	7	7	7	7	7	7	7	7	-	
		Coll	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	16	14	13	13	13	13	13	13	13	13	13	-	
		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	15	15	14	14	14	14	14						

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92	
GMC TRUCK/VAN																																				
SAFARI SLT WAGON EXT 2WD	6655 06	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 12 11 10	8 9 10 9	7 9 10 8	7 8 10 10	7 8 10 8	7 8 10 8	7 8 10 8	7 8 10 8	7 8 10 8	-	7 8 10 8	7 8 10 8	-		
SAFARI SLT WAGON EXT AWD	6700 07	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 17 17 15	7 16 15 11	7 13 14 10	7 13 14 9	7 13 14 9	7 13 14 9	7 13 14 9	7 13 14 9	7 13 14 9	7 13 14 9	7 13 14 9	7 13 14 9	-		
SAFARI SLX WAGON 2WD	6655 04	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 8 10 8	7 8 10 8	-	
SAFARI SLX WAGON AWD	6700 05	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 13 14 9	7 13 14 9	-	
SAFARI SLX WAGON EXT 2WD	6655 07	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 8 10 8	7 8 10 8	7 8 10 8	7 8 10 8	7 8 10 8	7 8 10 8	7 8 10 8	7 8 10 8	7 8 10 8	7 8 10 8	-	
SAFARI SLX WAGON EXT AWD	6700 08	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 13 14 9	7 13 14 9	7 13 14 9	7 13 14 9	7 13 14 9	7 13 14 9	7 13 14 9	7 13 14 9	7 13 14 9	7 13 14 9	7 13 14 9	-	
SAFARI WAGON 2WD	6655 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 8 10 8	7 8 10 8	-	
SAFARI WAGON AWD	6700 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 13 14 9	7 13 14 9	-	
SAVANA 1500	6725 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 11 22 12	8 11 22 12	8 - - -	8 - - -	8 11 22 12	8 11 22 12	8 11 22 12	8 11 22 12	-	-	-	-	-
SAVANA 1500 AWD	6803 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 17 33 15	-	-	-	-	-	-	-	-	-	-	-	-	
SAVANA 1500 CARGO VAN	6720 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	8 17 22 17	8 17 22 16	8 21 22 14	8 21 22 14	8 20 16 11	8 20 16 11	8 18 11	8 18 11	8 18 11	8 14 11	8 13 11	8 14 11	8 13 9	8 13 8	8 13 8	8 13 8	8 13 8	8 13 8	8 13 8	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
GMC TRUCK/VAN																																			
SAVANA 1500 CARGO VAN AWD	6801 00	AB			-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	29	29	29	29	21	22	17	17	17	18	16	16	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	30	30	30	29	26	26	21	25	24	23	18	23	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	25	25	24	25	25	25	25	23	23	22	20	19	-	-	-	-	-	-	-	-	-	-	
SAVANA 1500 LS	6725 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	8	8	8	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	-	-	-	-	11	11	11	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	-	-	-	-	22	22	22	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	-	-	-	-	12	12	12	-	-	-	-	
SAVANA 1500 SL	6725 01	AB			-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	9	8	8	8	8	8	8	8	8	8	8	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	22	22	22	22	20	21	19	17	17	15	13	12	11	11	11	11	11	11	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	34	34	34	34	34	33	32	31	26	26	24	19	22	22	22	22	22	22	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	22	21	21	21	21	19	18	15	15	14	14	12	12	12	12	12	12	12	-	-	-	-	
SAVANA 1500 SL AWD	6803 01	AB			-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	9	8	8	8	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	31	31	31	26	23	21	20	22	17	17	17	17	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	37	37	37	37	34	32	32	37	30	30	32	33	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	24	25	21	20	21	21	21	20	18	14	14	15	-	-	-	-	-	-	-	-	-	-	-
SAVANA 1500 SLE	6725 02	AB			-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	9	8	8	8	8	8	8	8	8	8	8	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	22	22	22	22	20	21	19	17	17	15	13	12	11	11	11	11	11	11	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	34	34	34	34	34	33	32	31	26	26	24	19	22	22	22	22	22	22	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	22	21	21	21	21	19	18	15	15	14	14	12	12	12	12	12	12	12	-	-	-	-	
SAVANA 1500 SLE AWD	6803 02	AB			-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	9	8	8	8	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	31	31	31	26	23	21	20	22	17	17	17	17	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	37	37	37	37	34	32	32	37	30	30	32	33	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	24	25	21	20	21	21	21	20	18	14	14	15	-	-	-	-	-	-	-	-	-	-	-
SAVANA 2500	6726 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	17	17	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	25	25	25	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	14	-	-	-	-
SAVANA 2500 CARGO VAN	6721 00	AB			-	7	7	7	7	7	7	6	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	-	-	-	-
		Coll			-	19	19	18	18	18	18	18	18	17	17	16	14	14	13	11	11	9	9	7	7	7	7	7	7	7	7	-	-	-	-
		Comp			-	21	21	20	21	21	21	21	21	22	18	17	18	17	17	18	17	15	14	12	10	10	10	10	10	10	10	-	-	-	-
		DCPD			-	17	17	17	17	17	17	16	16	16	13	13	13	13	12	12	11	10	11	9	9	9	9	9	9	9	-	-	-	-	
SAVANA 2500 CARGO VAN AWD	6802 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	8	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	10	10	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	20	13	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	13	-	-	-	-	-	-	-	-	-	-	-
SAVANA 2500 CARGO VAN DIESEL	6722 00	AB			-	-	-	7	7	7	7	7	7	7	7	7	7	7	7	7	7	-	-	-	7	7	7	7	7	7	7	-	-	-	-
		Coll			-	-	-	18	18	18	18	18	17	17	17	17	17	17	17	17	13	-	-	-	12	12	12	12	12	12	12	-	-	-	-
		Comp			-	-	-	19	19	19	19	19	19	19	19	19	19	19	19	19	18	-	-	-	17	17	17	17	17	17	17	-	-	-	-
		DCPD			-	-	-	15	15	15	15	15	15	15	14	14	14	14	14	14	13	-	-	-	10	10	10	10	10	10	10	-	-	-	-
SAVANA 2500 CARGO VAN EXT	6783 00	AB			-	7	7	7	7	7	7	6	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	-	-	-	-
		Coll			-	17	17	17	16	17	17	16	15	15	15	14	14	13	12	12	11	11	11	11	10	10	10	10	10	10	10	-	-	-	-
		Comp			-	18	18	18	19	19	17	19	19	19	18	17	16	16	16	15	15	11	11	11	11	11	11	11	11	11	11	-	-	-	-
		DCPD			-	17	17	17	16	17	17	17	13	13	12	12	12	11	11	11	11	9	9	9	8	8	8	8	8	8	8	-	-	-	-

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PRIVATE PASSENGER RATE GROUP TABLES

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92	
GMC TRUCK/VAN																																				
SAVANA 2500 SL DIESEL	6727 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-	-	-	-
SAVANA 2500 SL EXT	6787 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-	-	-	-	
SAVANA 2500 SL EXT DIESEL	6789 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	-	-	-	-	
SAVANA 2500 SLE	6726 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	7	7	8	8	8	8	8	8	8	8	8	8	8	7	7	7	7	7	7	7	7	-	-	-	-
SAVANA 2500 SLE DIESEL	6727 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-	-	-	-
SAVANA 2500 SLE EXT	6787 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-	-	-	-	
SAVANA 2500 SLE EXT DIESEL	6789 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	-	-	-	-	
SAVANA 3500	6728 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	8	8	8	8	8	8	-	-	-	-
SAVANA 3500 CARGO VAN	6723 00	AB Coll Comp DCPD			-	7	7	7	7	7	7	7	7	8	8	8	8	8	7	7	7	8	7	7	7	7	7	7	7	7	7	-	-	-	-	
SAVANA 3500 CARGO VAN DIESEL	6724 00	AB Coll Comp DCPD			-	-	7	7	7	7	7	7	7	8	8	8	8	8	7	7	7	7	-	-	-	7	7	7	7	7	7	-	-	-	-	
SAVANA 3500 CARGO VAN EXT	6785 00	AB Coll Comp DCPD			-	7	7	7	7	7	7	6	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	-	-	-	-	

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2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
GMC TRUCK/VAN																																			
SAVANA 3500 CARGO VAN EXT DIESEL	6786 00	AB				-	-	-	7	7	-	7	7	7	7	7	7	7	7	7	7	-	-	-	7	7	7	7	7	7	7	-	-	-	-
		Coll				-	-	-	21	21	-	18	18	17	17	16	16	15	15	15	12	12	-	-	-	11	11	11	11	11	11	-	-	-	-
		Comp				-	-	-	17	17	-	18	18	18	18	17	17	17	13	13	13	13	-	-	-	13	13	13	13	13	13	-	-	-	-
		DCPD				-	-	-	13	13	-	14	14	14	14	14	13	12	12	12	11	10	-	-	-	9	9	9	9	9	9	-	-	-	-
SAVANA 3500 DIESEL	6729 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	18	18	18	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	26	26	26	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	-	-	-	-
SAVANA 3500 EXT	6788 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	17	17	17	17	17	17	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	17	17	17	17	17	17	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	14	14	14	14	14	14	14	-	-	-	-
SAVANA 3500 EXT DIESEL	6790 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	23	23	23	23	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	19	19	19	19	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	17	17	17	-	-	-	-
SAVANA 3500 LS	6728 03	AB				-	8	8	8	-	8	8	-	-	-	-	-	-	-	-	-	-	-	8	-	-	8	8	8	8	8	-	-	-	-
		Coll				-	26	26	26	-	25	25	-	-	-	-	-	-	-	-	-	-	-	17	-	-	17	17	17	17	17	-	-	-	-
		Comp				-	30	30	30	-	30	30	-	-	-	-	-	-	-	-	-	-	-	29	-	-	28	28	28	28	28	-	-	-	-
		DCPD				-	29	29	29	-	29	29	-	-	-	-	-	-	-	-	-	-	-	12	-	-	12	12	12	12	12	-	-	-	-
SAVANA 3500 LS DIESEL	6729 03	AB				-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-
		Coll				-	-	-	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	18	18	-	-	-	-
		Comp				-	-	-	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	26	26	-	-	-	-
		DCPD				-	-	-	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	-	-	-	-
SAVANA 3500 LS EXT	6788 03	AB				-	8	8	8	8	8	8	-	-	8	-	-	-	-	-	-	-	-	8	-	-	-	8	8	8	8	-	-	-	-
		Coll				-	30	30	30	30	30	30	-	-	26	-	-	-	-	-	-	-	-	17	-	-	-	17	17	17	17	-	-	-	-
		Comp				-	28	28	28	28	28	28	-	-	28	-	-	-	-	-	-	-	-	17	-	-	-	17	17	17	17	-	-	-	-
		DCPD				-	24	24	24	24	24	24	-	-	17	-	-	-	-	-	-	-	-	16	-	-	-	14	14	14	14	-	-	-	-
SAVANA 3500 LS EXT DIESEL	6790 03	AB				-	-	-	8	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-
		Coll				-	-	-	25	-	-	-	-	-	25	-	-	-	-	-	-	-	-	-	-	-	-	-	23	23	23	-	-	-	-
		Comp				-	-	-	28	-	-	-	-	-	28	-	-	-	-	-	-	-	-	-	-	-	-	-	19	19	19	-	-	-	-
		DCPD				-	-	-	17	-	-	-	-	-	17	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	17	-	-	-	-
SAVANA 3500 LT	6728 04	AB				-	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	26	26	26	25	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	30	30	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	29	29	29	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SAVANA 3500 LT DIESEL	6729 04	AB				-	-	8	8	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	21	21	-	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	29	29	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	16	16	-	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SAVANA 3500 LT EXT	6788 04	AB				-	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	30	30	30	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	28	28	28	28	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	24	24	24	24	24	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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GMC TRUCK/VAN																																				
SAVANA 3500 LT EXT DIESEL	6790 04	AB Coll Comp DCPD							8 25 28 17																											
SAVANA 3500 SL	6728 01	AB Coll Comp DCPD										8 24 30 29	8 24 30	8 25 30	8 24 30	8 25 30	8 25 30	8 17 29	8 17 29	8 18 21	8 17 21	8 18 20	8 16 29	8 17 29	8 17 29	8 17 28	8 17 28	8 17 28	8 18 28	8 18 28	8 17 28	8 17 28				
SAVANA 3500 SL DIESEL	6729 01	AB Coll Comp DCPD																																		
SAVANA 3500 SL EXT	6788 01	AB Coll Comp DCPD										8 30 28 24	8 29 28 19	8 26 28 17	8 21 25	8 21 23	8 21 23	8 21 23	8 19 23	8 20 23	8 18 23	8 17 22	8 17 18	8 17 20	8 17 17	8 17 17	8 17 17	8 17 17	8 17 17	8 17 17	8 17 17	8 17 17				
SAVANA 3500 SL EXT DIESEL	6790 01	AB Coll Comp DCPD																																		
SAVANA 3500 SLE	6728 02	AB Coll Comp DCPD										8 24 30 29	8 24 30	8 25 30	8 24 30	8 25 30	8 17 29	8 17 29	8 18 30	8 17 29	8 18 30	8 16 29	8 17 29	8 17 29	8 17 29	8 17 28	8 17 28	8 17 28	8 17 28	8 17 28	8 17 28	8 17 28				
SAVANA 3500 SLE DIESEL	6729 02	AB Coll Comp DCPD										8 19 30 14	8 19 30	8 19 15	8 19 13	8 19 13																				
SAVANA 3500 SLE EXT	6788 02	AB Coll Comp DCPD										8 30 28 24	8 29 28 19	8 26 28 17	8 21 25	8 21 23	8 21 17	8 21 17	8 19 17	8 20 17	8 18 16	8 17 17	8 17 17	8 17 17	8 17 17	8 17 17	8 17 17	8 17 17	8 17 17	8 17 17	8 17 17					
SAVANA 3500 SLE EXT DIESEL	6790 02	AB Coll Comp DCPD										8 25 28 17	8 25 28	8 25 28	8 25 28	8 25 17																				
SIERRA 1500 AT4 CREW CAB 4WD	6776 10	AB Coll Comp DCPD		8 35 42 32	7 35 42 31	7 35 40 31																														
SIERRA 1500 AT4 CREW CAB 4WD DIESEL	6881 03	AB Coll Comp DCPD		8 38 41 32	7 38 41 32																															

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GMC TRUCK/VAN																																				
SIERRA 1500 AT4 DOUBLE CAB 4WD	6865 04	AB Coll Comp DCPD			-	-	7 34 47 31	7 39 40 34		-	-	-		-	-	-	-		-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 1500 AT4 DOUBLE CAB 4WD DIESEL	6882 03	AB Coll Comp DCPD			-	-	7 36 44 32	- - - -		-	-	-		-	-	-	-		-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 1500 C3 EXT CAB 4WD	6779 01	AB Coll Comp DCPD			-	-	- - - -	- - - -		-	-	-		-	-	-	-		-	-	-		-	-	5 17 31 13	5 17 30 14	5 17 30 14		-	-	-	-	-	-	-	-
SIERRA 1500 CREW CAB 2WD	6775 07	AB Coll Comp DCPD			-	7 29 31 31	6 29 30 30	6 32 31 32	5 32 31 33	5 32 31 33	5 32 31 33	5 32 29 32	4 30 28 31		-	-	-		-	5 19 28 18		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 1500 CREW CAB 4WD	6776 07	AB Coll Comp DCPD			-	8 35 42 32	7 35 42 31	7 35 40 31	7 41 46 37	7 41 45 36	7 38 45 37	7 36 44 34	7 34 44 35		-	-	-		-	6 23 35 18		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 1500 DENALI CREW CAB 2WD	6833 00	AB Coll Comp DCPD			-	-	- - - -	- - - -		-	5 30 29 30	- 17 33 15	- 6 - -		-	6 17 33 13	6 17 33 13	6 17 33 12	6 17 36 12	6 17 33 12		-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 1500 DENALI CREW CAB 4WD	6799 00	AB Coll Comp DCPD			-	8 37 45 34	8 37 44 34	7 37 42 34	7 39 60 40	7 39 60 40	7 39 60 40	7 38 59 40	6 33 44 27	6 32 44 27	6 32 44 26	6 30 44 22	6 30 44 21	6 29 46 20	6 27 45 21	5 29 42 20		-	-	-	-	-	-	-	-	-	-	-	-	-		
SIERRA 1500 DENALI CREW CAB 4WD DIESEL	6881 04	AB Coll Comp DCPD			-	8 38 41 32	7 38 41 32	- - - -		-	-	-		-	-	-	-		-	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 1500 DENALI EXT CAB 4WD	6779 00	AB Coll Comp DCPD			-	-	- - - -	- - - -		-	-	-		-	-	-	-		-	-	-		5 21 32 14	5 17 31 13	5 17 30 14		-	-	-	-	-	-	-	-	-	
SIERRA 1500 DOUBLE CAB 2WD	6864 00	AB Coll Comp DCPD			-	7 29 28 30	6 29 28 30	5 29 26 30	5 30 26 30	4 30 25 31	5 27 24 30	4 29 24 30	4 28 24 30		-	-	-		-	-		-	-	-	-	-	-	-	-	-	-	-	-	-		
SIERRA 1500 DOUBLE CAB 4WD	6865 00	AB Coll Comp DCPD			-	8 34 48 31	7 34 47 31	7 37 40 34	7 39 39 34	7 35 40 33	7 36 38 33	7 34 38 32	7 34 38 31		-	-	-		-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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GMC TRUCK/VAN																																			
SIERRA 1500 ELEVATION CREW CAB 2WD	6775 09	AB			-	7	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	29	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	31	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	31	31	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 1500 ELEVATION CREW CAB 4WD	6776 09	AB			-	8	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	42	42	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	32	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SIERRA 1500 ELEVATION CREW CAB 4WD DIESE	6881 01	AB			-	8	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 1500 ELEVATION DOUBLE CAB 2WD	6864 03	AB			-	7	6	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	29	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	28	28	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 1500 ELEVATION DOUBLE CAB 4WD	6865 03	AB			-	8	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	34	34	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	48	47	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	31	31	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 1500 ELEVATION DOUBLE CAB 4WD DIE	6882 01	AB			-	8	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	36	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	44	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	34	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SIERRA 1500 EXT CAB 2WD	6738 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	19	19	19	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-	-	-	-	-
SIERRA 1500 EXT CAB 4WD	6740 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	25	25	25	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-
SIERRA 1500 HD CREW CAB 2WD	6775 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	
SIERRA 1500 HD CREW CAB 4WD	6776 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	28	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	-	-	-	-	-	-	-	-	
SIERRA 1500 HD SLE CREW CAB 2WD	6775 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	-	5	5	5	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	16	16	-	14	14	14	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	25	28	-	20	15	15	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	17	17	-	11	10	10	-	-	-	-	-	-	-	-	

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GMC TRUCK/VAN																																			
SIERRA 1500 HD SLE CREW CAB 4WD	6776 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	-	6	6	6	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	20	21	-	16	15	15	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35	37	34	-	29	28	28	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	17	14	-	14	14	14	-	-	-	-	-	-	-	-	-
SIERRA 1500 HD SLT CREW CAB 2WD	6775 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	-	5	5	5	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	16	16	-	14	14	14	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	25	28	-	20	15	15	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	17	17	-	11	10	10	-	-	-	-	-	-	-	-	-
SIERRA 1500 HD SLT CREW CAB 4WD	6776 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	-	6	6	6	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	20	21	-	16	15	15	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35	37	34	-	29	28	28	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	17	14	-	14	14	14	-	-	-	-	-	-	-	-	-
SIERRA 1500 HYBRID CREW CAB 2WD	6847 00	AB			-	-	-	-	-	-	-	-	-	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	14	13	13	13	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	19	19	19	19	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	12	12	12	12	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SIERRA 1500 HYBRID CREW CAB 4WD	6848 00	AB			-	-	-	-	-	-	-	-	-	5	5	6	5	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	31	31	31	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	31	31	31	28	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	23	23	23	18	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SIERRA 1500 REG CAB 2WD	6737 00	AB			-	7	6	5	5	5	5	5	4	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	-	-	-	-	-	-
		Coll			-	30	28	28	31	32	31	31	30	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	-	-	-	-	-	-	-
		Comp			-	32	31	31	33	33	33	33	32	-	-	-	-	-	-	-	-	-	-	-	15	15	15	15	-	-	-	-	-	-	-
		DCPD			-	32	32	32	32	33	33	33	32	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-	-	-	-	-
SIERRA 1500 REG CAB 4WD	6739 00	AB			-	7	7	7	7	7	6	7	7	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	-	-	-	-	-	-	-
		Coll			-	39	39	39	36	36	36	37	35	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	-	-	-	-	-	-	-
		Comp			-	46	46	46	42	42	42	41	41	-	-	-	-	-	-	-	-	-	-	-	19	19	19	19	-	-	-	-	-	-	-
		DCPD			-	35	36	35	34	34	34	34	33	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-
SIERRA 1500 SL CREW CAB 2WD	6775 08	AB			-	-	-	-	-	-	-	-	-	5	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	24	24	23	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	31	29	29	28	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	25	23	22	22	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SIERRA 1500 SL CREW CAB 4WD	6776 08	AB			-	-	-	-	-	-	-	-	-	6	6	6	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	34	33	33	29	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	37	34	33	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	32	29	27	21	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SIERRA 1500 SL EXT CAB 2WD	6738 01	AB			-	-	-	-	-	-	-	-	-	4	4	4	4	4	-	4	4	5	5	5	5	5	5	5	5	5	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	24	23	23	22	21	-	19	18	16	17	13	11	11	11	11	11	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	30	30	29	29	29	-	29	29	27	26	23	19	19	19	19	19	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	20	20	19	16	15	-	15	14	12	11	10	9	9	9	9	-	-	-	-	-	-	-
SIERRA 1500 SL EXT CAB 4WD	6740 01	AB			-	-	-	-	-	-	-	-	-	5	5	5	5	5	-	5	5	5	5	5	5	5	5	5	5	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	32	30	29	25	24	-	21	16	15	13	12	11	11	11	11	11	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	30	30	30	30	30	-	30	30	30	29	28	25	25	25	25	25	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	23	21	22	21	16	-	15	13	11	10	8	8	8	8	8	-	-	-	-	-	-	-

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GMC TRUCK/VAN																																			
SIERRA 1500 SL REG CAB 2WD	6737 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	4	4	-	-	-	-	-	-
SIERRA 1500 SL REG CAB 4WD	6739 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	5	5	5	-	-	-	-	-	-
SIERRA 1500 SLE CREW CAB 2WD	6775 03	AB Coll Comp DCPD			-	7	6	6	5	5	5	5	4	5	5	5	5	5	5	5	5	5	5	5	-	-	-	-	-	-	-	-	-	-	
SIERRA 1500 SLE CREW CAB 4WD	6776 03	AB Coll Comp DCPD			-	8	7	7	7	7	7	7	7	6	6	6	6	6	6	6	6	6	6	-	-	6	-	-	-	-	-	-	-	-	
SIERRA 1500 SLE CREW CAB 4WD DIESEL	6881 00	AB Coll Comp DCPD			-	8	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 1500 SLE DOUBLE CAB 2WD	6864 01	AB Coll Comp DCPD			-	7	6	5	5	4	5	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 1500 SLE DOUBLE CAB 4WD	6865 01	AB Coll Comp DCPD			-	8	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 1500 SLE DOUBLE CAB 4WD DIESEL	6882 00	AB Coll Comp DCPD			-	8	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 1500 SLE EXT CAB 2WD	6738 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	4	4	4	4	4	5	4	4	5	5	5	5	5	5	5	-	-	-	-	-	-	
SIERRA 1500 SLE EXT CAB 4WD	6740 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	5	5	5	5	5	5	5	5	-	-	-	-	-	-	-	
SIERRA 1500 SLE HYBRID EXT CAB 2WD	6820 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	6	4	-	-	-	-	-	-	-	-	-	-	-	-	

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GMC TRUCK/VAN																																				
SIERRA 1500 SLE HYBRID EXT CAB 4WD	6821 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	4	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 1500 SLE REG CAB 2WD	6737 02	AB Coll Comp DCPD			-	-	-	-	5	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	-	-	-	-	-	-	
SIERRA 1500 SLE REG CAB 4WD	6739 02	AB Coll Comp DCPD			-	-	-	-	7	7	6	7	7	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	-	-	-	-	-	-
SIERRA 1500 SLT CREW CAB 2WD	6775 04	AB Coll Comp DCPD			-	7	6	6	5	5	5	5	4	5	5	5	5	5	5	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 1500 SLT CREW CAB 4WD	6776 04	AB Coll Comp DCPD			-	8	7	7	7	7	7	7	7	6	6	6	6	6	6	6	6	6	6	-	-	6	-	-	-	-	-	-	-	-	-	
SIERRA 1500 SLT CREW CAB 4WD DIESEL	6881 02	AB Coll Comp DCPD			-	8	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 1500 SLT DOUBLE CAB 2WD	6864 02	AB Coll Comp DCPD			-	-	6	5	5	4	5	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 1500 SLT DOUBLE CAB 4WD	6865 02	AB Coll Comp DCPD			-	-	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 1500 SLT DOUBLE CAB 4WD DIESEL	6882 02	AB Coll Comp DCPD			-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 1500 SLT EXT CAB 2WD	6738 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	4	4	4	4	4	5	4	4	5	5	5	5	5	5	5	5	-	-	-	-	-	-	
SIERRA 1500 SLT EXT CAB 4WD	6740 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	-	-	-	-	-	-	

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GMC TRUCK/VAN																																			
SIERRA 2500 EXT CAB 4WD	6744 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	-	-	-	-	-	-
					-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	15	-	-	-	-	-	-	
					-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35	35	35	35	-	-	-	-	-	-	
					-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-	-	-	-	
SIERRA 2500 HD AT4 CREW CAB 4WD	6791 05	AB Coll Comp DCPD			-	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
					-	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
					-	58	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
					-	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 2500 HD AT4 CREW CAB 4WD DIESEL	6792 05	AB Coll Comp DCPD			-	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
					-	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
					-	58	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
					-	25	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 2500 HD CREW CAB 2WD	6780 00	AB Coll Comp DCPD			-	6	6	5	5	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	
					-	29	29	29	29	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	-	-	-	-	-	-	-	-	
					-	33	33	34	33	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	29	29	-	-	-	-	-	-	-	-	
					-	17	17	22	22	22	22	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	-	-	-	-	-	-	-	
SIERRA 2500 HD CREW CAB 2WD DIESEL	6782 00	AB Coll Comp DCPD			-	6	6	5	5	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	-	-	-	-	-	-	-	-	
					-	29	29	25	25	25	25	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	-	-	-	-	-	-	-	
					-	38	38	40	40	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	29	29	-	-	-	-	-	-	-	-	
					-	16	16	22	22	22	22	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	-	-	-	-	-	-	-	
SIERRA 2500 HD CREW CAB 4WD	6791 00	AB Coll Comp DCPD			-	5	5	4	4	4	3	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	
					-	39	39	40	40	39	40	-	-	-	-	-	-	-	-	-	-	-	-	18	-	-	-	-	-	-	-	-	-	-	
					-	58	58	50	49	48	48	-	-	-	-	-	-	-	-	-	-	-	-	32	-	-	-	-	-	-	-	-	-	-	
					-	28	28	32	33	32	31	-	-	-	-	-	-	-	-	-	-	-	-	12	-	-	-	-	-	-	-	-	-	-	
SIERRA 2500 HD CREW CAB 4WD DIESEL	6792 00	AB Coll Comp DCPD			-	5	5	4	4	4	3	-	-	-	-	-	-	-	-	-	-	-	-	3	3	-	-	-	-	-	-	-	-	-	
					-	39	39	44	44	43	44	-	-	-	-	-	-	-	-	-	-	-	-	21	21	-	-	-	-	-	-	-	-	-	
					-	58	58	56	56	55	54	-	-	-	-	-	-	-	-	-	-	-	-	44	44	-	-	-	-	-	-	-	-	-	
					-	25	25	31	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	15	15	-	-	-	-	-	-	-	-	-	
SIERRA 2500 HD DENALI CREW CAB 2WD	6862 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
					-	-	-	-	-	-	-	-	-	17	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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					-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 2500 HD DENALI CREW CAB 2WD DIESE	6863 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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					-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 2500 HD DENALI CREW CAB 4WD	6856 00	AB Coll Comp DCPD			-	5	5	4	4	4	3	3	3	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
					-	42	42	47	47	47	47	41	41	34	34	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
					-	48	48	48	47	47	47	45	45	41	41	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
					-	26	26	32	32	32	32	32	30	21	20	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 2500 HD DENALI CREW CAB 4WD DIESE	6857 00	AB Coll Comp DCPD			-	5	5	4	4	4	3	3	3	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
					-	40	40	43	43	43	42	43	43	34	34	35	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
					-	64	64	59	58	59	58	59	58	50	49	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
					-	29	29	33	33	33	33	33	32	24	23	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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GMC TRUCK/VAN																																			
SIERRA 2500 HD WT CREW CAB 4WD DIESEL	6792 04	AB			-	-	-	-	-	-	-	3	3	3	3	3	3	4	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	44	43	34	34	32	31	31	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	54	50	57	57	57	57	58	55	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	31	31	26	22	24	22	21	20	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 2500 HD WT DOUBLE CAB 2WD	6866 00	AB			-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 2500 HD WT DOUBLE CAB 2WD DIESEL	6867 00	AB			-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 2500 HD WT DOUBLE CAB 4WD	6868 00	AB			-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 2500 HD WT DOUBLE CAB 4WD DIESEL	6869 00	AB			-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 2500 HD WT EXT CAB 2WD	6759 04	AB			-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	24	22	20	21	17	16	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	37	37	37	37	34	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	16	15	15	14	13	12	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 2500 HD WT EXT CAB 2WD DIESEL	6763 04	AB			-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	24	24	24	24	23	20	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	37	37	37	37	37	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	14	14	15	14	15	14	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 2500 HD WT EXT CAB 4WD	6761 04	AB			-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	26	28	25	25	24	25	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	36	37	37	35	34	36	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	20	19	16	15	15	15	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 2500 HD WT EXT CAB 4WD DIESEL	6765 04	AB			-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	29	27	27	24	23	24	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	51	51	47	45	44	46	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	18	17	17	14	14	13	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 2500 HD WT REG CAB 2WD	6758 03	AB			-	-	-	-	-	-	-	4	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	24	24	21	21	22	17	17	17	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	43	43	44	44	44	44	39	40	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	18	18	15	15	15	15	11	12	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 2500 HD WT REG CAB 2WD DIESEL	6762 03	AB			-	-	-	-	-	-	-	4	4	3	3	3	3	3	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	43	41	44	44	44	44	44	44	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	16	16	14	14	14	14	14	14	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

√ - Approved Theft Deterrent System

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January 12, 2021

INSURANCE BUREAU OF CANADA

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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
GMC TRUCK/VAN																																			
SIERRA 2500 HD WT REG CAB 4WD	6760 03	AB			-	-	-	-	-	-	-	2	2	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	39	39	26	28	27	26	25	25	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	65	66	55	49	50	50	48	46	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	32	31	19	20	20	19	17	17	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SIERRA 2500 HD WT REG CAB 4WD DIESEL	6764 03	AB			-	-	-	-	-	-	-	3	3	3	3	3	3	3	4	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	45	38	31	30	30	29	24	23	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	70	64	60	60	60	60	50	50	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	31	30	19	19	19	17	18	17	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SIERRA 2500 REG CAB 2WD	6741 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	13	13	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34	34	34	34	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-	-	-	-	-	-
SIERRA 2500 REG CAB 4WD	6743 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	-	-	-	-	-	-	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36	36	36	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	13	-	-	-	-	-	-	-	-
SIERRA 2500 SL EXT CAB 2WD	6742 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	28	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-
SIERRA 2500 SL EXT CAB 4WD	6744 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	15	15	15	15	15	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	34	35	35	35	35	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	10	9	9	9	9	-	-	-	-	-	-	-
SIERRA 2500 SL REG CAB 2WD	6741 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	12	13	13	13	13	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37	34	34	34	34	34	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	11	9	9	9	9	-	-	-	-	-	-	-
SIERRA 2500 SL REG CAB 4WD	6743 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36	36	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	-	-	-	-	-	-	-	-
SIERRA 2500 SLE CREW CAB 2WD	6818 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-
SIERRA 2500 SLE CREW CAB 4WD	6819 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	42	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	-
SIERRA 2500 SLE EXT CAB 2WD	6742 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	28	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-

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GMC TRUCK/VAN																																			
SIERRA 2500 SLE EXT CAB 4WD	6744 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	34	35	35	35	35	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	10	9	9	9	9	-	-	-	-	-	-	
SIERRA 2500 SLE REG CAB 2WD	6741 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37	34	34	34	34	34	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	11	9	9	9	9	-	-	-	-	-	-	
SIERRA 2500 SLE REG CAB 4WD	6743 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36	36	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	-	-	-	-	-	-	
SIERRA 2500 SLT CREW CAB 2WD	6818 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 2500 SLT CREW CAB 4WD	6819 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	42	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 2500 SLT EXT CAB 2WD	6742 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	28	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	
SIERRA 2500 SLT EXT CAB 4WD	6744 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	15	15	15	15	15	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	34	35	35	35	35	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	10	9	9	9	9	-	-	-	-	-	-	
SIERRA 2500 SLT REG CAB 4WD	6743 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36	36	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	-	-	-	-	-	-	
SIERRA 3500 AT4 CREW CAB 4WD	6795 05	AB			-	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	24	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 3500 AT4 CREW CAB 4WD DIESEL	6796 05	AB			-	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	24	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 3500 CREW CAB 2WD	6793 00	AB			-	6	6	5	5	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	
		Coll			-	26	26	31	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	-	-	-	-	-	-	-	-	
		Comp			-	29	29	30	29	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	-	-	-	-	-	-	-	-	
		DCPD			-	17	17	21	21	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
GMC TRUCK/VAN																																			
SIERRA 3500 CREW CAB 2WD DIESEL	6794 00	AB				-	6	6	5	5	4	4	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	
		Coll				-	24	24	26	26	26	26	-	-	-	-	-	-	-	-	-	-	-	-	14	14	-	-	-	-	-	-	-	-	
		Comp				-	28	28	29	29	29	29	-	-	-	-	-	-	-	-	-	-	-	-	19	19	-	-	-	-	-	-	-	-	
		DCPD				-	12	12	15	15	15	15	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	
SIERRA 3500 CREW CAB 4WD	6795 00	AB				-	5	5	4	4	4	3	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	
		Coll				-	34	34	40	40	40	39	-	-	-	-	-	-	-	-	-	-	-	-	29	29	-	-	-	-	-	-	-	-	
		Comp				-	33	33	34	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	30	30	-	-	-	-	-	-	-	-	
		DCPD				-	24	24	26	27	27	28	-	-	-	-	-	-	-	-	-	-	-	-	19	19	-	-	-	-	-	-	-	-	
SIERRA 3500 CREW CAB 4WD DIESEL	6796 00	AB				-	5	5	4	4	4	3	-	-	-	-	-	-	-	-	-	-	-	-	-	3	-	-	-	-	-	-	-	-	
		Coll				-	35	35	40	41	41	41	-	-	-	-	-	-	-	-	-	-	-	-	28	-	-	-	-	-	-	-	-	-	
		Comp				-	37	37	37	37	37	37	-	-	-	-	-	-	-	-	-	-	-	-	30	-	-	-	-	-	-	-	-	-	
		DCPD				-	24	24	28	27	27	27	-	-	-	-	-	-	-	-	-	-	-	-	16	-	-	-	-	-	-	-	-	-	
SIERRA 3500 DENALI CREW CAB 4WD	6858 00	AB				-	5	5	4	4	4	3	4	4	3	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	34	34	40	40	40	40	40	40	38	37	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	35	35	37	37	37	37	37	35	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	23	23	26	27	27	27	27	27	28	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 3500 DENALI CREW CAB 4WD DIESEL	6859 00	AB				-	5	5	4	4	4	3	3	3	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	35	35	41	41	40	41	41	41	37	38	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	42	42	43	43	43	43	43	43	43	43	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	26	26	28	27	27	27	26	24	23	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 3500 DOUBLE CAB 2WD	6870 03	AB				-	6	6	-	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	31	31	-	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	30	30	-	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	17	17	-	25	25	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 3500 DOUBLE CAB 2WD DIESEL	6871 03	AB				-	6	6	-	5	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	29	29	-	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	33	33	-	33	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	16	16	-	21	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 3500 DOUBLE CAB 4WD	6872 03	AB				-	5	5	-	4	4	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	34	34	-	41	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	35	35	-	37	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	24	24	-	24	24	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 3500 DOUBLE CAB 4WD DIESEL	6873 03	AB				-	5	5	-	4	4	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	36	36	-	42	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	42	42	-	43	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	24	24	-	25	21	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 3500 EXT CAB 2WD	6767 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 3500 EXT CAB 2WD DIESEL	6771 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	25	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
GMC TRUCK/VAN																																			
SIERRA 3500 EXT CAB 4WD	6769 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	-	-	-	-	-	-	-
SIERRA 3500 EXT CAB 4WD DIESEL	6773 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	-	-	-	-	-	-	-	-	-
SIERRA 3500 REG CAB 2WD	6766 00	AB Coll Comp DCPD			-	6	6	-	5	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	
SIERRA 3500 REG CAB 2WD DIESEL	6770 00	AB Coll Comp DCPD			-	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	
SIERRA 3500 REG CAB 4WD	6768 00	AB Coll Comp DCPD			-	5	5	-	4	4	3	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	-	-	-	-	-	-	-	-	
SIERRA 3500 REG CAB 4WD DIESEL	6772 00	AB Coll Comp DCPD			-	5	5	-	4	4	3	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	-	-	-	-	-	-	-	-	
SIERRA 3500 SL CREW CAB 2WD	6793 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	
SIERRA 3500 SL CREW CAB 2WD DIESEL	6794 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	
SIERRA 3500 SL CREW CAB 4WD	6795 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	3	3	-	-	-	-	-	-	-	-	-	-	
SIERRA 3500 SL CREW CAB 4WD DIESEL	6796 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	3	-	-	-	-	-	-	-	-	-	
SIERRA 3500 SL EXT CAB 2WD	6767 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
GMC TRUCK/VAN																																			
SIERRA 3500 SL EXT CAB 2WD DIESEL	6771 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	5	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	14	14	14	14	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	30	28	28	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	11	11	11	-	-	-	-	-	-	-	-	-	-	
SIERRA 3500 SL EXT CAB 4WD	6769 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34	34	34	31	31	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	40	38	38	35	35	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	24	25	15	14	-	-	-	-	-	-	-	-	-	-	
SIERRA 3500 SL EXT CAB 4WD DIESEL	6773 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	3	3	3	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37	33	32	29	30	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43	37	37	35	35	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	18	17	17	17	-	-	-	-	-	-	-	-	-	-	
SIERRA 3500 SL REG CAB 2WD	6766 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	
SIERRA 3500 SL REG CAB 2WD DIESEL	6770 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	
SIERRA 3500 SL REG CAB 4WD	6768 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	3	3	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34	34	33	31	31	31	31	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	68	67	61	57	56	52	52	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	19	18	17	18	18	18	-	-	-	-	-	-	-	-	
SIERRA 3500 SL REG CAB 4WD DIESEL	6772 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	4	3	3	3	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	34	34	34	34	32	32	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	73	67	61	57	56	52	52	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	18	17	17	17	17	17	-	-	-	-	-	-	-	-	
SIERRA 3500 SLE CREW CAB 2WD	6793 02	AB			-	6	6	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	
		Coll			-	26	26	31	31	31	31	31	16	16	16	16	16	16	16	16	16	16	17	16	-	-	-	-	-	-	-	-	-	-	
		Comp			-	29	29	30	29	29	29	29	26	29	29	29	29	29	29	29	27	29	28	25	25	-	-	-	-	-	-	-	-	-	
		DCPD			-	17	17	21	21	21	21	21	12	12	12	12	12	12	12	12	12	12	11	12	-	-	-	-	-	-	-	-	-	-	
SIERRA 3500 SLE CREW CAB 2WD DIESEL	6794 02	AB			-	6	6	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	
		Coll			-	24	24	26	26	26	26	26	23	23	23	17	17	17	17	17	17	18	14	15	-	-	-	-	-	-	-	-	-	-	
		Comp			-	28	28	29	29	29	29	29	32	31	31	31	31	30	30	30	28	28	25	25	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	12	12	15	15	15	15	15	14	14	13	11	11	11	10	10	10	12	11	10	-	-	-	-	-	-	-	-	-	-	-
SIERRA 3500 SLE CREW CAB 4WD	6795 02	AB			-	5	5	4	4	4	3	3	3	4	4	4	4	4	4	4	4	4	3	3	-	-	-	-	-	-	-	-	-	-	
		Coll			-	34	34	40	40	40	39	39	37	40	40	36	33	33	32	33	33	32	30	30	-	-	-	-	-	-	-	-	-	-	
		Comp			-	33	33	34	34	34	34	34	32	32	32	32	32	32	32	32	32	32	32	31	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	24	24	26	27	27	28	27	26	28	28	25	24	24	24	24	23	21	22	21	-	-	-	-	-	-	-	-	-	-	-
SIERRA 3500 SLE CREW CAB 4WD DIESEL	6796 02	AB			-	5	5	4	4	4	3	3	3	4	4	4	4	4	4	4	4	4	4	3	3	-	-	-	-	-	-	-	-	-	
		Coll			-	35	35	40	41	41	41	40	39	39	39	36	36	35	33	33	32	30	28	28	28	28	-	-	-	-	-	-	-	-	
		Comp			-	37	37	37	37	37	37	37	35	35	35	34	34	34	34	37	33	32	32	31	30	30	-	-	-	-	-	-	-	-	
		DCPD			-	24	24	28	27	27	27	26	27	26	25	23	21	21	22	21	20	18	16	16	16	-	-	-	-	-	-	-	-	-	-

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GMC TRUCK/VAN																																			
SIERRA 3500 SLE DOUBLE CAB 2WD	6870 01	AB			-	6	6	-	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	31	31	-	35	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	30	30	-	31	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	17	17	-	25	25	25	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 3500 SLE DOUBLE CAB 2WD DIESEL	6871 01	AB			-	6	6	-	5	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	29	29	-	31	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	33	33	-	33	33	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	16	16	-	21	21	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 3500 SLE DOUBLE CAB 4WD	6872 01	AB			-	5	5	-	4	4	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	34	34	-	41	41	41	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	35	35	-	37	37	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	24	24	-	24	24	25	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 3500 SLE DOUBLE CAB 4WD DIESEL	6873 01	AB			-	5	5	-	4	4	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	36	36	-	42	39	39	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	42	42	-	43	43	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	24	24	-	25	21	20	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SIERRA 3500 SLE EXT CAB 2WD	6767 02	AB			-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	15	15	15	15	15	15	14	14	14	14	14	12	12	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	30	30	30	30	30	30	30	30	30	28	25	22	22	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	11	11	11	11	11	11	11	11	11	11	10	5	5	-	-	-	-	-	-	-	-	
SIERRA 3500 SLE EXT CAB 2WD DIESEL	6771 02	AB			-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	4	4	4	5	4	4	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	15	15	15	15	15	15	16	14	14	14	14	14	14	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	30	30	30	30	30	26	30	30	30	28	28	25	25	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	14	14	13	13	13	13	13	13	11	11	11	11	11	-	-	-	-	-	-	-	-	-
SIERRA 3500 SLE EXT CAB 4WD	6769 02	AB			-	-	-	-	-	-	-	-	-	4	5	4	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	43	41	41	37	34	34	34	34	34	31	31	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	40	40	38	38	38	38	40	38	38	35	35	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	29	24	24	24	24	24	24	24	25	15	14	-	-	-	-	-	-	-	-	-	-	-
SIERRA 3500 SLE EXT CAB 4WD DIESEL	6773 02	AB			-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	4	3	3	3	3	3	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	42	40	40	38	38	38	37	33	32	29	30	30	30	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	44	44	43	43	43	43	43	37	37	35	35	34	34	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	25	24	22	21	21	20	18	18	17	17	17	16	16	-	-	-	-	-	-	-	-	-
SIERRA 3500 SLE REG CAB 2WD	6766 02	AB			-	6	6	-	5	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-
		Coll			-	30	30	-	31	31	31	31	31	19	19	18	-	-	-	-	-	-	-	-	-	16	-	-	-	-	-	-	-	-	-
		Comp			-	40	40	-	44	44	44	44	44	40	37	37	-	-	-	-	-	-	-	-	-	30	-	-	-	-	-	-	-	-	-
		DCPD			-	19	19	-	21	21	21	21	21	13	13	13	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-
SIERRA 3500 SLE REG CAB 2WD DIESEL	6770 02	AB			-	6	6	-	-	-	-	-	4	4	4	4	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	
		Coll			-	25	25	-	-	-	-	-	31	14	14	14	-	-	-	-	-	-	-	-	14	-	-	-	-	-	-	-	-	-	
		Comp			-	40	40	-	-	-	-	-	41	36	36	35	-	-	-	-	-	-	-	-	30	-	-	-	-	-	-	-	-	-	-
		DCPD			-	18	18	-	-	-	-	-	21	10	10	10	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-
SIERRA 3500 SLE REG CAB 4WD	6768 02	AB			-	5	5	-	4	4	3	3	3	5	3	3	3	3	3	3	3	3	3	3	3	3	-	-	-	-	-	-	-	-	-
		Coll			-	34	34	-	40	40	40	40	40	38	38	38	38	38	34	34	34	34	33	31	31	31	31	-	-	-	-	-	-	-	-
		Comp			-	49	49	-	52	52	52	52	51	62	62	61	61	61	61	68	67	61	57	56	52	52	-	-	-	-	-	-	-	-	-
		DCPD			-	24	24	-	29	29	29	29	28	26	26	26	26	26	23	19	19	18	17	18	18	18	-	-	-	-	-	-	-	-	-

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GMC TRUCK/VAN																																			
SIERRA 3500 SLE REG CAB 4WD DIESEL	6772 02	AB				-	5	5	-	4	4	3	3	3	4	4	3	3	3	3	3	3	4	3	3	3	-	-	-	-	-	-	-	-	-
		Coll				-	34	34	-	36	34	34	34	32	40	40	40	39	38	38	38	34	34	34	34	32	32	-	-	-	-	-	-	-	-
		Comp				-	52	52	-	56	56	56	56	56	66	66	62	62	61	61	73	67	61	57	56	52	52	-	-	-	-	-	-	-	-
		DCPD				-	24	24	-	26	26	26	27	26	28	28	28	24	24	24	19	18	17	17	17	17	17	-	-	-	-	-	-	-	-
SIERRA 3500 SLT CREW CAB 2WD	6793 03	AB				-	6	6	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-
		Coll				-	26	26	31	31	31	31	31	31	16	16	16	16	16	16	16	16	16	17	16	16	16	-	-	-	-	-	-	-	-
		Comp				-	29	29	30	29	29	29	29	26	29	29	29	29	29	27	29	28	28	25	25	19	19	-	-	-	-	-	-	-	-
		DCPD				-	17	17	21	21	21	21	21	21	12	12	12	12	12	12	12	12	11	12	12	12	-	-	-	-	-	-	-	-	-
SIERRA 3500 SLT CREW CAB 2WD DIESEL	6794 03	AB				-	6	6	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	24	24	26	26	26	26	26	23	23	23	17	17	17	17	18	14	14	15	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	28	28	29	29	29	29	26	31	31	31	31	30	30	30	28	28	25	25	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	12	12	15	15	15	15	15	14	14	13	11	11	11	10	10	12	11	10	-	-	-	-	-	-	-	-	-	-	-
SIERRA 3500 SLT CREW CAB 4WD	6795 03	AB				-	5	5	4	4	4	3	3	3	4	4	4	4	4	4	4	4	3	3	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	34	34	40	40	40	39	39	37	40	40	36	33	33	32	33	33	32	30	30	-	-	-	-	-	-	-	-	-	-
		Comp				-	33	33	34	34	34	34	34	32	32	32	32	32	32	32	32	32	32	31	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	24	24	26	27	27	28	27	26	28	28	25	24	24	24	23	21	22	21	-	-	-	-	-	-	-	-	-	-	-
SIERRA 3500 SLT CREW CAB 4WD DIESEL	6796 03	AB				-	5	5	4	4	4	3	3	3	4	4	4	4	4	4	4	4	4	3	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	35	35	40	41	41	41	40	39	39	39	36	36	35	33	33	32	30	28	28	28	-	-	-	-	-	-	-	-	-
		Comp				-	37	37	37	37	37	37	37	35	35	35	34	34	34	34	37	33	32	32	31	30	-	-	-	-	-	-	-	-	-
		DCPD				-	24	24	28	27	27	27	26	27	26	25	25	23	21	21	22	20	18	16	18	16	-	-	-	-	-	-	-	-	-
SIERRA 3500 SLT DOUBLE CAB 2WD	6870 02	AB				-	-	-	-	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	35	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	31	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	25	25	25	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SIERRA 3500 SLT DOUBLE CAB 2WD DIESEL	6871 02	AB				-	-	-	-	5	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	31	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	33	33	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	21	21	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SIERRA 3500 SLT DOUBLE CAB 4WD	6872 02	AB				-	-	-	-	4	4	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	41	41	41	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	37	37	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	24	24	25	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SIERRA 3500 SLT DOUBLE CAB 4WD DIESEL	6873 02	AB				-	-	-	-	4	4	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	42	39	39	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	43	43	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	25	21	20	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SIERRA 3500 SLT EXT CAB 2WD	6767 03	AB				-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	15	15	15	15	15	15	14	14	14	14	12	12	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	30	30	30	30	30	30	30	30	30	28	25	22	22	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	11	11	11	11	11	11	11	11	11	11	10	5	5	-	-	-	-	-	-	-	-	-
SIERRA 3500 SLT EXT CAB 2WD DIESEL	6771 03	AB				-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	4	4	4	5	4	4	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	15	15	15	15	15	15	16	14	14	14	14	14	14	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	30	30	30	30	30	26	30	30	30	28	25	25	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	14	14	13	13	13	13	13	13	13	11	11	11	-	-	-	-	-	-	-	-	-	

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92	
HONDA																																				
CIVIC DX 2DR COUPE	0258 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	11	11	8	8	8	8	8	8	8	8	8	8	8	8	8	-
CIVIC DX 2DR HATCHBACK	0246 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	-
CIVIC DX 4DR	0210 01	AB Coll Comp DCPD			-	-	11	11	11	11	12	12	12	12	12	11	11	11	11	11	11	11	9	9	9	9	9	9	9	9	9	9	9	9	9	-
CIVIC DX-A 2DR COUPE	0258 11	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CIVIC DX-A 4DR	0210 09	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CIVIC DX-G 2DR COUPE	0258 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	12	11	11	11	11	11	11	-	-	-	-	8	8	8	-	-	-	-	-	-	
CIVIC DX-G 4DR	0210 05	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	11	11	11	-	9	9	9	9	9	9	9	9	9	9	9	9	-
CIVIC EX 2DR COUPE	0258 08	AB Coll Comp DCPD			-	-	-	-	-	-	-	11	10	11	11	12	-	-	-	11	11	8	-	8	-	-	-	-	-	-	8	-	-	-	-	
CIVIC EX 2DR COUPE [U.S. MODEL]	0259 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	8	8	8	8	-
CIVIC EX 4DR	0210 06	AB Coll Comp DCPD			-	11	11	11	11	11	12	12	12	12	12	11	11	11	11	-	11	11	9	9	9	9	9	9	9	9	9	9	9	9	9	-
CIVIC EX 4DR HATCHBACK	1823 02	AB Coll Comp DCPD			-	-	-	10	10	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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HONDA																																			
CIVIC EX-G 4DR	0210 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	-	9	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√9	9	9	9	9	9	-	9	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	14	14	14	-	14	-	-
CIVIC EX-L 2DR COUPE	0258 09	AB			-	-	-	-	-	10	10	11	10	11	11	12	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	37	36	31	30	30	30	30	28	27	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	33	33	27	27	27	27	27	25	21	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	42	42	35	34	31	31	32	28	27	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIVIC EX-L 4DR	0210 08	AB			-	-	-	-	-	11	-	12	12	12	12	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	39	-	31	30	29	27	30	26	25	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	38	-	30	23	21	19	16	16	14	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	50	-	36	36	33	33	31	28	27	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIVIC EX-L 4DR HATCHBACK	1823 03	AB			-	-	-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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CIVIC EX-T 2DR COUPE	0258 12	AB			-	-	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp			-	-	-	-	34	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	43	42	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIVIC EX-T 4DR	0251 08	AB			-	-	-	-	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	40	36	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	34	34	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	46	44	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIVIC EX-V 4DR	0210 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	-	9	9	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√9	9	9	9	9	9	-	9	9	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	14	14	14	-	14	14	-
CIVIC GL 4DR	0210 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	14	-	-	-	-	-
CIVIC GX 4DR	0210 07	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	-	-	9	9	9	9	9	9	9	-	-	-	-	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	-	-	-	√11	√9	√9	√9	√9	9	9	9	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	27	25	-	-	-	17	14	14	14	14	14	14	14	-	-	-	-	-
CIVIC HF 4DR	0251 07	AB			-	-	-	-	-	-	-	12	-	12	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp			-	-	-	-	-	-	-	27	-	19	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	35	-	33	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CIVIC HX 2DR COUPE	0258 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	13	12	10	10	10	10	10	10	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√13	√14	√13	√13	√13	13	13	13	13	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	16	16	15	15	15	15	15	15	-	-	-	-	-

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HONDA																																			
CIVIC HYBRID 4DR	0221 00	AB			-	-	-	-	-	-	-	11	11	11	11	11	11	11	11	11	11	9	8	8	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	38	33	30	30	31	31	30	30	29	29	21	21	15	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	19	19	19	19	24	24	18	17	17	16	√15	√12	√12	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	46	39	36	35	38	38	29	29	29	28	20	20	17	-	-	-	-	-	-	-	-	-	-	
CIVIC LX 2DR COUPE	0258 04	AB			-	-	10	10	10	10	10	11	10	11	11	-	11	-	11	11	11	8	8	8	8	8	-	-	-	-	-	-	-	-	
		Coll			-	-	38	38	37	37	36	31	30	30	30	-	28	-	24	21	19	15	13	12	10	10	-	-	-	-	-	-	-	-	
		Comp			-	-	34	34	34	33	33	27	27	27	27	-	25	-	19	17	14	√13	√14	√13	√13	√13	-	-	-	-	-	-	-	-	
		DCPD			-	-	43	43	43	42	42	35	34	31	31	-	28	-	27	21	20	19	16	16	15	15	-	-	-	-	-	-	-	-	
CIVIC LX 4DR	0251 00	AB			-	11	11	11	11	11	11	12	11	12	12	11	11	11	11	11	11	9	9	9	9	9	9	9	9	9	9	9	9	9	
		Coll			-	40	40	40	40	36	36	30	30	28	25	29	28	25	22	21	19	15	13	12	12	12	12	12	12	12	12	12	12	-	
		Comp			-	38	38	35	34	34	33	27	21	19	17	16	16	14	14	14	14	√13	√12	√11	√9	√9	9	9	9	9	9	9	9	-	
		DCPD			-	47	47	46	46	44	44	35	35	33	32	32	32	30	26	25	22	20	20	14	14	14	14	14	14	14	14	14	14	-	
CIVIC LX 4DR HATCHBACK	1823 00	AB			-	-	10	10	10	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	34	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	38	38	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	43	40	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CIVIC LX SE 4DR	0251 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	-	-		
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-		
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CIVIC LX-G 4DR	0251 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	9	9	9	9	9	9	-	-	9	9	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	-	-	12	12	12	12	12	-	-	12	12	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√13	-	-	√9	√9	9	9	9	-	-	9	9	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	-	-	14	14	14	14	14	-	-	14	14	-	
CIVIC LX-S 4DR	0251 05	AB			-	-	-	-	-	-	-	-	-	-	-	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	16	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CIVIC LX-SR 2DR COUPE	0258 10	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	27	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	21	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	27	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CIVIC LX-SR 4DR	0251 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CIVIC REVERB 2DR COUPE	0258 06	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	-	-	-	-	-	-	-	-	-	-	-	-	
CIVIC SE 2DR COUPE	0258 07	AB			-	-	-	-	-	-	-	-	-	-	-	12	11	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	30	28	-	-	-	-	15	13	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	27	25	-	-	-	-	√13	√14	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	32	28	-	-	-	-	19	16	-	-	-	-	-	-	-	-	-	-	-	

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HONDA																																			
CIVIC SE 2DR HATCHBACK	0247 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	-	-	-	-	-	-	-	-
CIVIC SE 4DR	0252 00	AB			-	-	-	-	11	-	-	-	-	-	-	11	-	-	-	-	-	9	9	-	-	-	9	9	-	-	-	-	-	-	-
		Coll			-	-	-	-	32	-	-	-	-	-	-	31	-	-	-	-	-	13	11	-	-	-	8	8	-	-	-	-	-	-	-
		Comp			-	-	-	-	35	-	-	-	-	-	-	19	-	-	-	-	-	√9	√10	-	-	-	15	15	-	-	-	-	-	-	-
		DCPD			-	-	-	-	41	-	-	-	-	-	-	31	-	-	-	-	-	17	15	-	-	-	10	10	-	-	-	-	-	-	-
CIVIC Si 2DR COUPE	0259 00	AB			-	-	11	10	10	10	-	10	10	10	10	10	10	10	10	10	10	-	8	8	8	8	8	8	8	8	8	8	8	8	8
		Coll			-	-	34	34	34	34	-	32	31	32	30	28	28	28	25	23	20	-	14	13	11	11	11	11	11	11	11	11	11	11	-
		Comp			-	-	33	33	33	33	-	31	31	30	29	30	29	27	25	24	23	-	√18	√19	√17	√17	17	17	17	17	17	17	17	17	-
		DCPD			-	-	36	36	36	36	-	34	34	34	33	29	28	28	25	23	23	-	17	15	15	15	15	15	15	15	15	15	15	15	15
CIVIC Si 2DR COUPE [U.S. MODEL]	0280 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32	32	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	-	-	-	-	-	-	-
CIVIC Si 2DR HATCHBACK	0248 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	7	-	-	-	-	-	7	7	7	7	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	13	-	-	-	-	-	13	13	13	13	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√16	√18	√19	√18	-	-	-	-	-	18	18	18	18	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	16	15	15	-	-	-	-	-	15	15	15	15	-
CIVIC Si 4DR	1094 00	AB			-	-	10	10	10	10	-	10	10	10	10	10	10	10	10	10	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	36	36	35	35	-	32	31	32	31	23	21	21	20	18	-	17	14	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	33	33	31	31	-	31	30	30	30	27	27	25	23	21	-	√13	√12	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	39	39	39	38	-	33	33	33	33	28	25	26	23	21	-	20	17	-	-	-	-	-	-	-	-	-	-	-	-
CIVIC Si VELOZ 2DR COUPE	0259 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	8	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	-	-	11	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√17	-	-	17	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	-	-	15	-	-	-	-	-	-	
CIVIC Si-G 2DR COUPE	0259 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	14	13	11	11	11	11	11	11	11	11	11	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√23	√18	√19	√17	√17	17	17	17	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	17	15	15	15	15	15	15	-	-	-	-	-	-
CIVIC SiR 2DR	0280 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32	32	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	-	-	-	-	-	-	-
CIVIC SiR 2DR HATCHBACK	0248 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	7	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	13	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√19	√18	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	-	-	-	-	-	-	-	-	-	-
CIVIC SPORT 2DR COUPE	0258 14	AB			-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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HONDA																																			
CIVIC SPORT 4DR	0251 02	AB			-	11	11	11	-	-	-	-	-	-	-	-	11	11	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	
		Coll			-	40	40	40	-	-	-	-	-	-	-	-	28	25	-	-	-	-	12	-	-	-	-	-	-	-	-	-	-		
		Comp			-	38	38	35	-	-	-	-	-	-	-	-	16	14	-	-	-	-	√11	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	47	47	46	-	-	-	-	-	-	-	-	32	30	-	-	-	-	14	-	-	-	-	-	-	-	-	-	-		
CIVIC SPORT 4DR HATCHBACK	1823 01	AB			-	-	10	10	10	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	34	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	38	38	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	43	40	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
CIVIC SPORT TOURING 4DR HATCHBACK	1824 00	AB			-	-	11	11	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	36	36	35	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	40	40	40	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	47	47	47	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
CIVIC TOURING 2DR COUPE	0258 13	AB			-	-	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	38	38	37	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	34	34	34	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	43	43	43	42	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
CIVIC TOURING 4DR	0251 06	AB			-	11	11	11	11	11	11	12	11	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	40	40	40	40	36	36	30	30	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	38	38	35	34	34	33	27	21	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	47	47	46	46	44	44	35	35	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
CIVIC TYPE R 4DR HATCHBACK	1864 00	AB			-	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	36	36	36	36	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	41	41	41	41	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	41	41	41	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
CIVIC TYPE R LE 4DR HATCHBACK	1864 01	AB			-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
CIVIC VX 2DR HATCHBACK	0255 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
CLARITY PLUG-IN 4DR	1883 00	AB			-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	34	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	32	32	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	38	38	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
CLARITY TOURING PLUG-IN 4DR	1883 01	AB			-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	34	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	32	32	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	38	38	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
CR-Z EX HYBRID 2DR	2004 01	AB			-	-	-	-	-	-	10	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	-	-	-	-	33	-	-	32	31	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	-	-	-	-	29	-	-	27	27	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	-	-	-	-	36	-	-	35	31	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

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HONDA																																			
CR-Z HYBRID 2DR	2004 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	9	9	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FIT DX 5DR	1429 00	AB Coll Comp DCPD			-	-	11	11	11	11	11	12	10	11	11	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FIT EX 5DR	1430 01	AB Coll Comp DCPD			-	-	11	11	11	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FIT EX-L 5DR	1430 02	AB Coll Comp DCPD			-	-	11	11	11	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FIT LX 5DR	1429 01	AB Coll Comp DCPD			-	-	11	11	11	11	11	12	10	11	11	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FIT SE 5DR	1429 02	AB Coll Comp DCPD			-	-	-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FIT SPORT 5DR	1430 00	AB Coll Comp DCPD			-	-	11	11	11	-	-	-	10	11	11	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
INSIGHT 2DR	0285 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-
INSIGHT 4DR	1900 00	AB Coll Comp DCPD			-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
INSIGHT EX 5DR	1549 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
INSIGHT LX 5DR	1549 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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HONDA																																			
INSIGHT TOURING 4DR	1900 01	AB				9	9	9																											
		Coll				35	35	33																											
		Comp				32	30	30																											
		DCPD				40	40	40																											
PRELUDE 2DR	0207 00	AB																							8	8	8	8	8						
		Coll																						16	16	16	16	16							
		Comp																						24	24	24	24	24							
		DCPD																						20	20	20	20	20							
PRELUDE 4WS 2DR	0239 00	AB																														7	7		
		Coll																													9	9			
		Comp																													10	10			
		DCPD																													10	10			
PRELUDE S 2DR	0207 01	AB																													8	8	8	8	
		Coll																												16	16	16	16		
		Comp																												24	24	24	24		
		DCPD																												20	20	20	20		
PRELUDE SE 2DR	0253 00	AB																							9										
		Coll																						16											
		Comp																						25											
		DCPD																						23											
PRELUDE SE 2DR [U.S. MODEL]	0260 01	AB																													8				
		Coll																												10					
		Comp																												24					
		DCPD																												13					
PRELUDE Si 2DR	0254 00	AB																												7	7	7	7		
		Coll																												12	12	12	12		
		Comp																												14	14	14	14		
		DCPD																												13	13	13	13		
PRELUDE Si 4WS 2DR	0220 00	AB																													8	8			
		Coll																												9	9				
		Comp																												11	11				
		DCPD																												11	11				
PRELUDE SR 2DR	0238 00	AB																												8	8	8	8		
		Coll																												12	12	12	12		
		Comp																												18	18	18	18		
		DCPD																												11	11	11	11		
PRELUDE SR 4WS 2DR	0239 01	AB																													7	7			
		Coll																												9	9				
		Comp																												10	10				
		DCPD																												10	10				
PRELUDE SR-V 2DR	0260 00	AB																												8	8	8	8		
		Coll																												10	10	10	10		
		Comp																												24	24	24	24		
		DCPD																												13	13	13	13		

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
HONDA																																			
PRELUDE TYPE SH 2DR	0207 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	16	16	16	16	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	24	24	24	24	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	20	20	20	20	-	-	-	-	-	
PRELUDE VTEC 2DR [U.S. MODEL]	0260 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	24	24	24	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	13	13	-	
S2000 CONVERTIBLE	0284 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	7	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	31	27	27	27	26	24	24	22	22	22	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	36	33	√29	√29	√29	√25	√25	√23	√23	√23	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	30	24	21	21	19	19	18	17	17	17	-	-	-	-	-	-	-	-
HONDA TRUCK/VAN																																			
ACCORD CROSSTOUR EX V6 4DR 2WD	1570 00	AB			-	-	-	-	-	-	-	-	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	31	31	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	29	30	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	34	35	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ACCORD CROSSTOUR EX-L V6 4DR 2WD	1570 01	AB			-	-	-	-	-	-	-	-	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	31	31	31	31	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	29	29	29	30	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	34	34	34	35	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ACCORD CROSSTOUR EX-L V6 4DR 4WD	1571 00	AB			-	-	-	-	-	-	-	-	10	10	9	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	32	30	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	33	32	32	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	41	41	41	41	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CR-V 4DR AWD	0271 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	-	-	-	-	-	-
CR-V BLACK EDITION 4DR AWD	1949 00	AB			-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	42	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CR-V EX 4DR 2WD	1031 01	AB			-	-	-	11	11	11	11	11	11	11	11	11	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	31	31	32	29	27	26	27	27	27	27	27	27	27	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	30	30	30	19	19	19	19	19	19	19	19	19	√19	√19	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	38	38	38	35	35	32	32	31	31	30	31	31	31	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CR-V EX 4DR AWD	0271 01	AB			-	-	11	10	10	10	10	11	11	10	10	10	10	11	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	-
		Coll			-	-	31	31	31	30	31	29	30	27	27	24	24	25	21	21	18	17	18	17	15	15	15	15	15	15	15	15	15	15	-
		Comp			-	-	43	43	43	43	34	34	29	27	23	25	23	21	20	√20	√19	√18	√17	√18	√18	18	18	18	18	18	18	18	18	18	-
		DCPD			-	-	39	39	39	37	37	34	34	32	33	30	29	29	28	28	28	21	17	16	16	16	16	16	16	16	16	16	16	16	16

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HONDA TRUCK/VAN																																			
CR-V EX-L 4DR 2WD	1031 02	AB Coll Comp DCPD			-	-	-	11	11	11	11	11	11	11	11	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CR-V EX-L 4DR AWD	0271 05	AB Coll Comp DCPD			-	11	11	10	10	10	10	11	11	10	10	10	10	11	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-
CR-V LE 4DR AWD	0271 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-
CR-V LIMITED EDITION 4DR AWD	0271 04	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-
CR-V LX 4DR 2WD	1031 00	AB Coll Comp DCPD			-	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
CR-V LX 4DR AWD	0271 02	AB Coll Comp DCPD			-	11	11	10	10	10	10	11	11	10	10	10	10	11	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
CR-V SE 4DR 2WD	1031 03	AB Coll Comp DCPD			-	-	-	-	-	-	11	-	-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CR-V SE 4DR AWD	0271 07	AB Coll Comp DCPD			-	-	-	-	-	-	10	11	-	-	-	10	-	-	-	-	10	-	-	-	-	10	-	-	-	-	-	-	-	-	-
CR-V SPECIAL EDITION 4DR AWD	0271 06	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-
CR-V SPORT 4DR AWD	0271 09	AB Coll Comp DCPD			-	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CR-V TOURING 4DR 2WD	1031 04	AB Coll Comp DCPD			-	-	11	-	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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HONDA TRUCK/VAN																																				
CR-V TOURING 4DR AWD	0271 08	AB				11	11	10		10	10	10	11	11	10	10	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				31	31	31		31	30	31	29	30	27	27	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				43	43	43		43	43	34	34	29	27	23	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				39	39	39		39	37	37	34	34	32	33	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CROSSTOUR EX 4DR 2WD	1661 00	AB											-	10	10	10	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll											-	29	29	29	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp											-	23	23	23	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD											-	34	34	34	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CROSSTOUR EX V6 4DR 2WD	1770 00	AB											-			10	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll											-			25	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp											-			20	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD											-			36	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CROSSTOUR EX-L 4DR 2WD	1661 01	AB											-	10	10	10	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll											-	29	29	29	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp											-	23	23	23	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD											-	34	34	34	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CROSSTOUR EX-L V6 4DR 2WD	1770 01	AB											-	10	10	10	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll											-	30	30	25	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp											-	25	25	20	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD											-	38	37	36	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CROSSTOUR EX-L V6 4DR 4WD	1771 00	AB											-	9	9	8	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll											-	32	32	32	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp											-	31	31	30	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD											-	43	43	42	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ELEMENT 4DR 2WD	1063 00	AB														-	-		-	-	-	9	-	9	9	-	-	-	-	-	-	-	-	-	-	
		Coll														-	-		-	-	-	17	-	13	12	-	-	-	-	-	-	-	-	-	-	
		Comp														-	-		-	-	-	19	-	15	16	-	-	-	-	-	-	-	-	-	-	
		DCPD														-	-		-	-	-	17	-	13	12	-	-	-	-	-	-	-	-	-	-	
ELEMENT 4DR 4WD	1064 00	AB														-	-		-	-	-	9	-	9	9	-	-	-	-	-	-	-	-	-	-	
		Coll														-	-		-	-	-	18	-	15	14	-	-	-	-	-	-	-	-	-	-	
		Comp														-	-		-	-	-	23	-	20	20	-	-	-	-	-	-	-	-	-	-	
		DCPD														-	-		-	-	-	18	-	16	14	-	-	-	-	-	-	-	-	-	-	
ELEMENT DX 4DR 2WD	1063 01	AB														-	-		-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	
		Coll														-	-		-	-	-	-	13	13	12	-	-	-	-	-	-	-	-	-	-	
		Comp														-	-		-	-	-	-	17	15	16	-	-	-	-	-	-	-	-	-	-	
		DCPD														-	-		-	-	-	-	15	13	12	-	-	-	-	-	-	-	-	-	-	
ELEMENT DX 4DR 4WD	1064 01	AB														-	-		-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	
		Coll														-	-		-	-	-	-	-	15	14	-	-	-	-	-	-	-	-	-	-	
		Comp														-	-		-	-	-	-	-	20	20	-	-	-	-	-	-	-	-	-	-	
		DCPD														-	-		-	-	-	-	-	16	14	-	-	-	-	-	-	-	-	-	-	
ELEMENT EX 4DR 2WD	1063 02	AB														-	9	9	9	9	-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	
		Coll														-	29	21	20	18	-	17	13	13	12	-	-	-	-	-	-	-	-	-	-	
		Comp														-	26	22	22	22	-	19	17	15	16	-	-	-	-	-	-	-	-	-	-	
		DCPD														-	30	21	17	17	-	17	15	13	12	-	-	-	-	-	-	-	-	-	-	

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HONDA TRUCK/VAN																																			
ELEMENT EX 4DR 4WD	1064 02	AB			-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	24	21	21	20	-	18	17	15	14	-	-	-	-	-	-	-	-	-		
		Comp			-	-	-	-	-	-	-	-	-	-	-	32	29	29	28	-	23	23	20	20	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	-	-	-	-	-	-	-	-	-	26	21	22	22	-	18	17	16	14	-	-	-	-	-	-	-	-	-		
ELEMENT EX-P 4DR 2WD	1063 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ELEMENT EX-P 4DR 4WD	1064 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	18	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	23	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	18	-	-	-	-	-	-	-	-	-	-	-	-	-	
ELEMENT LX 4DR 2WD	1063 03	AB			-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	29	21	20	18	18	17	13	13	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	26	22	22	22	21	19	17	15	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	30	21	17	17	17	17	15	13	-	-	-	-	-	-	-	-	-	-	-	
ELEMENT LX 4DR 4WD	1064 03	AB			-	-	-	-	-	-	-	-	-	-	-	9	9	-	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	24	21	-	20	21	18	17	15	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	32	29	-	28	28	23	23	20	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	26	21	-	22	20	18	17	16	-	-	-	-	-	-	-	-	-	-	-	
ELEMENT SC 4DR 2WD	1063 05	AB			-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	21	20	18	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	22	22	22	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	21	17	17	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HR-V EX 4DR 2WD	1774 01	AB			-	-	-	-	10	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	29	29	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	24	24	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	35	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HR-V EX 4DR AWD	1775 01	AB			-	-	-	9	9	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	34	33	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	33	30	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	37	36	36	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HR-V EX-L 4DR 2WD	1774 02	AB			-	-	-	-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HR-V EX-L 4DR AWD	1775 02	AB			-	-	-	-	9	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	33	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	30	30	29	-	-	-	-	-	-	-	-	-	-	23	20	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	36	36	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HR-V LX 4DR 2WD	1774 00	AB			-	10	10	10	10	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	33	33	32	29	29	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	28	28	28	24	24	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	38	38	37	35	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
HONDA TRUCK/VAN																																			
HR-V LX 4DR AWD	1775 00	AB			-	9	9	9	9	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	32	32	34	33	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	33	33	33	30	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	38	38	37	36	36	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HR-V SPORT 4DR AWD	1775 03	AB			-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	32	32	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	33	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	38	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HR-V TOURING 4DR AWD	1775 04	AB			-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	32	32	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	33	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	38	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ODYSSEY	0914 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	13	13	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	12	12	12	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22	22	22	22	-	-	-	
ODYSSEY DX	0914 04	AB			-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	26	23	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	22	22	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	33	33	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ODYSSEY ELITE	1387 01	AB			-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	34	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	44	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ODYSSEY EX	0914 01	AB			-	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	-	-
		Coll			-	34	34	34	33	33	33	33	32	31	31	27	26	23	22	19	18	17	18	14	13	13	13	13	13	13	13	13	13	-	-
		Comp			-	32	31	31	31	29	28	27	27	27	27	25	-	22	22	√18	√18	√17	√14	√14	√12	√12	√12	√12	√12	√12	√12	√12	√12	-	-
		DCPD			-	41	41	41	42	41	41	38	38	36	35	33	-	33	32	25	24	24	24	23	22	22	22	22	22	22	22	22	22	22	-
ODYSSEY EX-L	0914 03	AB			-	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	
		Coll			-	34	34	34	33	33	33	33	32	31	31	27	26	23	22	19	18	17	18	14	13	-	-	-	-	-	-	-	-	-	
		Comp			-	32	31	31	31	29	28	27	27	27	27	25	22	22	√18	√18	√17	√14	√14	√12	√12	-	-	-	-	-	-	-	-	-	
		DCPD			-	41	41	41	42	41	41	38	38	36	35	33	33	33	32	25	24	24	24	23	22	22	-	-	-	-	-	-	-	-	
ODYSSEY LX	0914 02	AB			-	-	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	-	-
		Coll			-	-	34	34	33	33	33	33	32	31	31	27	26	23	22	19	18	17	18	14	13	13	13	13	13	13	13	13	13	-	-
		Comp			-	-	31	31	31	29	28	27	27	27	27	25	22	22	√18	√18	√17	√14	√14	√12	√12	√12	√12	√12	√12	√12	√12	√12	√12	-	-
		DCPD			-	-	41	41	42	41	41	38	38	36	35	33	33	33	32	25	24	24	24	23	22	22	22	22	22	22	22	22	22	22	-
ODYSSEY SE	0914 05	AB			-	-	-	-	-	10	10	10	10	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	33	33	33	32	-	-	-	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	29	28	27	27	-	-	-	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	41	41	38	38	-	-	-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ODYSSEY TOURING	1387 00	AB			-	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	34	34	34	35	34	32	33	30	32	30	29	30	28	27	26	25	22	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	34	34	33	33	37	36	35	34	32	31	31	29	29	30	√22	√21	√20	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	44	44	44	44	43	42	41	41	40	38	37	35	35	34	34	31	29	-	-	-	-	-	-	-	-	-	-	-	-	-

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January 12, 2021

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Accident Benefits (Alberta and Atlantic Provinces)
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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
HONDA TRUCK/VAN																																			
PASSPORT DX 4DR 2WD	0281 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	
PASSPORT EX 4DR 2WD	0282 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-	-	
PASSPORT EX 4DR 4WD	0283 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-	-	
PASSPORT EX-L 4DR 2WD	0282 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	-	
PASSPORT EX-L 4DR AWD	0283 04	AB Coll Comp DCPD			-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PASSPORT LX 4DR 2WD	0282 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-	-	
PASSPORT LX 4DR 4WD	0283 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-	-	
PASSPORT SPORT 4DR AWD	0283 02	AB Coll Comp DCPD			-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PASSPORT TOURING 4DR AWD	0283 03	AB Coll Comp DCPD			-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PILOT 4DR 2WD	1512 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	9 27 28 25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PILOT 4DR 4WD	1513 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	10 23 32 23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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HONDA TRUCK/VAN																																			
PILOT BLACK EDITION 4DR AWD	1517 03	AB				-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	35	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	61	61	61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	39	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PILOT ELITE 4DR 4WD	1517 01	AB				-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	61	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PILOT ELITE 4DR AWD	1517 04	AB				-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	61	61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PILOT EX 4DR 2WD	1511 01	AB				-	-	-	-	-	9	10	9	-	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
		Coll				-	-	-	-	-	34	31	33	-	33	-	29	29	30	28	27	26	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	35	33	34	-	33	-	31	31	30	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	37	34	38	-	38	-	33	33	33	28	27	25	-	-	-	-	-	-	-	-	-	-	-	-	-
PILOT EX 4DR 4WD	0996 00	AB				-	-	-	-	-	9	9	9	9	10	9	9	9	10	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	
		Coll				-	-	-	-	-	36	36	32	33	30	30	29	28	27	24	21	21	21	19	17	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	55	56	33	33	33	33	31	32	30	30	√28	√23	√20	√20	√22	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	37	36	34	34	34	32	30	30	29	23	23	22	20	18	15	-	-	-	-	-	-	-	-	-	-
PILOT EX 4DR AWD	0996 06	AB				-	8	9	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	36	36	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	57	57	57	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	37	38	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PILOT EX-L 4DR 2WD	1511 02	AB				-	-	-	9	-	9	10	9	9	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	34	-	34	31	33	32	33	29	29	29	30	28	27	26	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	35	-	35	33	34	33	33	31	31	31	30	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	37	-	37	34	38	38	38	33	33	33	33	28	27	25	-	-	-	-	-	-	-	-	-	-	-	-	-
PILOT EX-L 4DR 4WD	0996 01	AB				-	-	-	-	-	9	9	9	9	10	9	9	9	10	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	
		Coll				-	-	-	-	-	36	36	32	33	30	30	29	28	27	24	21	21	21	19	17	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	55	56	33	33	33	33	31	32	30	30	√28	√23	√20	√20	√22	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	37	36	34	34	34	32	30	30	29	23	23	22	20	18	15	-	-	-	-	-	-	-	-	-	-
PILOT EX-L 4DR AWD	0996 07	AB				-	8	9	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	36	36	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	57	57	57	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	37	38	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PILOT LX 4DR 2WD	1511 00	AB				-	-	-	-	-	9	10	9	9	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	34	31	33	32	33	29	29	29	30	28	27	26	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	35	33	34	33	33	33	31	31	31	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	37	34	38	38	38	33	33	33	33	28	27	25	-	-	-	-	-	-	-	-	-	-	-	-	-
PILOT LX 4DR 4WD	0996 02	AB				-	-	-	-	-	9	9	9	9	10	9	9	9	10	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	
		Coll				-	-	-	-	-	36	36	32	33	30	30	29	28	27	24	21	21	21	19	17	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	55	56	33	33	33	33	31	32	30	30	√28	√23	√20	√20	√22	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	37	36	34	34	34	32	30	30	29	23	23	22	20	18	15	-	-	-	-	-	-	-	-	-	-

√ - Approved Theft Deterrent System

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January 12, 2021

INSURANCE BUREAU OF CANADA

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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
HONDA TRUCK/VAN																																			
PILOT LX 4DR AWD	0996 05	AB			-	8	9	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	36	36	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	57	57	57	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	37	38	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PILOT SE 4DR 2WD	1511 03	AB		-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll		-	-	-	-	-	-	-	-	33	-	-	-	-	-	-	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp		-	-	-	-	-	-	-	-	34	-	-	-	-	-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD		-	-	-	-	-	-	-	-	38	-	-	-	-	-	-	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PILOT SE 4DR 4WD	0996 03	AB		-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll		-	-	-	-	-	-	-	-	32	-	-	-	-	-	-	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp		-	-	-	-	-	-	-	-	33	-	-	-	-	-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD		-	-	-	-	-	-	-	-	34	-	-	-	-	-	-	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PILOT SE-L 4DR 4WD	0996 04	AB		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PILOT TOURING 4DR 2WD	1565 00	AB		-	-	-	9	9	9	9	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll		-	-	-	33	33	33	33	32	32	32	32	31	31	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp		-	-	-	35	35	35	35	44	44	44	44	40	40	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD		-	-	-	37	37	37	37	40	40	40	38	38	38	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PILOT TOURING 4DR 4WD	1517 00	AB		-	-	-	-	-	9	9	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll		-	-	-	-	-	34	34	34	34	34	34	31	31	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp		-	-	-	-	-	61	58	37	36	35	34	34	35	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD		-	-	-	-	-	38	37	38	36	37	35	34	33	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PILOT TOURING 4DR AWD	1517 02	AB		-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll		-	35	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp		-	61	61	61	61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD		-	39	39	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RIDGELINE BLACK EDITION 4WD	1410 04	AB		-	-	-	8	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll		-	-	-	38	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp		-	-	-	43	43	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD		-	-	-	32	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RIDGELINE BLACK EDITION AWD	1410 08	AB		-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp		-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD		-	-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RIDGELINE DX 4WD	1409 03	AB		-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll		-	-	-	-	-	-	-	-	-	-	27	28	27	27	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp		-	-	-	-	-	-	-	-	-	-	34	34	34	34	32	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD		-	-	-	-	-	-	-	-	-	-	28	27	25	25	23	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RIDGELINE EX-L 4WD	1410 00	AB		-	-	-	8	7	7	-	-	-	-	-	-	8	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll		-	-	-	38	38	38	-	-	-	-	-	-	-	27	24	23	24	23	20	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp		-	-	-	43	43	42	-	-	-	-	-	-	-	36	33	33	33	34	30	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD		-	-	-	32	32	32	-	-	-	-	-	-	-	25	24	23	23	22	20	-	-	-	-	-	-	-	-	-	-	-	-	-

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
HONDA TRUCK/VAN																																				
RIDGELINE EX-L AWD	1410 06	AB	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp	-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
RIDGELINE LX 4WD	1409 00	AB	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	-	-	34	35	-	-	-	-	-	-	-	-	-	-	21	21	17	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	-	-	40	41	-	-	-	-	-	-	-	-	-	-	30	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	-	-	30	30	-	-	-	-	-	-	-	-	-	-	21	21	19	-	-	-	-	-	-	-	-	-	-	-	-	-		
RIDGELINE RT 2WD	1830 00	AB	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	-	-	-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	-	-	-	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	-	-	-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
RIDGELINE RT 4WD	1409 01	AB	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	-	-	-	-	-	-	-	-	-	-	27	24	23	21	21	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	-	-	-	-	-	-	-	-	-	-	34	32	31	30	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	25	23	22	21	21	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
RIDGELINE RTL 4WD	1410 02	AB	-	-	-	-	-	-	-	-	-	-	7	-	-	-	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	-	-	-	-	-	-	30	-	-	-	24	23	24	23	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	-	-	-	-	-	-	37	-	-	-	33	33	33	34	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	-	-	-	-	-	-	-	30	-	-	-	24	23	23	22	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RIDGELINE RTL-T 4WD	1410 05	AB	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	-	-	-	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	-	-	-	43	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	-	-	-	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
RIDGELINE RTS 2WD	1830 01	AB	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	-	-	-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	-	-	-	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	-	-	-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
RIDGELINE RTS 4WD	1410 01	AB	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		Comp	-	-	-	-	-	-	-	-	37	37	-	-	-	-	-	-	33	34	30	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	-	-	-	-	-	-	30	29	-	-	-	-	-	-	23	22	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RIDGELINE RTX 4WD	1409 02	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
RIDGELINE SE 4WD	1409 06	AB	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	-	-	-	-	-	-	-	-	-	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
		Comp	-	-	-	-	-	-	-	-	-	-	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
		DCPD	-	-	-	-	-	-	-	-	-	-	-	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
RIDGELINE SPORT 2WD	1830 02	AB	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	-	-	-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
		Comp	-	-	-	-	-	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
		DCPD	-	-	-	-	-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
HONDA TRUCK/VAN																																			
RIDGELINE SPORT 4WD	1409 05	AB				-	-	-	7	7	7	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	34	34	35	-	-	27	28	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	41	40	41	-	-	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	30	30	30	-	-	28	27	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RIDGELINE SPORT AWD	1409 07	AB				-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RIDGELINE TOURING 4WD	1410 03	AB				-	-	-	8	7	7	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	38	38	38	-	-	30	30	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	43	43	42	-	-	37	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	32	32	32	-	-	30	29	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RIDGELINE TOURING AWD	1410 07	AB				-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RIDGELINE VP 4WD	1409 04	AB				-	-	-	-	-	-	-	-	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	28	27	27	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	34	34	34	32	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	27	25	25	23	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HUMMER																																			
H1 ALPHA OPEN TOP 4DR 4WD DIESEL	1507 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	54	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60	-	-	-	-	-	-	-	-	-	-	-	-	-	
H1 ALPHA WAGON 4WD DIESEL	1508 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	62	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	61	-	-	-	-	-	-	-	-	-	-	-	-	-	
H2 4DR AWD	1504 00	AB				-	-	-	-	-	-	-	-	-	-	8	9	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	32	32	32	30	29	30	25	25	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	57	57	53	53	51	53	51	52	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	29	29	25	24	23	22	20	19	-	-	-	-	-	-	-	-	-	-	-	
H2 SUT 4DR AWD	1505 00	AB				-	-	-	-	-	-	-	-	-	-	8	9	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	34	35	31	32	31	30	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	59	58	52	60	53	48	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	23	23	25	23	23	21	-	-	-	-	-	-	-	-	-	-	-	-	-	
H3 4DR 4WD	1506 00	AB				-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	-	-	-	-	-	-	-	-	32	32	31	32	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	24	22	21	20	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
HUMMER																																			
H3T 4DR 4WD	1539 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	17	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HYUNDAI																																			
ACCENT 25TH ANNIVERSARY 4DR	0532 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ACCENT 3DR	0531 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	8	8	8	8	8	8	8	-	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	4	-	-	4	4	4	4	4	4	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	9	-	-	8	8	8	8	8	8	-	-	-	
ACCENT 4DR	0532 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	-	-	-	
ACCENT 5 5DR	1300 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	13	-	-	-	-	-	-	-	-	-	-	-	-	
ACCENT ESSENTIAL 4DR	0532 07	AB			-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ACCENT ESSENTIAL 5DR	1616 05	AB			-	-	12	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ACCENT GL 3DR	0531 04	AB			-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	-	-	-	-	8	-	-	-	-	8	8	8	8	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	21	18	16	16	-	-	-	-	8	-	-	-	-	7	7	7	7	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	10	9	9	9	-	-	-	-	4	-	-	-	-	4	4	4	4	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	19	17	17	14	-	-	-	-	9	-	-	-	-	8	8	8	8	-	-	-
ACCENT GL 4DR	0532 01	AB			-	-	-	-	11	11	11	12	11	12	12	11	11	11	11	11	11	9	9	9	9	9	9	9	9	9	9	9	-	-	-
		Coll			-	-	-	-	34	34	32	31	30	28	25	21	21	18	17	15	13	11	9	8	7	7	7	7	7	7	7	7	-	-	-
		Comp			-	-	-	-	22	22	19	20	17	18	15	8	8	9	8	8	7	6	6	6	5	5	5	5	5	5	5	5	-	-	-
		DCPD			-	-	-	-	38	39	37	37	34	34	31	22	21	20	17	16	15	13	13	11	9	9	9	9	9	9	9	9	-	-	-
ACCENT GL 5DR	1616 01	AB			-	-	-	-	11	11	11	12	11	12	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	33	35	33	31	31	29	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	20	23	21	19	17	17	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	35	37	36	32	32	31	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92	
HYUNDAI																																				
ACCENT GLS 4DR	0532 03	AB			-	-	-	-	11	11	11	12	11	12	12	11	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	34	34	32	31	30	28	25	21	21	18	17	15	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	22	22	19	20	17	18	15	8	8	9	8	8	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	38	39	37	37	34	34	31	22	21	20	17	16	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ACCENT GLS 5DR	1616 02	AB			-	-	-	-	11	11	11	12	11	12	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	33	35	33	31	31	29	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	20	23	21	19	17	17	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	35	37	36	32	32	31	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ACCENT GS 3DR	0531 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	8	8	8	8	8	8	8	8	8	8	8	8	8	8	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	16	16	15	13	11	9	8	7	7	7	7	7	7	7	7	7	7	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	6	5	5	4	4	4	4	4	4	4	4	4	4	4	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	17	14	14	13	13	11	9	8	8	8	8	8	8	8	8	8	8	-	
ACCENT GSI 3DR	0531 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	5	5	4	4	4	4	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	11	9	8	8	8	-	-	-	-	-	-	-	-	
ACCENT GT 3DR	0534 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	
ACCENT L 3DR	0531 02	AB			-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	-	-	-	-	8	8	-	8	8	8	8	8	8	8	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	21	18	16	16	-	-	-	-	7	7	-	7	7	7	7	7	7	7	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	10	9	9	9	-	-	-	-	4	4	-	4	4	4	4	4	4	4	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	19	17	17	14	-	-	-	-	8	8	-	8	8	8	8	8	8	8	-	-	-
ACCENT L 4DR	0532 02	AB			-	-	-	-	-	11	11	12	11	12	12	11	11	11	11	-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-	-
		Coll			-	-	-	-	-	34	32	31	30	28	25	21	21	18	17	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-	-	
		Comp			-	-	-	-	-	22	19	20	17	18	15	8	8	9	8	-	-	-	-	-	-	-	-	-	5	5	5	5	-	-	-	
		DCPD			-	-	-	-	-	39	37	37	34	34	31	22	21	20	17	-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-	
ACCENT L 5DR	1616 00	AB			-	-	-	-	11	11	11	12	11	12	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	33	35	33	31	31	29	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	20	23	21	19	17	17	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	35	37	36	32	32	31	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ACCENT LE 4DR	0532 06	AB			-	-	-	-	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	34	34	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	22	22	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	38	39	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ACCENT LE 5DR	1616 04	AB			-	-	-	-	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	33	35	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	20	23	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	35	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ACCENT PREFERRED 4DR	0532 08	AB			-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
HYUNDAI																																			
ACCENT PREFERRED 5DR	1616 06	AB			-	-	12	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	24	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ACCENT SE 4DR	0532 05	AB			-	-	-	-	-	11	11	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	34	32	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	22	19	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	39	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ACCENT SE 5DR	1616 03	AB			-	-	-	-	-	11	11	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	35	33	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	23	21	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	37	36	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ACCENT SPORT 3DR	0531 05	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ACCENT ULTIMATE 4DR	0532 09	AB			-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ACCENT ULTIMATE 5DR	1616 07	AB			-	-	12	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	24	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AZERA 4DR	1425 00	AB			-	-	-	-	-	-	10	-	10	10	10	-	-	9	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	27	-	27	27	26	-	-	27	-	-	24	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	31	-	31	31	31	-	-	24	-	-	21	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	30	-	30	30	28	-	-	26	-	-	22	-	-	-	-	-	-	-	-	-	-	-	-	-	
AZERA GLS 4DR	1425 01	AB			-	-	-	-	-	-	-	-	-	-	-	9	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	25	-	-	27	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	21	-	-	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	23	-	-	27	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
AZERA LIMITED 4DR	1425 02	AB			-	-	-	-	-	-	-	10	10	-	-	9	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	27	27	-	-	25	-	-	27	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	31	31	-	-	21	-	-	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	30	30	-	-	23	-	-	27	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ELANTRA 4DR	0528 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	5	5	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	-	
ELANTRA ECO 4DR	1916 00	AB			-	-	-	-	-	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
HYUNDAI																																			
ELANTRA ESSENTIAL 4DR	1476 02	AB				11	11	11																											
		Coll				39	39	39																											
		Comp				27	27	27																											
		DCPD				43	43	43																											
ELANTRA GL 2DR	1637 02	AB									10	9																							
		Coll									31	30																							
		Comp									21	21																							
		DCPD									38	34																							
ELANTRA GL 4DR	0528 01	AB					12	12	12	12	12	12	12	13	12	11	11	12	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	
		Coll					42	40	35	33	32	29	26	24	28	25	21	20	13	10	9	8	8	8	8	8	8	8	8	8	8	8	8		
		Comp					30	29	29	23	20	17	16	16	14	14	14	14	10	9	8	8	5	5	5	5	5	5	5	5	5	5	5	5	
		DCPD					49	49	40	38	37	34	32	31	26	27	21	19	15	14	12	12	9	9	9	9	9	9	9	9	9	9	9	9	
ELANTRA GL 5DR	1296 00	AB																	9	9															
		Coll																	13	10															
		Comp																	10	10															
		DCPD																	14	13															
ELANTRA GL WAGON	0533 00	AB																									8	8	8	8	8				
		Coll																									5	5	5	5	5				
		Comp																									6	6	6	6	6				
		DCPD																									8	8	8	8	8				
ELANTRA GLS 2DR	1637 00	AB									10	9	10																						
		Coll									31	30	30																						
		Comp									21	21	19																						
		DCPD									38	34	34																						
ELANTRA GLS 4DR	0528 02	AB					12	12	12	12	12	12	12	13	12	11	11	12	9	9	9			9		9	9	9	9	9	9	9	9	9	
		Coll					42	40	35	33	32	29	26	24	28	25	21	20	13	10	9			8		8	8	8	8	8	8	8	8		
		Comp					30	29	29	23	20	17	16	16	14	14	14	14	10	9	8			5		5	5	5	5	5	5	5	5	5	
		DCPD					49	49	40	38	37	34	32	31	26	27	21	19	15	14	12			9		9	9	9	9	9	9	9	9	9	
ELANTRA GLS WAGON	0533 02	AB																									8	8	8	8	8				
		Coll																									5	5	5	5	5				
		Comp																									6	6	6	6	6				
		DCPD																									8	8	8	8	8				
ELANTRA GT 4DR	0528 05	AB																			9		9												
		Coll																																	
		Comp																																	
		DCPD																																	
ELANTRA GT 5DR	0687 00	AB																	9	9	9	9	9	9											
		Coll																	13	12	12	12	12	12											
		Comp																		9	9	10	9	8	8										
		DCPD																	15	14	13	12	11	11											
ELANTRA GT GL 5DR	0687 01	AB					11	10	10	10	10	11																							
		Coll					37	36	35	32	32	31																							
		Comp					25	26	25	23	24	23																							
		DCPD					40	38	36	35	34	33																							

PRIVATE PASSENGER RATE GROUP TABLES

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HYUNDAI																																			
ELANTRA GT GLS 5DR	0687 02	AB Coll Comp DCPD			-	-	-	-	11 37 25 40	10 36 26 38	10 35 25 36	10 32 23 35	10 32 24 34	11 31 23 33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ELANTRA GT LIMITED 5DR	0687 04	AB Coll Comp DCPD			-	-	-	-	-	10 36 26 38	10 35 25 36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ELANTRA GT LUXURY 5DR	0687 06	AB Coll Comp DCPD			-	-	11 37 27 40	10 37 27 40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ELANTRA GT N LINE 5DR	1866 01	AB Coll Comp DCPD			-	-	11 36 28 41	11 35 28 40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ELANTRA GT N LINE ULTIMATE 5DR	1866 02	AB Coll Comp DCPD			-	-	11 36 28 41	11 35 28 40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ELANTRA GT PREFERRED 5DR	0687 05	AB Coll Comp DCPD			-	-	11 37 27 40	10 37 27 40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ELANTRA GT SE 5DR	0687 03	AB Coll Comp DCPD			-	-	-	-	-	10 36 26 38	10 35 25 36	10 32 23 35	10 32 24 34	11 31 23 33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ELANTRA GT SPORT 5DR	1866 00	AB Coll Comp DCPD			-	-	-	-	11 35 28 41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ELANTRA L 4DR	1476 00	AB Coll Comp DCPD			-	-	-	-	11 39 27 43	12 39 27 43	12 33 21 36	12 31 19 36	12 31 19 35	12 29 19 35	12 30 17 34	12 29 17 32	11 25 13 23	11 21 12 21	11 18 10 18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ELANTRA LE 4DR	1476 01	AB Coll Comp DCPD			-	-	-	-	11 39 27 43	12 39 27 43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ELANTRA LIMITED 4DR	0528 06	AB Coll Comp DCPD			-	-	-	-	12 42 30 49	12 40 29 49	12 35 29 40	12 33 20 38	12 32 17 37	12 29 16 34	12 26 16 32	13 24 16 31	12 28 14 26	11 25 14 27	11 21 14 21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
HYUNDAI																																			
ELANTRA LUXURY 4DR	0528 07	AB			-	-	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	49	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ELANTRA N-LINE 4DR	1843 01	AB			-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ELANTRA PREFERRED 4DR	1476 03	AB			-	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	39	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	27	27	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	43	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ELANTRA SE 2DR	1637 01	AB			-	-	-	-	-	-	-	10	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	31	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	21	21	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	38	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ELANTRA SE 4DR	0528 04	AB			-	-	-	-	-	12	-	-	-	-	-	-	-	-	12	9	9	-	-	-	-	-	-	-	9	-	-	9	-	-	-
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		Comp			-	-	-	-	-	29	-	-	-	-	-	-	-	-	14	10	9	-	-	-	-	-	-	5	-	-	5	-	-	-	
		DCPD			-	-	-	-	-	49	-	-	-	-	-	-	-	-	19	15	14	-	-	-	-	-	-	9	-	-	9	-	-	-	
ELANTRA SE WAGON	0533 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	
ELANTRA SPORT 4DR	1843 00	AB			-	-	11	11	11	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	34	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	28	27	27	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	39	39	40	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ELANTRA TOURING GL 5DR	1542 01	AB			-	-	-	-	-	-	-	-	-	-	12	12	12	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	26	27	25	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	14	13	13	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	29	27	24	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ELANTRA TOURING GLS 5DR	1562 00	AB			-	-	-	-	-	-	-	-	-	-	12	12	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	25	24	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	13	13	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	31	30	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ELANTRA TOURING L 5DR	1542 00	AB			-	-	-	-	-	-	-	-	-	-	12	12	12	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	26	27	25	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	14	13	13	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	29	27	24	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ELANTRA TOURING SE 5DR	1542 02	AB			-	-	-	-	-	-	-	-	-	-	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
HYUNDAI																																			
ELANTRA ULTIMATE 4DR	0528 08	AB Coll Comp DCPD			-	11 43 31 49	11 43 31 49	11 43 31 49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ELANTRA VE 4DR	0528 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9 13 10 15	9 10 9 14	9 8 8 12	9 8 5 12	9 8 5 9	9 8 5 9	-	-	-	-	-	-	-	
ELANTRA VE 5DR	1296 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9 13 10 14	9 10 10 13	-	-	-	-	-	-	-	-	-	-	-	-
ELANTRA VE WAGON	0533 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 5 6 8	-	-	-	-	-	-	-	-	
EQUUS SIGNATURE 4DR	1593 00	AB Coll Comp DCPD			-	-	-	-	-	-	8 46 44 52	8 46 44 52	8 46 43 48	8 46 41 47	8 46 41 47	9 45 40 48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EQUUS ULTIMATE 4DR	1593 01	AB Coll Comp DCPD			-	-	-	-	-	-	8 46 44 52	8 46 44 52	8 46 43 48	8 46 41 47	8 46 41 47	9 45 40 48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EXCEL 3DR	0742 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 2 1 2	7 2 1 2	-	-
EXCEL 4DR	0521 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9 1 1 1	9 1 1 1	-	-
EXCEL CX 3DR	0520 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 2 1 2	8 2 1 2	-	-
EXCEL CX 4DR	0521 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9 1 1 1	9 1 1 1	-	-
EXCEL CXL 3DR	0529 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 2 1 2	8 2 1 2	-	-

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
HYUNDAI TRUCK/VAN																																			
SANTA FE SPORT 4DR 2WD	0950 03	AB				-	-	-	-	10	10	10	11	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	34	34	32	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	32	32	32	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	33	33	33	33	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SANTA FE SPORT 4DR AWD	1581 03	AB				-	-	-	-	9	9	10	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	38	38	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	35	35	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	42	42	38	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SANTA FE ULTIMATE 2.0T 4DR 2WD	1933 01	AB				-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SANTA FE ULTIMATE 2.0T 4DR AWD	1910 01	AB				-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SANTA FE ULTIMATE 4DR AWD	1973 01	AB				-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SANTA FE ULTIMATE CALLIGRAP 2.5T 4DR AWD	1971 00	AB				-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SANTA FE XL ESSENTIAL V6 4DR 2WD	1657 01	AB				-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SANTA FE XL ESSENTIAL V6 4DR AWD	1658 02	AB				-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SANTA FE XL LIMITED V6 4DR AWD	1658 01	AB				-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	38	37	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	40	39	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SANTA FE XL LUXURY V6 4DR AWD	1912 00	AB				-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SANTA FE XL PREFERRED V6 4DR AWD	1658 03	AB				-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp				-	-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
HYUNDAI TRUCK/VAN																																			
SANTA FE XL ULTIMATE V6 4DR AWD	1912 01	AB						9																											
		Coll						37																											
		Comp						35																											
		DCPD						40																											
SANTA FE XL V6 4DR 2WD	1657 00	AB						10	10	10	10	10	10																						
		Coll						34	34	33	33	32	32																						
		Comp						28	27	26	27	26	25																						
		DCPD						35	35	34	34	34	33																						
SANTA FE XL V6 4DR AWD	1658 00	AB						9	9	9	9	9	9																						
		Coll						41	39	39	38	37	38																						
		Comp						37	37	36	35	35	35																						
		DCPD						43	43	40	40	39	37																						
TUCSON 1.6T 4DR 2WD	1888 00	AB							11	11																									
		Coll							29	29																									
		Comp							25	25																									
		DCPD							31	31																									
TUCSON 1.6T 4DR AWD	1776 00	AB						10	10	10																									
		Coll						33	33	32																									
		Comp						35	35	34																									
		DCPD						36	36	35																									
TUCSON 25TH ANNIVERSARY 4DR 2WD	1297 02	AB																11																	
		Coll																19																	
		Comp																14																	
		DCPD																23																	
TUCSON 4DR 2WD	1297 03	AB						11	11	11																									
		Coll						33	32	32																									
		Comp						29	29	28																									
		DCPD						38	36	36																									
TUCSON 4DR AWD	1417 03	AB						11	11	11																									
		Coll						32	33	32																									
		Comp						32	33	32																									
		DCPD						35	34	35																									
TUCSON ESSENTIAL 4DR 2WD	1297 04	AB			10	11	11																												
		Coll			32	32	33																												
		Comp			29	29	30																												
		DCPD			38	38	38																												
TUCSON ESSENTIAL 4DR AWD	1417 04	AB			10	10	10																												
		Coll			33	33	33																												
		Comp			34	34	33																												
		DCPD			35	35	35																												
TUCSON FCEV 4DR 2WD	1768 00	AB							11	11	11																								
		Coll							21	21	21																								
		Comp							17	17	17																								
		DCPD							31	31	31																								

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MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
INFINITI TRUCK/VAN																																				
FX45 4DR AWD	1072 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	
		Coll	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33	33	31	30	29	29	-	-	-	-	-	-	-	-	-	-	
		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37	√37	√37	√35	√35	√35	√35	-	-	-	-	-	-	-	-	-	-
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32	29	30	29	29	26	-	-	-	-	-	-	-	-	-	-	
FX50 4DR AWD	1520 00	AB	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	-	-	-	-	-	-	-	-	-	-	43	42	41	41	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	-	-	-	-	-	-	-	-	-	-	50	49	48	48	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD	-	-	-	-	-	-	-	-	-	-	-	46	46	46	45	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
JX35 4DR 2WD	1752 00	AB	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp	-	-	-	-	-	-	-	-	-	-	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD	-	-	-	-	-	-	-	-	-	-	-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
JX35 4DR AWD	1628 00	AB	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	-	-	-	-	-	-	-	-	-	-	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	-	-	-	-	-	-	-	-	-	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD	-	-	-	-	-	-	-	-	-	-	-	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
QX30 4DR 2WD	1818 00	AB	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp	-	-	-	-	-	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD	-	-	-	-	-	35																												

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Accident Benefits (Alberta and Atlantic Provinces)
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ISUZU TRUCK/VAN																																			
ASCENDER LIMITED 4DR 4WD	6805 03	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	-	-	-	-	-	-	-	-	-	-	-	-	-	
ASCENDER LS 4DR 2WD	6804 02	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	25	25	25	-	-	-	-	-	-	-	-	-	-	-	-	-	
ASCENDER LS 4DR 4WD	6805 02	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	17	-	-	-	-	-	-	-	-	-	-	-	-	-	
ASCENDER LUX 4DR 2WD	6804 04	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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ASCENDER LUX 4DR 4WD	6805 04	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ASCENDER S 4DR 2WD	6804 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	31	31	31	29	28	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	25	25	25	25	25	-	-	-	-	-	-	-	-	-	-	-	
ASCENDER S 4DR 4WD	6805 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	30	30	30	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	17	16	14	-	-	-	-	-	-	-	-	-	-	-	
AXIOM 4DR 2WD	6777 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	16	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	12	-	-	-	-	-	-	-	-	-	-	
AXIOM 4DR 4WD	6778 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	19	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	-	-	-	-	-	-	-	-	-	-	
AXIOM S 4DR 2WD	6777 02	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	-	-	-	-	-	-	-	-	-	-	-	-	
AXIOM S 4DR 4WD	6778 02	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	-	-	-	-	-	-	-	-	-	-	-	-	

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ISUZU TRUCK/VAN																																			
PICKUP SPACE CAB S 4WD	6658 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 11 6 2	-	-
PICKUP SPACE CAB XS 4WD	6658 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 11 6 2	-	-
PICKUP XS REG CAB 4WD	6735 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 12 6 4	-	-	-	
RODEO LS 4DR 2WD	6715 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 19 15 17	8 19 15 17	8 19 15 17	8 19 15 17	8 19 15 17	8 19 15 17	8 19 15 17	8 19 15 17	8 19 15 17	8 19 15 17	8 19 15 17	-	
RODEO LS 4DR 4WD	6717 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 16 17 13	8 18 19 12	8 18 19 12	8 18 19 12	8 18 19 12	8 18 19 12	8 18 19 12	8 18 19 12	8 18 19 12	8 18 19 12	8 18 19 12	-	
RODEO LSE 4DR 2WD	6715 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 19 15 17	8 19 15 17	8 19 15 17	8 19 15 17	-	-	-	-	-	-	-	-	
RODEO LSE 4DR 4WD	6745 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 24 19 15	8 24 18 14	8 24 18 14	8 24 18 14	8 24 18 14	-	-	-	-	-	-	-	-
RODEO S 4DR 2WD	6714 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 22 17 19	7 17 12 17	7 17 12 17	7 17 12 17	7 17 12 17	7 17 12 17	7 17 12 17	7 17 12 17	7 17 12 17	7 17 12 17	7 17 12 17	-	
RODEO S 4DR 4WD	6717 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 16 17 13	8 16 17 13	8 18 19 12	8 18 19 12	8 18 19 12	8 18 19 12	8 18 19 12	8 18 19 12	8 18 19 12	8 18 19 12	8 18 19 12	-	
RODEO SPORT S HARDTOP 2DR 2WD	6807 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 14 12 11	8 14 12 11	8 14 12 11	-	-	-	-	-	-	-	-	-	-
RODEO SPORT S SOFT TOP 2DR 2WD	6806 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 14 12 11	8 14 12 11	8 14 12 11	-	-	-	-	-	-	-	-	-	-

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ISUZU TRUCK/VAN																																				
VEHICROSS 2DR 4WD	6734 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33	33	33	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	-	-	-	-	-	-	-	
VEHICROSS IRON MAN 2DR 4WD	6734 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33	33	33	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	-	-	-	-	-	-	-	
JAGUAR																																				
F-TYPE 2.0T 2DR COUPE	7260 00	AB				-	-	7	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	48	47	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	51	51	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	47	47	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F-TYPE 2.0T CONVERTIBLE	7259 00	AB				-	-	7	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	49	49	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	49	48	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	41	41	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F-TYPE 2DR COUPE	7488 00	AB				-	-	7	6	6	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	51	51	51	51	51	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	57	55	55	47	47	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	44	45	44	44	44	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F-TYPE 2DR COUPE AWD	7256 00	AB				-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F-TYPE 400 SPORT 2DR COUPE	7489 01	AB				-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F-TYPE 400 SPORT 2DR COUPE AWD	7486 01	AB				-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F-TYPE 400 SPORT CONVERTIBLE	7492 01	AB				-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F-TYPE 400 SPORT CONVERTIBLE AWD	7467 01	AB				-	-	-	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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JAGUAR																																				
F-TYPE R-DYNAMIC 2DR COUPE	7489 02	AB	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	-	54	54	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	57	57	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	46	45	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
F-TYPE R-DYNAMIC 2DR COUPE AWD	7486 02	AB	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	57	56	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	62	61	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	58	58	59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
F-TYPE R-DYNAMIC CONVERTIBLE	7492 02	AB	-	-	7	6	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	52	52	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	57	57	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	43	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
F-TYPE R-DYNAMIC CONVERTIBLE AWD	7467 02	AB	-	-	7	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	47	47	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	53	52	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	39	39	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
F-TYPE R-DYNAMIC P380 2DR COUPE AWD	7486 04	AB	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
F-TYPE R-DYNAMIC P380 CONVERTIBLE AWD	7467 04	AB	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
F-TYPE S 2DR COUPE	7489 00	AB	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	-	-	-	49	49	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	-	-	-	50	48	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	-	-	-	42	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
F-TYPE S 2DR COUPE AWD	7486 00	AB	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	-	-	-	56	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	-	-	-	61	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	-	-	-	58	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
F-TYPE S CONVERTIBLE	7492 00	AB	-	-	-	-	-	6	7	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	-	-	-	51	51	51	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	-	-	-	57	53	53	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	-	-	-	40	41	40	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
F-TYPE S CONVERTIBLE AWD	7467 00	AB	-	-	-	-	-	6	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	-	-	-	47	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
		Comp	-	-	-	-	-	51	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	-	-	-	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
F-TYPE S V8 CONVERTIBLE	7493 00	AB	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	-	-	-	-	-	-	-	51	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	-	-	-	-	-	-	-	51	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	-	-	-	-	-	-	-	39	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
JAGUAR																																			
XE R-SPORT 35t 4DR AWD	7478 00	AB Coll Comp DCPD			-	-	-	-	10 53 35 55	10 55 35 55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XE S 4DR AWD	7865 00	AB Coll Comp DCPD			-	-	-	10 50 33 50	10 48 33 50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XE SE P250 4DR AWD	7863 01	AB Coll Comp DCPD			-	-	10 38 34 38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XE SE R-DYNAMIC P300 4DR AWD	7082 02	AB Coll Comp DCPD			-	-	10 43 38 44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XF 20d 4DR AWD	7479 00	AB Coll Comp DCPD			-	-	-	10 48 37 54	10 48 36 55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XF 25t 4DR	7869 00	AB Coll Comp DCPD			-	-	-	9 46 39 47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XF 25t 4DR AWD	7866 00	AB Coll Comp DCPD			-	-	-	10 48 37 51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XF 3.0 4DR	7463 00	AB Coll Comp DCPD			-	-	-	-	-	-	9 47 38 50	-	9 47 36 50	-	9 47 36 50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XF 3.0 4DR AWD	7464 00	AB Coll Comp DCPD			-	-	-	-	-	10 48 37 52	10 57 40 60	10 53 39 56	10 52 37 56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XF 300 SPORT 30t 4DR AWD	7257 01	AB Coll Comp DCPD			-	-	-	10 51 37 56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XF 35t 4DR AWD	7480 00	AB Coll Comp DCPD			-	-	-	-	10 52 40 56	10 52 38 56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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JAGUAR																																				
XF R-SPORT 35t 4DR AWD	7482 00	AB								10	10																									
		Coll								52	52																									
		Comp								36	35																									
		DCPD								57	57																									
XF R-SPORT 4DR AWD	7469 00	AB										10																								
		Coll										50																								
		Comp										35																								
		DCPD										52																								
XF S 4DR AWD	7469 01	AB				10	10			10	10	10																								
		Coll				51	50			50	50	50																								
		Comp				41	40			38	39	35																								
		DCPD				51	51			51	51	52																								
XF SE R-DYN P300 4DR AWD	7081 04	AB				10																														
		Coll				51																														
		Comp				37																														
		DCPD				55																														
XF SUPERCHARGED 4DR	7460 00	AB													9		9	9	9																	
		Coll													52		49	47	47																	
		Comp													46		42	42	39																	
		DCPD													54		53	50	47																	
XF-R SUPERCHARGED 4DR	7460 01	AB											9	9	9	9	9	9																		
		Coll											52	52	52	50	49	47																		
		Comp											50	50	46	47	42	42																		
		DCPD											54	54	54	52	53	50																		
XF-RS SUPERCHARGED 4DR	7466 00	AB											9	9	9																					
		Coll											55	55	47																					
		Comp											42	42	33																					
		DCPD											61	61	61																					
XJ 4DR	7406 00	AB													9	8	8	9																		
		Coll													52	44	42	37																		
		Comp													38	38	38	34																		
		DCPD													41	41	41	30																		
XJ PORTFOLIO S/C 4DR AWD	7465 02	AB				9	10																													
		Coll				52	52																													
		Comp				52	48																													
		DCPD				61	61																													
XJ R-SPORT S/C 4DR AWD	7465 01	AB				9	10	9																												
		Coll				52	52	52																												
		Comp				52	48	49																												
		DCPD				61	61	61																												
XJ SUPERCHARGED 4DR	7495 00	AB									8	8	8	8	8	8																				
		Coll									62	62	57	57	57	58																				
		Comp									53	53	53	53	52	45																				
		DCPD									60	60	56	56	55	54																				

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JEEP																																			
WRANGLER S 4WD	7098 06	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	17	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	-	
WRANGLER SAHARA 4WD	7098 01	AB			-	-	-	-	8	8	8	8	8	8	8	8	8	8	8	8	-	-	8	8	8	8	8	8	8	8	-	8	8	8	-
		Coll			-	-	-	-	24	24	24	23	21	18	16	14	14	14	14	14	-	-	13	10	11	11	11	11	11	11	-	11	11	11	-
		Comp			-	-	-	-	27	28	27	27	25	24	22	22	22	19	19	√19	-	-	19	17	17	17	17	17	17	17	-	17	17	17	-
		DCPD			-	-	-	-	27	27	19	21	21	19	16	15	14	13	13	14	-	-	12	11	10	10	10	10	10	10	-	10	10	10	-
WRANGLER SE 4WD	7099 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	13	9	9	9	9	9	9	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	19	14	13	13	13	13	13	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	7	6	6	6	6	6	-	-	-	-	-	
WRANGLER SPORT 4WD	7098 00	AB			-	9	8	8	8	8	8	8	8	8	8	8	-	-	-	-	-	8	8	8	8	8	8	8	8	-	8	8	8	-	
		Coll			-	24	24	24	24	24	24	23	21	18	16	14	-	-	-	-	-	13	14	13	10	11	11	11	11	-	11	11	11	-	
		Comp			-	30	30	29	27	28	27	27	25	24	22	22	-	-	-	-	-	20	19	19	17	17	17	17	17	-	17	17	17	-	
		DCPD			-	27	27	27	27	27	19	21	21	19	16	15	-	-	-	-	-	14	12	12	11	10	10	10	10	-	10	10	10	-	
WRANGLER UNLIMITED 4WD	7235 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	12	11	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22	19	18	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	12	-	-	-	-	-	-	-	-	-	-	-	
WRANGLER UNLIMITED 70TH ANNIVERSARY 4DR	7088 04	AB			-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
WRANGLER UNLIMITED RUBICON 4DR 4WD	7088 02	AB			-	8	9	9	9	9	9	9	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	30	30	30	30	29	30	26	24	24	23	18	17	16	14	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	44	44	44	43	43	41	37	34	32	29	29	29	27	25	√27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	31	31	31	31	31	29	29	28	28	24	23	23	22	18	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
WRANGLER UNLIMITED RUBICON 4DR 4WD DIES	7060 01	AB			-	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	26	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
WRANGLER UNLIMITED RUBICON 4WD	7235 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√22	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	-	-	-	-	-	-	-	-	-	-	-	-	
WRANGLER UNLIMITED SAHARA 4DR 2WD	7249 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	√19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
WRANGLER UNLIMITED SAHARA 4DR 4WD	7088 01	AB			-	8	9	9	9	9	9	9	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	30	30	30	30	29	30	26	24	24	23	18	17	16	14	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	44	44	44	43	43	41	37	34	32	29	29	29	27	25	√27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	31	31	31	31	31	29	29	28	28	24	23	23	22	18	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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JEEP																																			
WRANGLER UNLIMITED SAHARA 4DR 4WD DIES	7060 02	AB				8	9																												
		Coll				26	26																												
		Comp				40	40																												
		DCPD				28	28																												
WRANGLER UNLIMITED SAHARA 4WD	7235 02	AB																		7															
		Coll																	14																
		Comp																	22																
		DCPD																	13																
WRANGLER UNLIMITED SPORT 4DR 4WD	7088 03	AB			8	9	9	9	9	9	9	9	9	9	9	9																			
		Coll			30	30	30	30	29	30	26	24	24	23	18																				
		Comp			44	44	44	43	43	41	37	34	32	29	29																				
		DCPD			31	31	31	31	31	29	29	28	28	24	23																				
WRANGLER UNLIMITED SPORT 4DR 4WD DIES	7060 00	AB			8	9																													
		Coll			26	26																													
		Comp			40	40																													
		DCPD			28	28																													
WRANGLER UNLIMITED X 4DR 2WD	7249 00	AB																9	9	9															
		Coll																30	30	31															
		Comp																18	18	19															
		DCPD																30	30	29															
WRANGLER UNLIMITED X 4DR 4WD	7088 00	AB														9	9	9	9																
		Coll														17	16	14	15																
		Comp														29	27	25	27																
		DCPD														23	22	18	16																
WRANGLER UNLIMITED X 4WD	7235 01	AB																		7															
		Coll																	14																
		Comp																	22																
		DCPD																	13																
WRANGLER X 4WD	7098 02	AB													8	8	8	8	8	8	8	8	8	8	8										
		Coll													14	14	14	14	14	13	14	13	10	11											
		Comp													22	22	19	19	19	19	20	19	19	17	17										
		DCPD													15	14	13	13	14	14	12	12	11	10											
YJ 4WD	7177 00	AB																															8		
		Coll																														5			
		Comp																														9			
		DCPD																														4			
YJ RENEGADE 4WD	7177 03	AB																														8	8	8	
		Coll																													5	5	5		
		Comp																													9	9	9		
		DCPD																													4	4	4		
YJ RIO GRANDE 4WD	7177 04	AB																														8			
		Coll																													5				
		Comp																													9				
		DCPD																													4				

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JEEP																																			
YJ S 4WD	7177 05	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	-	
YJ SAHARA 4WD	7177 06	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	-	
YJ SE 4WD	7177 07	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-	-	
YJ SPORT 4WD	7177 08	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	-	
YJ WRANGLER 4WD	7177 09	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	-	
KARMA																																			
REVERO 4DR	9994 00	AB			-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	48	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
KIA																																			
AMANTI 4DR	1099 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	9	8	9	8	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	21	21	21	18	16	16	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	27	29	29	23	20	20	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	26	26	25	21	20	19	-	-	-	-	-	-	-	-	-	-	-	
CADENZA 4DR	1662 00	AB			-	-	-	-	9	10	8	9	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	36	37	41	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	33	34	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	36	37	43	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CADENZA LIMITED 4DR	1662 02	AB			-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CADENZA PREMIUM 4DR	1662 01	AB			-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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KIA																																			
FORTE LX 5DR	1589 00	AB			-	-	-	-	11	12	12	12	12	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	35	35	34	34	33	23	21	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	23	24	24	23	22	19	18	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	41	40	37	38	36	29	28	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
FORTE LX+ 4DR	1550 02	AB			-	-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
FORTE LX+ 5DR	1589 02	AB			-	-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
FORTE SX 2DR	1558 00	AB			-	-	-	-	-	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	37	35	35	32	25	24	23	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	27	27	27	25	23	22	23	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	38	37	36	34	31	30	30	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
FORTE SX 4DR	1551 00	AB			-	-	-	-	10	10	11	11	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	41	40	38	38	37	24	23	23	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	32	32	31	30	30	25	24	24	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	47	47	44	45	41	31	30	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
FORTE SX 5DR	1590 00	AB			-	-	-	-	10	10	11	11	11	10	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	38	38	36	35	33	27	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	31	30	28	28	27	25	22	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	40	40	39	38	37	32	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
FORTE5 EX 5DR	1589 04	AB			-	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	25	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
FORTE5 GT 5DR	1590 01	AB			-	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	35	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
FORTE5 GT LIMITED 5DR	1590 02	AB			-	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	35	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
K5 EX 4DR AWD	1967 01	AB			-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
K5 GT 4DR	1969 00	AB			-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
KIA																																			
K5 GT 4DR AWD	1968 00	AB				11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
K5 LX 4DR AWD	1967 00	AB				11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
K900 V6 4DR	1763 00	AB				-	-	-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	40	37	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	32	32	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	39	38	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
K900 V8 4DR	1764 00	AB				-	-	-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	44	43	43	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	48	41	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	47	47	47	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MAGENTIS ANNIVERSARY EDITION 4DR	0682 02	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	-	-	-	-	-	-	-	-	-	-	-	-	-	
MAGENTIS EX V6 4DR	0684 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	14	13	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	13	13	-	-	-	-	-	-	-	-	-	-	-	-	-
MAGENTIS LX 4DR	0682 00	AB				-	-	-	-	-	-	-	-	-	-	10	10	10	10	9	-	9	9	9	9	9	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	23	21	21	20	13	-	11	10	9	9	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	15	14	14	14	9	-	7	7	6	6	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	20	20	19	18	14	-	11	11	10	10	-	-	-	-	-	-	-	-	-	
MAGENTIS LX SPORT 4DR	0682 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	
MAGENTIS LX SPORT V6 4DR	0683 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	12	-	-	-	-	-	-	-	-	-	
MAGENTIS LX V6 4DR	0683 00	AB				-	-	-	-	-	-	-	-	-	-	10	10	10	10	9	9	8	8	8	8	8	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	24	23	23	20	14	14	13	10	11	11	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	15	15	15	15	10	9	9	8	7	7	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	21	21	22	19	15	15	14	14	12	12	-	-	-	-	-	-	-	-	-	
MAGENTIS SE V6 4DR	0684 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	10	10	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	6	6	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	12	12	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
KIA																																			
MAGENTIS SX 4DR	0682 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	23	-	-	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	15	-	-	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	20	-	-	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MAGENTIS SX V6 4DR	0683 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	15	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NIRO EV EX 5DR	1944 00	AB			-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	36	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NIRO EV SX TOURING 5DR	1930 00	AB			-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NIRO EX HYBRID 5DR	1838 00	AB			-	-	10	9	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	34	34	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	29	29	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	38	38	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NIRO EX PREMIUM HYBRID 5DR	1838 02	AB			-	-	10	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NIRO EX PREMIUM PLUG-IN HYBRID 5DR	1920 00	AB			-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NIRO L HYBRID 5DR	1837 00	AB			-	-	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	32	32	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	25	25	27	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	34	34	35	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NIRO SX HYBRID 5DR	1838 01	AB			-	-	-	-	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NIRO SX PLUG-IN HYBRID 5DR	1920 01	AB			-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
NIRO SX TOURING HYBRID 5DR	1838 03	AB			-	-	10	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92	
KIA																																				
OPTIMA EX 4DR	1441 01	AB			-	-	11	11	11	10	11	12	11	12	11	12	-	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	41	41	41	42	40	37	35	31	31	31	-	29	25	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	38	36	35	34	33	33	31	29	29	29	-	22	19	16	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	44	44	44	44	43	39	40	35	34	34	-	29	29	25	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OPTIMA EX HYBRID 4DR	1620 02	AB			-	-	10	11	11	10	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	42	42	43	42	43	43	42	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	38	38	36	35	34	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	47	47	46	46	46	46	44	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OPTIMA EX PLUG-IN 4DR	1835 00	AB			-	-	10	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	37	-	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	39	-	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	44	-	48	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OPTIMA EX PREMIUM HYBRID 4DR	1620 03	AB			-	-	10	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	42	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	47	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OPTIMA EX PREMIUM PLUG-IN 4DR	1835 01	AB			-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OPTIMA EX TECH 4DR	1441 05	AB			-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OPTIMA EX TURBO 4DR	1597 01	AB			-	-	-	-	-	-	-	-	-	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OPTIMA EX V6 4DR	1442 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	8	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	27	27	21	21	11	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	23	23	20	19	11	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	31	30	30	29	17	-	-	-	-	-	-	-	-	-	-	-	-	-	
OPTIMA EX+ 4DR	1441 06	AB			-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OPTIMA HYBRID 4DR	1620 00	AB			-	-	-	-	-	-	-	-	-	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	41	39	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	34	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	43	42	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OPTIMA LX 4DR	1441 00	AB			-	-	-	11	11	10	11	12	11	12	11	12	-	11	11	11	11	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	41	41	42	40	37	35	31	31	31	-	29	25	24	23	10	12	10	10	10	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	36	35	34	33	33	31	29	29	29	-	22	19	16	16	7	7	7	6	6	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	44	44	44	43	39	40	35	34	34	-	29	29	25	21	16	16	13	13	13	-	-	-	-	-	-	-	-	-	

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January 12, 2021

INSURANCE BUREAU OF CANADA

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PRIVATE PASSENGER RATE GROUP TABLES

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2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92	
KIA																																				
OPTIMA LX HYBRID 4DR	1620 01	AB Coll Comp DCPD			-	-	10	11	11	10	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OPTIMA LX V6 4DR	1442 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	8	-	-	-	-	-	-	-	-	-	-	-	-	-	
OPTIMA LX+ 4DR	1441 04	AB Coll Comp DCPD			-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OPTIMA SE 4DR	1441 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-	-	-	-	-	-	-	-	
OPTIMA SE V6 4DR	1442 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	
OPTIMA SX 4DR	1441 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	12	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OPTIMA SX TURBO 4DR	1597 00	AB Coll Comp DCPD			-	-	-	10	10	10	10	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
OPTIMA SXL TURBO 4DR	1597 02	AB Coll Comp DCPD			-	-	-	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RIO 4DR	0500 04	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	
RIO ANNIVERSARY EDITION 4DR	0500 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	
RIO EX 4DR	0500 03	AB Coll Comp DCPD			-	-	12	12	12	11	12	12	12	12	12	11	11	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
KIA																																			
RIO EX 5DR	1416 08	AB			-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RIO EX PREMIUM 5DR	1416 11	AB			-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RIO EX SPORT 4DR	0500 09	AB			-	-	-	12	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	23	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RIO EX SPORT 5DR	1416 09	AB			-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RIO EX TECH 4DR	0500 10	AB			-	-	-	12	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	23	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RIO LS 4DR	0677 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	8	9	-	9	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	8	7	-	8	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	7	7	-	5	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	8	8	-	8	-	-	-	-	-	-	-	-	
RIO LX 4DR	0500 06	AB			-	-	-	12	12	11	12	12	12	12	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	34	34	34	34	30	31	28	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	23	22	24	24	22	20	18	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	38	38	39	36	34	34	33	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RIO LX 5DR	1416 06	AB			-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RIO LX PREMIUM 5DR	1416 10	AB			-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RIO LX+ 4DR	0500 08	AB			-	-	12	12	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	25	23	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	38	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RIO LX+ 5DR	1416 07	AB			-	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	24	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

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KIA																																			
SPECTRA 4DR	0678 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	9	9	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	7	7	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	7	7	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	9	9	-	-	-	-	-	-	-	-
SPECTRA EX 4DR	1262 00	AB				-	-	-	-	-	-	-	-	-	-	-	10	10	-	11	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	21	18	-	21	15	14	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	13	13	-	12	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	25	19	-	21	17	17	-	-	-	-	-	-	-	-	-	-	-	-	-
SPECTRA EX-L 4DR	1262 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	-	-	-	-	-	-	-	-	-	-	-	-	-
SPECTRA GS 5DR	1252 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	9	9	9	9	9	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	11	11	11	11	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	8	8	8	8	8	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	10	11	11	11	-	-	-	-	-	-	-	-	-
SPECTRA GSX 5DR	1252 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	9	9	9	9	9	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	11	11	11	11	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	8	8	8	8	8	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	10	11	11	11	-	-	-	-	-	-	-	-	-
SPECTRA LS 4DR	0678 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	8	7	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	8	7	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	11	9	-	-	-	-	-	-	-	-	-	-	-
SPECTRA LX 4DR	1261 00	AB				-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	18	17	16	15	15	15	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	12	11	11	10	10	11	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	19	17	17	15	15	16	-	-	-	-	-	-	-	-	-	-	-	-	-
SPECTRA RS 4DR	0678 02	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-
SPECTRA5 5DR	1291 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	-	-	-	-	-	-	-	-	-	-	-	-	-
SPECTRA5 EX 5DR	1291 02	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	16	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	16	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SPECTRA5 LX 5DR	1291 03	AB				-	-	-	-	-	-	-	-	-	-	-	11	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	18	17	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	14	13	13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	21	20	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
KIA																																			
SPECTRA5 SX 5DR	1291 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	11	10	10	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	18	17	16	-	13	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	14	13	13	-	12	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	21	20	16	-	14	-	-	-	-	-	-	-	-	-	-	-	-	-
STINGER GT LIMITED V6 4DR AWD	1874 01	AB				-	8	9	10	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	46	46	46	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	40	40	36	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	45	46	45	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
STINGER GT LINE 4DR AWD	1914 00	AB				-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
STINGER GT V6 4DR AWD	1874 00	AB				-	8	9	10	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	46	46	46	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	40	40	36	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	45	46	45	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
KIA TRUCK/VAN																																			
BORREGO EX V6 4DR 2WD	1817 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BORREGO EX V6 4DR 4WD	1526 01	AB				-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	30	29	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	31	30	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	23	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BORREGO EX V8 4DR 4WD	1527 01	AB				-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	28	27	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	21	20	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BORREGO LX V6 4DR 2WD	1817 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BORREGO LX V6 4DR 4WD	1526 00	AB				-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	30	29	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	31	30	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	23	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BORREGO LX V8 4DR 4WD	1527 00	AB				-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	28	27	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	21	20	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

PRIVATE PASSENGER RATE GROUP TABLES

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21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
KIA TRUCK/VAN																																			
SELTOS EX 4DR AWD	1953 01	AB			-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SELTOS EX PREMIUM 4DR AWD	1953 02	AB			-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SELTOS LX 4DR 2WD	1952 00	AB			-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SELTOS LX 4DR AWD	1953 00	AB			-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SELTOS SX TURBO 4DR AWD	1954 00	AB			-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SORENTO EX 4DR 2WD	1574 00	AB			-	-	-	-	-	-	-	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	25	25	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	25	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SORENTO EX 4DR AWD	1575 00	AB			-	-	-	10	-	-	-	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	37	-	-	-	-	-	29	26	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	34	-	-	-	-	-	31	31	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	38	-	-	-	-	-	30	27	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SORENTO EX LUXURY V6 4DR 4WD	1046 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	10	9	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	23	22	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	21	19	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	19	17	-	-	-	-	-	-	-	-	-	-	
SORENTO EX TURBO 4DR 2WD	1849 01	AB			-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SORENTO EX TURBO 4DR AWD	1850 01	AB			-	9	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	38	-	-	37	37	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	42	-	-	41	41	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	34	-	-	33	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SORENTO EX V6 4DR 2WD	1266 01	AB			-	-	-	-	10	10	10	-	10	-	10	10	-	-	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	31	31	31	-	28	-	25	25	-	-	31	31	30	30	28	26	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	31	30	31	-	27	-	27	27	-	-	27	25	25	25	26	25	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	37	36	36	-	29	-	29	29	-	-	31	31	31	31	31	29	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
KIA TRUCK/VAN																																			
SORENTO EX V6 4DR 4WD	1046 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	9	10	9	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	25	25	23	23	22	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	23	21	20	21	19	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	23	20	19	19	17	-	-	-	-	-	-	-	-	-	-	
SORENTO EX V6 4DR AWD	1046 03	AB			-	-	9	9	9	9	9	9	9	9	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	35	34	34	34	34	35	34	30	28	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	42	41	41	41	40	34	32	31	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	34	34	34	34	34	34	34	30	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SORENTO EX+ TURBO 4DR AWD	1850 04	AB			-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SORENTO EX+ V6 4DR AWD	1046 08	AB			-	-	9	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	35	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	42	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	34	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SORENTO LX 4DR 2WD	1574 01	AB			-	-	-	10	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	34	33	33	32	29	27	25	25	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	24	25	25	24	26	26	25	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	37	37	37	36	33	33	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SORENTO LX 4DR AWD	1575 01	AB			-	-	10	10	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	38	37	37	37	37	31	30	29	26	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	35	34	34	34	33	32	32	31	31	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	38	38	38	38	37	31	31	30	27	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SORENTO LX PREMIUM 4DR AWD	1575 03	AB			-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SORENTO LX TURBO 4DR 2WD	1849 00	AB			-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SORENTO LX TURBO 4DR AWD	1850 00	AB			-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	37	37	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	41	41	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	33	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SORENTO LX V6 4DR 2WD	1266 00	AB			-	-	-	-	-	-	10	10	10	10	10	10	-	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	31	27	28	25	25	25	-	32	31	31	30	30	28	26	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	31	27	27	27	27	27	-	29	27	25	25	25	26	25	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	36	30	29	29	29	29	-	31	31	31	31	31	31	29	-	-	-	-	-	-	-	-	-	-	
SORENTO LX V6 4DR 4WD	1046 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	9	10	10	10	9	10	9	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	29	26	25	25	23	23	22	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	25	23	23	21	20	21	19	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	25	24	23	20	19	19	17	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
KIA TRUCK/VAN																																			
SORENTO LX V6 4DR AWD	1046 04	AB				-	-	-	9	9	9	9	9	9	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	34	34	34	35	34	30	28	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	41	41	41	40	34	32	31	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	34	34	34	34	34	30	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SORENTO LX+ 4DR AWD	1575 02	AB			-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
SORENTO LX+ V6 4DR AWD	1046 09	AB			-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
SORENTO SX TURBO 4DR AWD	1850 02	AB			-	9	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	38	-	-	37	37	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	42	-	-	41	41	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	34	-	-	33	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
SORENTO SX V6 4DR 2WD	1266 02	AB			-	-	-	-	-	10	10	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	-	-	-	31	31	-	-	-	25	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	-	-	-	30	31	-	-	-	27	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	-	-	-	36	36	-	-	-	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
SORENTO SX V6 4DR AWD	1046 05	AB			-	-	9	9	9	9	9	9	9	9	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	35	34	34	34	34	35	34	30	28	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	42	41	41	41	40	34	32	31	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	34	34	34	34	34	34	34	30	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
SORENTO SXL LIMITED V6 4DR AWD	1046 07	AB			-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
SORENTO SXL V6 4DR AWD	1046 06	AB			-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	-	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	-	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	-	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
SORENTO X-LINE TURBO 4DR AWD	1850 03	AB			-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
SOUL 2U 5DR	1547 00	AB			-	-	-	-	-	-	-	-	-	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	-	-	-	-	-	-	-	28	23	24	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	-	-	-	-	-	-	-	19	20	18	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	-	-	-	-	-	-	-	31	28	25	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
SOUL 2U ECO 5DR	1547 05	AB			-	-	-	-	-	-	-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		Comp			-	-	-	-	-	-	-	-	-	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	-	-	-	-	-	-	-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

2021

[illegible]

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
KIA TRUCK/VAN																																			
SOUL EX LIMITED 5DR	1547 13	AB				-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SOUL EX PREMIUM 5DR	1547 11	AB				-	9	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	30	30	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	29	29	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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SOUL EX TECH 5DR	1547 12	AB				-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
KIA TRUCK/VAN																																			
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2021

MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92		
KIA TRUCK/VAN																																						
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SAMARA 5DR	0553																																					

√ - Approved Theft Deterrent System

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CLEAR (CANADA)

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
LADA TRUCK/VAN																																			
NIVA CABRIOLET 4WD	0555 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	
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NIVA COSSACK 4WD	0709 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-	
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AVENTADOR LP700 ROADSTER AWD	8797 00	AB			-	-	-	-	-	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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AVENTADOR LP750 SUPERVELOCE 2DR AWD	8769 00	AB			-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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AVENTADOR LP750 SUPERVELOCE ROADSTER AWD	8773 00	AB			-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DIABLO 2DR	8721 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	69	69	69	69	69	69	69	69	69	69	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	75	75	75	75	75	75	75	75	75	75	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	56	56	56	56	56	56	56	56	56	56	-

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
LAMBORGHINI																																			
DIABLO SE 2DR	8725 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-
DIABLO SV 2DR	8730 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-
DIABLO VT 2DR	8752 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	-
DIABLO VT 6.0 2DR	8752 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-
DIABLO VT 6.0 SE 2DR	8752 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-
DIABLO VT ROADSTER	8729 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-
GALLARDO 2DR AWD	8739 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	7	8	8	-	-	-	-	-	-	-	-	-	-	-	-
GALLARDO LP550 SPYDER	8774 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GALLARDO LP550-2 2DR	8762 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GALLARDO LP560 2DR AWD	8754 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GALLARDO LP560 SPYDER AWD	8758 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
LAMBORGHINI																																			
GALLARDO LP560-2 2DR	8766 00	AB			-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
GALLARDO LP570 PERFORMANTE SPYDER AWD	8765 00	AB			-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	69	69	69	68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	91	91	91	91	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	84	84	84	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GALLARDO LP570 SQUADRA CORSE 2DR AWD	8767 00	AB			-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	79	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
GALLARDO SPYDER AWD	8747 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	5	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	99	99	61	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	90	71	77	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	77	65	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GALLARDO SUPERLEGGERA 2DR AWD	8751 00	AB			-	-	-	-	-	-	-	-	7	7	7	7	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	69	69	69	68	-	-	68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	63	63	63	55	-	-	64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	69	69	68	68	-	-	78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HURACAN EVO 2DR AWD	8779 01	AB			-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HURACAN EVO SPYDER AWD	8783 01	AB			-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	82	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HURACAN LP580-2 2DR	8771 00	AB			-	-	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	94	94	76	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	95	80	80	80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	76	66	61	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
HURACAN LP580-2 SPYDER	8776 00	AB			-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	70	72	63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	86	84	79	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	57	57	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HURACAN LP610 2DR AWD	8796 00	AB			-	-	8	8	8	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	99	99	99	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	99	99	99	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	99	99	85	78	74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HURACAN LP610 SPYDER AWD	8772 00	AB			-	-	8	8	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	97	97	97	97	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	97	97	97	97	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	84	80	78	78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
LAMBORGHINI																																			
HURACAN LP640 PERFORMANTE 2DR AWD	8779 00	AB						8	8																										
		Coll						99	99																										
		Comp						99	99																										
		DCPD						89	75																										
HURACAN LP640 PERFORMANTE SPYDER AWD	8783 00	AB						8	8																										
		Coll						89	89																										
		Comp						80	80																										
		DCPD						80	66																										
MURCIÉLAGO 2DR AWD	8736 00	AB																			8	8	8	8	8										
		Coll																			99	99	99	89	85										
		Comp																			90	90	99	84	87										
		DCPD																			93	93	91	75	65										
MURCIÉLAGO LP640 2DR AWD	8748 00	AB													9	9	9	9	9																
		Coll													99	99	99	99	99																
		Comp													99	99	99	99	87																
		DCPD													99	99	99	97	97																
MURCIÉLAGO LP640 ROADSTER AWD	8750 00	AB													8	8	8	8																	
		Coll													78	77	78	78																	
		Comp													88	88	87	99																	
		DCPD													99	99	99	99																	
MURCIÉLAGO LP670 SUPERVELOCE 2DR AWD	8759 00	AB													8																				
		Coll													69																				
		Comp													79																				
		DCPD													78																				
MURCIÉLAGO ROADSTER AWD	8742 00	AB																			7	8													
		Coll																			99	99													
		Comp																			73	62													
		DCPD																			93	93													
LAMBORGHINI TRUCK/VAN																																			
URUS 4DR AWD	8795 00	AB						7	7	7																									
		Coll						76	76	76																									
		Comp						80	80	80																									
		DCPD						70	70	70																									
LAND ROVER																																			
DEFENDER 110 4DR 4WD	7326 00	AB																																7	
		Coll																															8		
		Comp																															15		
		DCPD																															8		
DEFENDER 90 SOFT TOP 2DR 4WD	7327 00	AB																															7		
		Coll																														8			
		Comp																														8			
		DCPD																														19			

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January 12, 2021

INSURANCE BUREAU OF CANADA

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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
LAND ROVER																																			
DEFENDER 90 WAGON 2DR 4WD	7338 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	7	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	8	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	-	14	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	8	-	-	-
DEFENDER FIRST EDITION P400 4DR AWD	7062 02	AB			-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DEFENDER HSE P400 4DR AWD	7062 01	AB			-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DEFENDER S P300 4DR AWD	7326 01	AB			-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DEFENDER SE P400 4DR AWD	7062 00	AB			-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DEFENDER X P400 4DR AWD	7061 00	AB			-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DISCOVERY 4DR 4WD	7328 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	30	30	30	30	30	30	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32	32	32	32	32	32	32	32	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	21	21	21	21	21	21	21	-	-
DISCOVERY FIRST EDITION 4DR 4WD	7353 06	AB			-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	43	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	48	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	48	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DISCOVERY G4 LIMITED 4DR 4WD	7353 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	
DISCOVERY HSE 4DR 4WD	7353 05	AB			-	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	44	43	42	-	-	-	-	-	-	-	-	-	-	-	37	34	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	50	48	48	-	-	-	-	-	-	-	-	-	-	-	37	33	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	48	48	47	-	-	-	-	-	-	-	-	-	-	-	30	29	-	-	-	-	-	-	-	-	-	-	-	
DISCOVERY HSE R-DYN P360 4DR AWD	7050 02	AB			-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
LAND ROVER																																			
DISCOVERY S R-DYN P360 4DR AWD	7050 01	AB				7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		DCPD				47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DISCOVERY SD 4DR 4WD	7328 03	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	7	-	7	7	-	-	-
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32	32	32	-	32	-	32	32	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	21	21	-	21	-	21	21	-	-	-
DISCOVERY SE 4DR 4WD	7328 06	AB				-	-	-	8	8	7	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-	7	7	7	7	-	-	-
		Coll				-	-	-	43	43	43	-	-	-	-	-	-	-	-	-	-	-	32	31	30	30	30	-	30	30	30	30	-	-	-
		Comp				-	-	-	44	44	41	-	-	-	-	-	-	-	-	-	-	-	34	34	32	32	32	-	32	32	32	32	-	-	-
		DCPD				-	-	-	47	47	48	-	-	-	-	-	-	-	-	-	-	-	23	20	21	21	21	-	21	21	21	21	-	-	-
DISCOVERY SE Si6 4DR AWD	7328 11	AB				-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DISCOVERY SE TD6 4DR 4WD	7300 01	AB				-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	46	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	48	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DISCOVERY SE TD6 4DR AWD	7300 02	AB				-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DISCOVERY SPORT HSE 4DR 4WD	7364 01	AB				-	-	-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	43	42	42	42	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	41	41	39	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	43	43	43	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DISCOVERY SPORT HSE R-DYN P250 4DR AWD	7364 06	AB				-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DISCOVERY SPORT HSE R-DYN P300 4DR AWD	7070 01	AB				-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD				-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DISCOVERY SPORT LANDMARK 4DR 4WD	7364 02	AB				-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DISCOVERY SPORT S P250 4DR AWD	7364 03	AB				-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
LAND ROVER																																			
DISCOVERY SPORT SE 4DR 4WD	7364 00	AB			-	-	-	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	43	42	42	42	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	41	41	39	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	43	43	43	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DISCOVERY SPORT SE P250 4DR AWD	7364 04	AB			-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DISCOVERY SPORT SE R-DYN P250 4DR AWD	7364 05	AB			-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DISCOVERY SPORT SE R-DYN P300 4DR AWD	7070 00	AB			-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
DISCOVERY XD 4DR 4WD	7328 10	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	-	-	-	-	
FREELANDER HSE 4DR AWD	7322 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	19	19	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	28	28	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	13	12	-	-	-	-	-	-	-	-	-	-	
FREELANDER S 4DR AWD	7322 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	19	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	28	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	12	-	-	-	-	-	-	-	-	-	-	
FREELANDER SE 4DR AWD	7322 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	7	7	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	29	28	28	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	15	13	12	-	-	-	-	-	-	-	-	-	
FREELANDER SE3 2DR AWD	7336 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	29	30	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	19	13	-	-	-	-	-	-	-	-	-	-	
LR2 HSE 4DR 4WD	7350 01	AB			-	-	-	-	-	-	-	9	9	9	9	10	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	39	39	39	39	38	36	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	38	38	38	38	33	33	32	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	44	43	43	42	43	40	36	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LR2 SE 4DR 4WD	7350 00	AB			-	-	-	-	-	-	-	9	9	9	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	39	39	39	-	-	-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	38	38	38	-	-	-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	44	43	43	-	-	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

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21 Year Extended Vehicle Code format

2021

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LAND ROVER																																			
LR3 HSE V8 4DR 4WD	7341 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	35	34	33	31	30	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	41	43	41	40	38	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	33	32	30	29	28	-	-	-	-	-	-	-	-	-	-	-	-	
LR3 SE V6 4DR 4WD	7347 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	37	38	38	37	37	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	34	33	31	29	21	-	-	-	-	-	-	-	-	-	-	-	-	
LR3 SE V8 4DR 4WD	7341 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	35	34	33	31	30	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	41	43	41	40	38	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	33	32	30	29	28	-	-	-	-	-	-	-	-	-	-	-	-	
LR3 V6 4DR 4WD	7347 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	-	-	-	-	-	-	-	-	-	-	-	-	-	
LR4 HSE 4DR 4WD	7355 00	AB			-	-	-	-	-	-	8	8	7	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	39	39	39	39	37	37	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	47	46	45	46	45	45	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	38	38	38	37	36	35	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LR4 SE 4DR 4WD	7355 01	AB			-	-	-	-	-	-	-	7	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	39	-	-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	45	-	-	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	38	-	-	36	-	-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RANGE ROVER 4.0 SE 4DR 4WD	7329 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36	36	36	36	36	36	36	36	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41	41	41	41	41	41	41	41	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36	36	36	36	36	36	36	36	-	-	-
RANGE ROVER 4.4 HSE 4DR 4WD	7325 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	8	7	7	7	8	7	7	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	47	45	39	39	37	37	35	-	-	-	-	-	-	-	-	-	-	-	
RANGE ROVER 4.6 HSE 4DR 4WD	7330 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	62	50	50	50	50	50	50	50	50	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	44	32	32	32	32	32	32	32	32	-	-	-	
RANGE ROVER 4.6 SE 4DR 4WD	7329 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	7	7	7	7	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	41	-	41	41	41	41	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36	-	36	36	36	36	-	-	-	-	
RANGE ROVER 4DR 4WD	7325 00	AB			-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	7	7	7	-
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		Comp			-	-	-	-	-	-	-	76	68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	46	-	-	-	46	46	46	-
		DCPD			-	-	-	-	-	-	-	52	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	-	-	-	28	28	28	-

√ - Approved Theft Deterrent System

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LAND ROVER																																				
RANGE ROVER EVOQUE S P250 4DR AWD	7359 05	AB	-			8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RANGE ROVER EVOQUE S R-DYN P300 4DR AWD	7075 00	AB	-			-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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RANGE ROVER EVOQUE SE 4DR 4WD	7359 01	AB	-			-	-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		DCPD	-			-	-	51	51	51	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
RANGE ROVER EVOQUE SE P250 4DR AWD	7359 06	AB	-			8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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RANGE ROVER EVOQUE SE R-DYN P300 4DR AWD	7075 01	AB	-			-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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RANGE ROVER FIFTY P525 4DR AWD	7344 08	AB	-			8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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RANGE ROVER FIFTY P525 LWB 4DR AWD	7362 07	AB	-			8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-			58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
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RANGE ROVER HSE 4DR 4WD	7325 07	AB	-			-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		DCPD	-			-	-	-	-	-	-	52	52	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
RANGE ROVER HSE P400 4DR AWD	7325 09	AB	-			-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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RANGE ROVER HSE P400e 4DR AWD	7072 00	AB	-			7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		Comp	-			75	75	73	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-			48	48	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

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LAND ROVER																																			
RANGE ROVER HSE P525 4DR AWD	7344 06	AB				-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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RANGE ROVER HSE P525 LWB 4DR AWD	7362 05	AB				-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RANGE ROVER HSE TD6 4DR 4WD	7365 00	AB				-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RANGE ROVER HSE TD6 4DR AWD	7365 01	AB				-	8	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	62	62	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	57	57	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RANGE ROVER HSE V6 S/C 4DR AWD	7325 08	AB				-	-	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RANGE ROVER HSE WESTMIN P400 4DR AWD	7325 10	AB				-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RANGE ROVER HSE WESTMIN P525 4DR AWD	7344 07	AB				-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RANGE ROVER HSE WESTMIN P525 LWB 4DR AWD	7362 06	AB				-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RANGE ROVER S 4DR 4WD	7325 03	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	
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RANGE ROVER S/C LWB 4DR 4WD	7362 00	AB				-	-	-	-	7	7	7	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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RANGE ROVER SPORT AUTOBIO DYN 4DR 4WD	7361 01	AB				-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD				-	-	-	-	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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LAND ROVER																																			
RANGE ROVER SPORT HSE SILV P360 4DR AWD	7348 07	AB Coll Comp DCPD			- 7 - 52 - 77 - 51	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -			
RANGE ROVER SPORT HSE SILV P400e 4DR AWD	7079 04	AB Coll Comp DCPD			- 7 - 50 - 73 - 48	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -			
RANGE ROVER SPORT HSE SILV TD6 4DR AWD	7366 03	AB Coll Comp DCPD			- 8 - 53 - 82 - 55	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -			
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RANGE ROVER SPORT HSE V6 S/C 4DR AWD	7348 04	AB Coll Comp DCPD			- - - -	- - - -	- - - -	8 51 77 51	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -			
RANGE ROVER SPORT HST 4DR 4WD	7348 02	AB Coll Comp DCPD			- - - -	- - - -	- - - -	- - - -	- - - -	8 51 77 51	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -			
RANGE ROVER SPORT HST HYBRID 4DR AWD	7079 01	AB Coll Comp DCPD			- - - -	- - - -	- - - -	7 50 73 48	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -			
RANGE ROVER SPORT HST P400 4DR AWD	7071 00	AB Coll Comp DCPD			- - - -	7 48 71 47	8 48 71 47	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -			
RANGE ROVER SPORT SE 4DR 4WD	7348 01	AB Coll Comp DCPD			- - - -	- - - -	- - - -	- - - -	8 8 8 51 51 51 77 77 77 51 51 51	8 8 8 51 51 51 74 75 51 51	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -				
RANGE ROVER SPORT SE P360 4DR AWD	7348 05	AB Coll Comp DCPD			- - - -	7 52 77 51	8 52 77 51	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -	- - - -			

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LAND ROVER																																				
RANGE ROVER SPORT SE TD6 4DR AWD	7366 01	AB				-	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	53	53	52	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	82	82	82	82	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	55	55	55	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RANGE ROVER SPORT SE V6 S/C 4DR AWD	7348 03	AB				-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	77	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RANGE ROVER SPORT SUPERCHARGED 4DR 4WD	7349 00	AB				-	-	-	-	8	8	8	8	8	8	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	60	60	60	60	60	56	55	53	52	52	49	48	45	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	93	92	92	92	89	82	83	77	78	74	71	74	68	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	52	52	52	52	52	52	52	48	48	47	44	43	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RANGE ROVER SPORT SVR P575 4DR AWD	7363 02	AB				-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RANGE ROVER SPORT SVR S/C 4DR 4WD	7363 00	AB				-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	57	56	56	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	99	99	96	89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	56	56	56	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RANGE ROVER SPORT SVR V8 S/C 4DR AWD	7363 01	AB				-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	57	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	56	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RANGE ROVER SUPERCHARGED 4DR 4WD	7344 00	AB				-	-	-	-	7	7	7	7	7	7	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	65	65	63	66	66	60	58	54	54	52	49	50	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	92	92	92	91	84	77	67	68	68	68	60	60	65	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	56	56	56	56	55	56	52	49	49	47	46	43	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RANGE ROVER SV AUTO DYN BLK P565 4D AWD	7369 03	AB				-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RANGE ROVER SV AUTOBIO DYN P565 4D AWD	7369 02	AB				-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RANGE ROVER SV AUTOBIO DYN V8 S/C 4D AWD	7369 01	AB				-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	59	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	83	83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	51	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RANGE ROVER SV AUTOBIO P565 LWB 4D AWD	7080 01	AB				-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	82	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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LAND ROVER																																			
RANGE ROVER VELAR S P250 4DR AWD	7100 02	AB Coll Comp DCPD			-	8 41 54 42	8 41 53 42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RANGE ROVER VELAR S P340 4DR AWD	7073 01	AB Coll Comp DCPD			-	8 42 53 43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RANGE ROVER VELAR S R-DYN P300 4DR AWD	7078 01	AB Coll Comp DCPD			-	-	8 41 62 42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RANGE ROVER VELAR S R-DYN P340 4DR AWD	7073 00	AB Coll Comp DCPD			-	8 42 53 43	8 42 52 43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RANGE ROVER VELAR S TD4 4DR AWD	7270 00	AB Coll Comp DCPD			-	-	-	-	8 38 53 43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RANGE ROVER VELAR S V6 4DR AWD	7267 00	AB Coll Comp DCPD			-	-	-	8 47 56 48	8 47 56 48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RANGE ROVER VELAR SE R-DYN TD4 4DR AWD	7270 01	AB Coll Comp DCPD			-	-	-	8 38 53 43	8 38 53 43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RANGE ROVER VELAR SE R-DYN V6 4DR AWD	7267 02	AB Coll Comp DCPD			-	-	-	8 47 56 48	8 47 56 48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RANGE ROVER VELAR SE R-DYNAMIC 4DR AWD	7100 01	AB Coll Comp DCPD			-	-	-	8 41 52 42	9 41 43 42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RANGE ROVER VELAR SE V6 4DR AWD	7267 01	AB Coll Comp DCPD			-	-	-	-	8 47 56 48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RANGE ROVER VELAR SV AUTOBIO DYN 4DR AWD	7064 00	AB Coll Comp DCPD			-	-	8 49 62 49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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LAND ROVER																																				
RANGE ROVER WESTMIN SUPERCHARGED 4DR 4WD	7344 02	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	49	-	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	60	-	65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	46	-	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RANGE ROVER WESTMINSTER 4DR 4WD	7325 06	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	7	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43	42	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59	52	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37	37	-	-	-	-	-	-	-	-	-	-	-	-	
LEXUS																																				
CT 200h 5DR	1598 00	AB				-	-	-	-	-	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	41	42	40	41	40	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	30	29	30	29	28	26	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	46	46	44	44	44	42	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ES 250 4DR AWD	1966 00	AB				-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ES 300 4DR	0848 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	8	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	20	20	20	20	20	20	20	20	20	20	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√16	√14	√14	√14	√14	√14	√14	14	14	14	14	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27	24	24	24	24	24	24	24	24	24	24	-	-
ES 300h 4DR	1643 00	AB				-	10	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	44	44	44	44	44	44	44	42	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	37	38	34	33	32	33	33	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	51	51	51	51	51	51	52	52	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ES 330 4DR	0848 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	25	24	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√18	√17	√17	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	27	-	-	-	-	-	-	-	-	-	-	-	
ES 330 SPECIAL EDITION 4DR	0848 02	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	25	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√18	√17	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	-	-	-	-	-	-	-	-	-	-	-	-	
ES 350 4DR	1432 00	AB				-	9	9	-	9	9	9	9	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	44	44	-	43	43	43	43	41	40	36	35	34	32	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	42	42	-	38	38	37	36	35	34	25	25	25	22	22	√18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	52	52	-	50	49	49	49	47	45	41	40	39	36	36	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ES 350 SIGNATURE 4DR	1432 01	AB				-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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LEXUS																																			
GS 300 4DR	0849 00	AB							9												9	7	7	7	8	8	8	8	8	8	8	8	8	-	
		Coll							44												36	21	19	21	17	17	17	17	17	17	17	17	17	-	
		Comp							46												√35	√29	√29	√23	√25	√25	√25	√25	√25	√25	25	25	25	25	-
		DCPD							47												35	28	23	24	22	22	22	22	22	22	22	22	22	-	
GS 300 4DR AWD	1406 00	AB																			10													-	
		Coll																			38													-	
		Comp																			√35													-	
		DCPD																			39													-	
GS 350 4DR	9072 00	AB						8		8		8	8		9	9	9	10	9															-	
		Coll						46		50		49	48		41	41	41	36	35															-	
		Comp						41		42		41	40		42	43	38	39	√36															-	
		DCPD						50		55		55	56		41	41	41	34	35															-	
GS 350 4DR AWD	9076 00	AB			10	10		10	10	10		10	10		10	10	10	10	10															-	
		Coll			56	56		56	56	56		55	56	50		41	40	37	38	37														-	
		Comp			48	47		47	48	47		46	44	42		43	40	40	37	√36														-	
		DCPD			56	56		56	56	56		56	52	52		47	42	39	40	39														-	
GS 350 SPECIAL EDITION 4DR	9072 01	AB																	9															-	
		Coll																	35															-	
		Comp																	√36															-	
		DCPD																	35															-	
GS 400 4DR	0924 00	AB																									7	7	7					-	
		Coll																									20	20	20					-	
		Comp																									√30	√30	√30					-	
		DCPD																									28	28	28					-	
GS 430 4DR	0924 01	AB																	9		9	8	8	7	7	7							-		
		Coll																	35		35	24	24	20	20	20							-		
		Comp																	√38		√38	√30	√32	√31	√30	√30							-		
		DCPD																	34		34	30	31	28	28	28							-		
GS 450h 4DR	1428 00	AB						9	9	9		9	9	9		9	9	9	9															-	
		Coll						48	48	48		48	48	42		40	39	35	35	33														-	
		Comp						53	53	53		53	53	45		50	50	45	41	√39														-	
		DCPD						60	60	55		55	55	50		46	46	37	36	33														-	
GS 460 4DR	1485 00	AB															9	9	9															-	
		Coll															37	36	37														-		
		Comp															38	38	39														-		
		DCPD															46	37	37														-		
GS-F 4DR	1787 00	AB			8	8		8	8	8																								-	
		Coll			56	56		53	54	50																								-	
		Comp			60	60		56	56	56																								-	
		DCPD			62	62		60	60	61																								-	
HS 250h 4DR	1566 00	AB													9	9	10																	-	
		Coll													33	32	32																-		
		Comp													22	22	22																-		
		DCPD													36	35	34																-		

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LEXUS																																			
IS 200t 4DR	1781 00	AB			-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	44	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
IS 250 4DR	1450 00	AB			-	-	-	-	-	-	-	9	10	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	38	43	42	37	35	35	34	34	33	34	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	32	34	34	32	32	32	30	31	√26	√26	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	45	47	45	40	39	38	36	35	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	
IS 250 4DR AWD	1451 00	AB			-	-	-	-	-	-	-	10	10	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	50	46	41	41	39	37	35	34	35	33	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	41	36	30	30	30	29	26	25	√23	√23	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	51	48	46	46	44	40	39	38	37	36	-	-	-	-	-	-	-	-	-	-	-	-	-	
IS 250C CONVERTIBLE	1554 00	AB			-	-	-	-	-	-	-	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	-	-	-	-	-	34	34	34	33	32	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	36	36	34	33	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	39	37	36	35	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
IS 300 4DR	0934 00	AB			-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	9	8	9	9	9	-	-	-	-	-	-	-	-	
		Coll			-	34	34	35	33	-	-	-	-	-	-	-	-	-	-	-	-	24	24	24	24	24	-	-	-	-	-	-	-	-	
		Comp			-	42	42	42	41	-	-	-	-	-	-	-	-	-	-	-	-	√16	√16	√15	√15	√15	-	-	-	-	-	-	-	-	
		DCPD			-	44	44	45	42	-	-	-	-	-	-	-	-	-	-	-	-	28	25	23	21	21	-	-	-	-	-	-	-	-	
IS 300 4DR AWD	1780 00	AB			-	9	9	9	9	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	50	50	49	47	47	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	48	48	47	46	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	57	57	56	55	54	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
IS 300 SPECIAL EDITION 4DR	0934 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	9	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	24	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√16	√15	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	23	-	-	-	-	-	-	-	-	-	-	-	
IS 300 SPORTCROSS WAGON	0958 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	19	17	13	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√15	√15	√15	√13	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	24	17	15	-	-	-	-	-	-	-	-	-	
IS 350 4DR	1452 00	AB			-	-	-	-	-	-	-	9	9	9	9	9	9	10	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	39	45	46	46	46	43	41	39	38	36	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	32	41	41	41	37	34	30	31	√24	√25	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	50	54	54	54	54	47	47	41	39	38	-	-	-	-	-	-	-	-	-	-	-	-	-	
IS 350 4DR AWD	1588 00	AB			-	9	10	10	9	9	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	51	51	51	51	51	50	51	46	46	47	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	48	48	49	49	49	46	46	37	35	36	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	56	56	56	56	56	53	51	49	49	49	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
IS 350C CONVERTIBLE	1553 00	AB			-	-	-	-	-	-	-	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	38	38	38	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	38	38	38	37	36	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	42	41	41	38	37	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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LEXUS																																			
IS-F 4DR	1495 00	AB				-	-	-	-	-	-	-	7	7	6	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	52	48	44	45	41	40	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	51	40	40	39	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	52	52	41	40	34	34	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LC 500 2DR	8876 00	AB			-	9	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	56	56	56	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	54	53	53	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	56	56	56	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LC 500 CONVERTIBLE	8583 00	AB			-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LC 500h 2DR	8875 00	AB			-	9	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	44	44	44	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	58	58	58	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	55	55	55	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LFA 2DR	1609 00	AB			-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	82	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LS 400 4DR	0841 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	6	6	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	26	26	26	26	26	26	26	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√30	√30	√30	√30	√30	√30	√30	√30	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	28	28	28	28	28	28	28	-
LS 430 4DR	0841 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	6	7	6	6	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	30	29	28	26	26	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√36	√36	√36	√34	√30	√30	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31	31	30	28	28	28	-	-	-	-	-	-	-	-	
LS 460 4DR	1444 00	AB			-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	60	60	57	57	51	49	46	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	62	62	47	47	44	43	40	√38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	56	56	55	55	52	53	50	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LS 460 4DR AWD	1536 00	AB			-	-	-	-	-	9	9	9	9	9	9	10	10	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	62	62	62	62	62	62	54	55	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	51	50	48	48	48	49	45	45	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	62	62	62	62	61	60	55	54	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LS 460L 4DR	1445 00	AB			-	-	-	-	-	-	8	-	8	8	-	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	43	-	43	43	-	54	54	52	49	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	41	-	41	41	-	45	45	46	44	√40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	47	-	47	47	-	56	56	55	49	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LS 460L 4DR AWD	1537 00	AB			-	-	-	-	-	9	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	69	69	68	68	68	66	66	56	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	61	61	61	61	61	48	48	48	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	67	67	67	66	62	62	61	57	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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LEXUS																																					
LS 500 4DR AWD	1884 00	AB				7	7	7	7																												
		Coll				61	61	61	61																												
		Comp				56	56	56	55																												
		DCPD				58	58	58	60																												
LS 500h 4DR AWD	1885 00	AB				7	7	7	7																												
		Coll				62	62	62	62																												
		Comp				55	55	55	55																												
		DCPD				58	58	58	60																												
LS 600h L 4DR AWD	1469 00	AB									9	9	8	9	9	9	9	9	9																		
		Coll									73	73	73	73	73	73	61	61	59																		
		Comp										62	62	62	62	62	62	47	48	49																	
		DCPD										61	61	61	61	61	61	61	57																		
RC 300 2DR AWD	8913 00	AB				8	8	8	8	8	8	8																									
		Coll				43	43	43	43	43	41																										
		Comp				41	41	40	40	40	40																										
		DCPD				44	44	44	44	44	47																										
RC 350 2DR	8908 00	AB											8																								
		Coll											41																								
		Comp											40																								
		DCPD											47																								
RC 350 2DR AWD	8909 00	AB				8	8	8	8	8	8	8	9																								
		Coll				44	44	44	44	44	41	41																									
		Comp				42	42	42	42	40	39	39																									
		DCPD				47	47	47	47	47	47	47	47																								
RC F 2DR	8910 00	AB				9	9	9	9	9	8	9																									
		Coll				46	46	44	44	44	41	41																									
		Comp				51	51	51	47	47	41	39																									
		DCPD				44	44	44	44	44	44	47	47																								
SC 300 2DR	0933 00	AB																										7	7	7	7	7	7	7	7		
		Coll																										25	25	25	25	25	25	25	25		
		Comp																										22	22	22	22	22	22	22	22		
		DCPD																										20	20	20	20	20	20	20	20		
SC 400 2DR	0847 00	AB																										8	8	8	8	8	8	8	8		
		Coll																										30	30	30	30	30	30	30	30		
		Comp																										31	31	31	31	31	31	31	31		
		DCPD																										27	27	27	27	27	27	27	27		
SC 430 CONVERTIBLE	0827 00	AB																7	7	7	7	7	7	7	7												
		Coll																	35	33	32	33	32	31	30	29	26										
		Comp																		37	33	33	√32	√32	√31	√31	√29	√29									
		DCPD																			39	40	35	33	33	30	30	29	26								

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LEXUS TRUCK/VAN																																			
GX460 4DR AWD	1573 00	AB Coll Comp DCPD			-	8	8	8	8	8	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GX470 4DR AWD	1080 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-
LX450 4DR 4WD	0921 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-
LX470 4DR 4WD	0932 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	8	-	-	-	-	-
LX570 4DR 4WD	1491 00	AB Coll Comp DCPD			-	8	8	8	8	8	8	8	8	8	-	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NX200t 4DR 2WD	8871 00	AB Coll Comp DCPD			-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NX200t 4DR AWD	8911 00	AB Coll Comp DCPD			-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NX300 4DR AWD	8865 00	AB Coll Comp DCPD			-	8	8	9	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NX300h 4DR AWD	8912 00	AB Coll Comp DCPD			-	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RX300 4DR 2WD	1036 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-	-	-	-	-	-	-
RX300 4DR 4WD	0931 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	-	-	-	-	-	-

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LEXUS TRUCK/VAN																																					
RX330 4DR 2WD	1194 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-
RX330 4DR AWD	1074 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-
RX350 4DR 2WD	1435 00	AB Coll Comp DCPD			-	-	-	-	-	-	11	10	10	10	10	10	10	10	8	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RX350 4DR AWD	1426 00	AB Coll Comp DCPD			-	9	9	9	9	9	9	9	9	9	9	9	9	10	10	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
RX350L 4DR AWD	1892 00	AB Coll Comp DCPD			-	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RX400h 4DR 2WD	1434 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	
RX400h 4DR AWD	1411 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RX450h 4DR 2WD	1600 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	11	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RX450h 4DR AWD	1555 00	AB Coll Comp DCPD			-	9	9	9	9	9	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
RX450hL 4DR AWD	1899 00	AB Coll Comp DCPD			-	9	9	9	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
UX200 4DR 2WD	8792 00	AB Coll Comp DCPD			-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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LEXUS TRUCK/VAN																																			
UX250h 4DR AWD	8791 00	AB				-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	32	32	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	32	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	41	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LINCOLN																																			
CONTINENTAL 4DR	4102 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	-	7
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	13	13	13	13	13	13	-	13
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√16	√16	√16	√16	√16	√16	√16	√16	-	√16
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	11	11	11	11	-	11
CONTINENTAL BLACK LABEL 4DR AWD	4167 00	AB				-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CONTINENTAL EXECUTIVE 4DR	4102 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	16	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	
CONTINENTAL RESERVE 4DR AWD	4161 01	AB				-	-	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	49	48	49	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	37	37	36	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	48	48	48	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CONTINENTAL SELECT 4DR	4169 00	AB				-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CONTINENTAL SELECT 4DR AWD	4161 00	AB				-	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	48	49	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	37	36	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	48	48	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CONTINENTAL SIGNATURE DESIGNATION 4DR	4120 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	
LS SPORT V8 4DR	4138 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	-	-	-	-	-	-	-	-	-	-	-	-	-	
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LS ULTIMATE V8 4DR	4138 02	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	-	-	-	-	-	-	-	-	-	-	-	-	-	

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LINCOLN																																			
LS V6 4DR	4137 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√24	√26	√24	√18	√18	√18	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	18	18	17	17	17	-	-	-	-	-	-	-	
LS V8 4DR	4138 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	7	7	7	7	7	7	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√29	√30	√28	√24	√25	√25	√25	-	-	-	-	-	-	-	
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MARK VIII 2DR	4134 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-
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MARK VIII LSC 2DR	4134 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√15	15	15	-	-	-	-
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MKS 4DR	4152 00	AB			-	-	-	-	-	-	-	-	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	36	36	36	36	36	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MKS 4DR AWD	4153 00	AB			-	-	-	-	-	-	9	10	9	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	40	40	40	38	38	35	35	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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MKS ECOBOOST 4DR AWD	4157 00	AB			-	-	-	-	-	-	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	40	40	39	37	35	35	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	39	39	40	40	38	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MKZ 4DR	4143 00	AB			-	-	-	-	-	-	10	10	10	10	10	11	10	11	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	45	44	43	42	33	32	33	32	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	37	37	36	36	24	24	21	23	22	√20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	52	51	49	48	34	34	32	32	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MKZ 4DR AWD	4144 00	AB			-	-	-	-	-	-	10	10	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	47	47	44	44	37	34	34	32	32	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MKZ BLACK LABEL V6 4DR AWD	4162 00	AB			-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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MKZ HYBRID 4DR	4158 00	AB			-	-	-	-	-	-	10	10	10	10	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	60	60	56	52	33	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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LINCOLN																																			
TOWN CAR EXECUTIVE 4DR	4129 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	8	8	8	8	8	8	8	8	8	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	27	29	26	25	26	24	24	24	24	24	24	24	24	24	24	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	√27	√25	√28	√21	√21	√20	√20	√20	√20	√20	√20	√20	√20	√20	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	18	16	16	16	15	14	14	14	14	14	14	14	14	14	-	
TOWN CAR EXECUTIVE L 4DR	4149 01	AB			-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	29	29	29	30	23	20	21	21	21	17	17	-	-	-	-	-	-	-	-	-	
TOWN CAR SIGNATURE 4DR	4151 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	√22	√20	√20	√18	√15	√15	√15	√15	√15	√15	√15	√15	√15	√15	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	22	20	21	19	17	17	17	17	17	17	17	17	17	17	17	17	-
TOWN CAR SIGNATURE DESIGNER 4DR	4151 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	√22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	22	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOWN CAR SIGNATURE L 4DR	4150 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	28	25	√24	√29	√27	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	24	24	24	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOWN CAR SIGNATURE LIMITED 4DR	4151 01	AB			-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	29	29	24	22	23	√22	√20	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	28	24	24	24	22	20	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOWN CAR SIGNATURE TOURING 4DR	4151 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	
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TOWN CAR ULTIMATE 4DR	4129 06	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	
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TOWN CAR ULTIMATE L 4DR	4149 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	-	-	-	-	-	-	-	-	-	-	-	-
ZEPHYR 4DR	4142 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	
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LINCOLN TRUCK/VAN																																			
MKC PREMIER 4DR 2WD	4163 02	AB								11																									
		Coll								30																									
		Comp								24																									
		DCPD								35																									
MKC PREMIER 4DR AWD	4159 03	AB								9																									
		Coll								40																									
		Comp								32																									
		DCPD								45																									
MKC RESERVE 4DR 2WD	4163 01	AB								11																									
		Coll								30																									
		Comp								24																									
		DCPD								35																									
MKC RESERVE 4DR AWD	4159 02	AB					9	9	9																										
		Coll					43	43	40																										
		Comp					32	32	32																										
		DCPD					45	45	45																										
MKC SELECT 4DR AWD	4159 01	AB					9	9	9																										
		Coll					43	43	40																										
		Comp					32	32	32																										
		DCPD					45	45	45																										
MKT 4DR 2WD	4155 00	AB									10	10	10	10	10	10																			
		Coll									36	36	36	36	36	36																			
		Comp									32	32	32	32	31	31																			
		DCPD									35	35	34	35	35	34																			
MKT 4DR AWD	4154 00	AB					9	9	9	9	9	9	9	9	9	9																			
		Coll					38	38	38	38	38	38	38	38	37	34																			
		Comp					41	41	42	40	40	40	40	39	38	36																			
		DCPD					44	44	44	44	44	44	44	40	37	36																			
MKT ECOBOOST 4DR AWD	4156 00	AB					9	9	9	9	9	9	9	9	9	9																			
		Coll					41	41	41	41	41	41	41	40	39	38																			
		Comp					43	42	41	41	41	40	38	38	38	37																			
		DCPD					42	42	41	41	41	40	41	39	39	38																			
MKX 4DR 2WD	4145 00	AB									11	10	10	10	10	10	10	10	10	11															
		Coll									37	37	37	35	33	30	24	25	25																
		Comp									30	25	25	24	23	19	26	26	√17																
		DCPD									39	41	41	41	38	36	31	31	31																
MKX 4DR AWD	4146 00	AB								9	9	9	9	9	9	9	9	9	9																
		Coll								41	40	35	35	34	34	31	31	30	29																
		Comp								38	37	32	30	30	30	27	26	26	√27																
		DCPD								44	44	37	37	36	37	33	33	33	31																
MKX RESERVE 4DR 2WD	4145 01	AB								11																									
		Coll								37																									
		Comp								33																									
		DCPD								44																									

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
LINCOLN TRUCK/VAN																																			
NAVIGATOR L RESERVE 4DR 4WD	4148 02	AB				-	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	46	47	47	47	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	60	60	58	58	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	48	48	48	48	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NAVIGATOR L SELECT 4DR 4WD	4148 01	AB				-	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	47	47	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	58	58	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	48	48	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NAVIGATOR PREMIER 4DR 4WD	4136 03	AB				-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NAVIGATOR RESERVE 4DR 4WD	4136 02	AB				-	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	51	51	51	51	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	57	57	57	56	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	48	48	48	48	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NAVIGATOR SELECT 4DR 4WD	4136 01	AB				-	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	51	51	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	57	56	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	48	48	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
LOTUS																																			
ELISE CONVERTIBLE	7738 00	AB				-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	42	34	35	33	32	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	37	37	37	31	34	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	47	38	37	32	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-
ESPRIT 2DR	7511 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	45	45	45	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	55	55	55	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	53	53	53	-
ESPRIT V8 2DR	7713 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	38	38	38	38	38	38	38	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	60	60	70	70	70	70	70	70	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	45	45	45	45	45	45	45	45	-	-	-	-	-	-
EVORA 2DR	7795 00	AB				-	-	-	-	-	-	-	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	49	49	49	49	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	59	59	59	58	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	49	49	49	43	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EVORA 400 2DR	7800 01	AB				-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	44	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	42	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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LOTUS																																				
EVORA GT 2DR	7800 04	AB	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	-	49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	-	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EVORA S 2DR	7800 00	AB	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	-	-	-	-	-	-	-	-	34	34	34	33	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	-	-	-	-	-	-	-	-	41	41	41	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	-	-	-	-	-	-	-	-	40	40	40	40	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EVORA SPORT 410 2DR	7800 02	AB	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	-	-	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	-	-	-	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	-	-	-	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
EVORA SPORT 410 GP 2DR	7800 03	AB	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	-	-	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	-	-	-	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	-	-	-	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
EXIGE S 260 2DR	7759 01	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	-	-	-	-	-	-	-	-	-	-	-	39	-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	46	-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	39	-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
EXIGE S 2DR	7759 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	-	-	-	-	-	-	-	-	-	-	-	-	39	39	33	33	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	46	38	38	38	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	39	32	32	32	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MASERATI																																				
GHIBLI 4DR	7844 00	AB	-	8	8	8	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	52	52	52	-	-	57	57	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	50	50	50	-	-	52	52	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	56	56	56	-	-	60	60	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
GHIBLI S GRANLUSSO Q4 4DR AWD	7845 01	AB	-	7	7	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	67	67	67	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	58	58	58	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	62	62	62	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
GHIBLI S GRANSPORT Q4 4DR AWD	7845 02	AB	-	7	7	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	67	67	67	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	58	58	58	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	62	62	62	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
GHIBLI S Q4 4DR AWD	7845 00	AB	-	7	7	8	8	7	7	8	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	67	67	67	67	67	67	67	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	58	58	58	58	58	57	56	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	62	62	62	62	62	62	62	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92	
MASERATI																																					
GRAN TURISMO 2DR	7773 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	-	-	-	-	-	-	-	-	-	-	-	-	-	62	62	62	61	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	52	52	52	52	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	66	66	66	62	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GRAN TURISMO CONVERTIBLE	7838 00	AB	-	-	-	-	-	-	-	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	-	-	-	-	-	-	61	61	61	60	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp	-	-	-	-	-	-	-	57	57	56	56	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD	-	-	-	-	-	-	-	66	66	66	64	66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GRAN TURISMO MC 2DR	7801 00	AB	-	-	-	-	-	9	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	-	-	-	-	59	59	59	59	59	59	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp	-	-	-	-	-	62	63	63	63	63	58	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD	-	-	-	-	-	57	57	57	57	57	57	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GRAN TURISMO MC CONVERTIBLE	7851 00	AB	-	-	-	8	8	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	-	-	57	57	-	62	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	-	-	55	55	-	57	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD	-	-	-	60	60	-	66	66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GRAN TURISMO S 2DR	7777 00	AB	-	-	-	-	7	-	7	7	7	8	8	7	8	8	7	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	-	-	-	70	-	70	70	70	70	70	70	70	68	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp	-	-	-	-	78	-	78	78																											

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
MASERATI																																			
QUATTROPORTE 4DR	7704 00	AB			-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	74	74	74	62	62	62	62	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	67	67	60	48	43	41	45	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	75	75	75	77	68	68	68	-	-	-	-	-	-	-	-	-	-	-	-	
QUATTROPORTE EXECUTIVE GT 4DR	7704 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	62	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	48	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	77	68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
QUATTROPORTE GTS 4DR	7859 00	AB			-	-	-	-	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
QUATTROPORTE GTS GRANLUSSO 4DR	7859 02	AB			-	-	6	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	70	70	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	68	67	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	80	80	80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
QUATTROPORTE GTS GRANSPORT 4DR	7859 01	AB			-	-	6	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	70	70	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	68	67	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	80	80	80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
QUATTROPORTE S 4DR	7792 00	AB			-	-	-	-	-	-	6	-	-	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	67	-	-	68	68	68	68	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	67	-	-	67	66	66	63	57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	80	-	-	83	83	83	80	75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
QUATTROPORTE S GRANLUSSO V6 4DR	7055 00	AB			-	-	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	77	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
QUATTROPORTE S GRANLUSSO V6 Q4 4DR AWD	7843 01	AB			-	6	6	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	68	68	68	68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	73	73	73	71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	78	78	78	78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
QUATTROPORTE S GRANSPORT V6 Q4 4DR AWD	7843 02	AB			-	6	6	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	68	68	68	68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	73	73	73	71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	78	78	78	78	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
QUATTROPORTE S V6 Q4 4DR AWD	7843 00	AB			-	6	6	6	6	7	6	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	68	68	68	68	68	68	68	68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	73	73	73	71	68	68	69	64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	78	78	78	78	74	74	75	75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
QUATTROPORTE SPORT GT 4DR	7704 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	62	62	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	48	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	77	68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
MASERATI																																				
QUATTROPORTE SPORT GTS 4DR	7794 00	AB	-	-	-	-	-	-	-	-	-	-	6	6	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll	-	-	-	-	-	-	-	-	-	-	68	68	68	68	68	68	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp	-	-	-	-	-	-	-	-	-	-	70	70	70	74	74	58	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD	-	-	-	-	-	-	-	-	-	-	67	67	67	67	67	66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SPYDER	7707 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-	-	-	-	-	-	-	-	-	
		Coll	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	51	51	51	51	-	-	-	-	-	-	-	-	-	-	
		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	47	44	41	46	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	54	54	54	54	-	-	-	-	-	-	-	-	-	-	
MASERATI TRUCK/VAN																																				
LEVANTE GRANLUSSO V6 4DR AWD	7857 01	AB	-	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	47	47	46	46	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	87	87	87	86	86	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	47	47	47	47	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LEVANTE GRANSPOORT V6 4DR AWD	7857 02	AB	-	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	47	47	46	46	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	87	87	87	86	86	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	47	47	47	47	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LEVANTE GTS V8 4DR AWD	7993 00	AB	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	54	54	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	91	91	91	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	60	60	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LEVANTE S GRANLUSSO V6 4DR AWD	7858 01	AB	-	8	8	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	52	52	52	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	93	93	93	93	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	55	55	55	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LEVANTE S GRANSPOORT V6 4DR AWD	7858 02	AB	-	8	8	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	52	52	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	93	93	93	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	55	55	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LEVANTE S V6 4DR AWD	7858 00	AB	-	8	8	7	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	52	52	52	52	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	93	93	93	93	91	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	55	55	55	55	55	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LEVANTE TROFEO V8 4DR AWD	7990 00	AB	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	-	54	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	91	91	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	-	61	61	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
LEVANTE V6 4DR AWD	7857 00	AB	-	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	47	47	46	46	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	87	87	87	86	82	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	47	47	47	47	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

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Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

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MAYBACH																																						
57 4DR	9997 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	99	99	99	99	97	97	94	88	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	72	72	72	72	√72	√72	√72	√72	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	99	99	99	99	99	99	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	
57 S 4DR	9996 00	AB			-	-	-	-	-	-	-	-	-	-	-	7	7	-	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	-	-	-	-	-	-	-	-	-	91	91	-	99	99	99	86	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	-	-	-	-	-	-	-	-	-	99	99	-	99	99	√99	√99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	99	99	-	99	99	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
62 4DR	9998 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	99	99	99	95	92	91	91	82	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	93	93	93	93	√93	√93	√93	√93	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	99	99	99	99	99	99	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-
62 S 4DR	9995 00	AB			-	-	-	-	-	-	-	-	-	-	-	7	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		Comp			-	-	-	-	-	-	-	-	-	-	-	93	-	-	93	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	99	-	-	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MAZDA																																						
323 3DR	0341 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-			
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	-			
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323 PROTEGÉ 4DR	0342 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	8	8	-			
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323 PROTEGÉ ES 4DR	7712 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-		
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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
MAZDA																																			
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626 4DR	0334 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9 8 7 8	9 8 7 8	9 8 7 8	9 8 7 8	-	-	-	-
626 CRONOS DX 4DR	0334 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9 8 7 8	9 8 7 8	9 8 7 8	9 8 7 8	-
626 CRONOS ES 4DR	0326 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9 17 11 14	9 17 11 14	9 17 11 14	9 17 11 14	-
626 CRONOS LX 4DR	0333 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9 12 9 11	9 12 9 11	9 12 9 11	9 12 9 11	-
626 CRONOS LX 4DR HATCHBACK	0333 04	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9 12 9 11	9 12 9 11	9 9 9 11	9 12 9 11	9 9 9 11	-
626 CRONOS LX-V6 4DR	7714 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9 15 11 11	9 15 11 11	9 15 11 11	9 15 11 11	-
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626 ES 4DR	0326 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9 17 11 14	9 17 11 14	9 17 11 14	9 17 11 14	9 17 11 14	9 17 11 14	9 17 11 14	9 17 11 14	9 17 11 14	9 17 11 14	-
626 ES-V6 4DR	0326 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9 17 11 14	9 17 11 14	9 17 11 14	9 17 11 14	9 17 11 14	9 17 11 14	9 17 11 14	9 17 11 14	9 17 11 14	9 17 11 14	-

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
MAZDA																																			
626 LX 4DR	0333 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	9	-	
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626 LX-V6 4DR	7714 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	-	-	
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MAZDA2 GX 5DR	7796 00	AB			-	-	-	-	-	-	-	-	12	12	12	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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MAZDA3 ANNIVERSARY 2.5T i-ACTIV 4DR AWD	7053 01	AB			-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MAZDA3 G SKY 4DR	7586 03	AB			-	-	-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MAZDA3 GS 4DR	7724 01	AB			-	10	10	10	-	-	-	-	-	11	11	11	11	11	11	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	
		Coll			-	37	37	34	-	-	-	-	-	30	25	25	25	21	20	18	14	14	13	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	30	30	27	-	-	-	-	-	19	19	19	17	16	15	14	12	11	9	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	41	41	36	-	-	-	-	-	30	29	26	24	21	20	18	16	15	14	-	-	-	-	-	-	-	-	-	-	-	
MAZDA3 GS i-ACTIV 4DR AWD	7076 00	AB			-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	32	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	39	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MAZDA3 GS SKY 4DR	7586 00	AB			-	-	-	-	10	10	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	30	28	25	23	21	22	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	44	44	44	37	38	31	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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MAZDA																																			
MAZDA3 GT 2.5T i-ACTIV 4DR AWD	7053 00	AB				10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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MAZDA3 GT 4DR	7725 00	AB				10	10	10	-	-	-	-	-	10	10	11	11	11	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				30	29	29	-	-	-	-	-	21	21	21	18	18	16	16	14	14	13	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				39	39	39	-	-	-	-	-	29	27	26	26	22	19	18	16	17	19	-	-	-	-	-	-	-	-	-	-	-	-
MAZDA3 GT i-ACTIV 4DR AWD	7076 01	AB				10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				32	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				39	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MAZDA3 GT SKY 4DR	7584 00	AB				-	-	-	10	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp				-	-	-	29	29	29	29	27	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	40	39	40	39	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MAZDA3 GX 4DR	7724 00	AB				10	10	10	-	-	-	-	-	11	11	11	11	11	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				37	37	34	-	-	-	-	-	30	25	25	25	21	20	18	14	14	13	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				30	30	27	-	-	-	-	-	19	19	19	17	16	15	14	12	11	9	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				41	41	36	-	-	-	-	-	30	29	26	24	21	20	18	16	15	14	-	-	-	-	-	-	-	-	-	-	-	-
MAZDA3 GX SKY 4DR	7586 01	AB				-	-	-	10	10	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp				-	-	-	30	28	25	23	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	44	44	44	37	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MAZDA3 i 4DR	7724 02	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-
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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
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		Coll	-	-	36	36	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	-	34	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	-	42	42	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MAZDA6 GS-L 4DR	7719 04	AB	-	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	39	39	39	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	34	34	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	42	43	43	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MAZDA6 GT 2.5T 4DR	7975 01	AB	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	-	36	36	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	-	34	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	-	42	42	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MAZDA6 GT 4DR	7719 01	AB	-	10	-	-	-	10	10	10	10	11	10	11	10	11	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-
		Coll	-	39	-	-	-	38	38	37	36	29	28	25	23	24	18	17	16	14	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp	-	34	-	-	-	32	32	30	31	22	19	19	19	19	14	14	14	13	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD	-	42	-	-	-	43	41	41	39	31	29	30	24	25	21	20	18	17	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MAZDA6 GT V6 4DR	7720 01	AB	-	-	-	-	-	-	-	-	-	-	-	10	10	11	11	10	10	10	9	10	10	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	-	-	-	-	-	-	-	-	-	29	29	29	28	26	17	17	17	15	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp	-	-	-	-	-	-	-	-	-	27	27	27	25	22	17	16	14	14	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD	-	-	-	-	-	-	-	-	-	29	29	29	27	25	19	19	18	17	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MAZDA6 GX 4DR	7842 00	AB	-	-	-	-	-	9	10	10	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	-	-	-	-	38	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp	-	-	-	-	-	32	31	31	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	-	-	-	-	39	37	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MAZDA6 i 4DR	7719 02	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	10	10	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	-	16	16	-	-	-	-	-	-	-	-	-	-	-	
MAZDA6 i SPORT 4DR	7719 03	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	
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MAZDA6 KURO 2.5T 4DR	7975 03	AB	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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MAZDA6 s GRAND TOURING V6 4DR	7720 04	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	
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MAZDA6 s SPORT V6 4DR	7720 03	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	
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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
MAZDA																																			
MAZDA6 s V6 4DR	7720 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	10	10	8	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	17	16	16	-	-	-	-	-	-	-	-	-	-	
MAZDA6 SIGNATURE 2.5T 4DR	7975 02	AB			-	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	36	36	36	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	34	34	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	42	42	42	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MAZDA6 SPORT GS 5DR	7727 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	17	15	14	-	-	-	-	-	-	-	-	-	-	
MAZDA6 SPORT GS V6 5DR	7728 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	10	10	10	9	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	18	18	17	17	-	-	-	-	-	-	-	-	-	-	
MAZDA6 SPORT GS V6 WAGON	7729 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	8	8	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	13	13	12	-	-	-	-	-	-	-	-	-	-	-	
MAZDA6 SPORT GT 5DR	7727 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	17	15	14	-	-	-	-	-	-	-	-	-	-	
MAZDA6 SPORT GT V6 5DR	7728 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	10	10	10	9	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	18	18	17	17	-	-	-	-	-	-	-	-	-	-	
MAZDA6 SPORT GT V6 WAGON	7729 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	8	8	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	13	13	12	-	-	-	-	-	-	-	-	-	-	-	
MAZDA6 SPORT i 5DR	7727 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	
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MAZDA6 SPORT s V6 5DR	7728 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	9	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	-	-	-	-	-	-	-	-	-	-	-	-	
MAZDA6 SPORT s V6 WAGON	7729 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	
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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
MAZDA																																				
MAZDA6 TOURING 4DR	7842 01	AB	-	-	-	-	-	-	10	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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MAZDASPEED MX-5 MIATA CONVERTIBLE	7734 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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MAZDASPEED PROTEGÉ 4DR	7718 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-
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MAZDASPEED3 5DR	7754 00	AB	-	-	-	-	-	-	-	-	-	-	10	10	9	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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MAZDASPEED6 4DR AWD	7737 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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MAZDA																																			
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MAZDA																																				
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MX6 MYSTÈRE RS 2DR	0370 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-
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MX6 RS 2DR	0350 05	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-
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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
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PROTEGÉ ES 4DR	7712 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	-	-	
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PROTEGÉ MP3 4DR	7716 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	
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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
MAZDA TRUCK/VAN																																				
B2300 SHORT BOX 2WD	0978 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	7	7	7	7	6	7	7	-	-	-	7	7	7	7	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	10	9	√8	√7	√6	√6	-	-	-	6	6	6	6	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	13	12	13	11	11	10	9	9	9	9	-	-	-	9	9	9	9	-	-
B2300 SHORT BOX 4WD	0988 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-
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B2500 CAB PLUS 2WD	0989 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	
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B2500 CAB PLUS 4DR 2WD	0991 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	-	-	-	-	-	
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B2500 SHORT BOX 2WD	0990 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	-	-	-	-	-	-	
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B2600i CAB PLUS 2WD	0975 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-		
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B2600i CAB PLUS 4WD	0296 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-		
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B2600i LONG BOX 4WD	0971 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-		
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B2600i SHORT BOX 4WD	0973 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-		
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B3000 CAB PLUS 2WD	0979 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	7	7	7	-	-	
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B3000 CAB PLUS 4DR 2WD	0992 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	7	7	7	7	7	7	7	-	-	-		
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January 12, 2021

INSURANCE BUREAU OF CANADA

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MAZDA TRUCK/VAN																																				
B3000 CAB PLUS 4DR 4WD	0994 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 22 √14 10	7 22 √14 10	7 22 14 10	-	-	-	-	-	-	
B3000 CAB PLUS 4WD	0980 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 14 √9 9	7 14 √9 9	7 14 √9 9	7 14 9 9	7 14 9 9	7 14 9 9	7 14 9 9	7 14 9 9	7 14 9 9	-	-	
B3000 LONG BOX 2WD	0982 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 11 √8 8	-	-	7 11 8 8	7 7 8 8	7 7 8 8	7 7 8 8	7 11 8 8	-	-
B3000 LONG BOX 4WD	1042 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 19 14 10	-	-	-		
B3000 SHORT BOX 2WD	0983 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 13 10 9	7 11 √9 8	7 9 √7 7	7 9 √7 7	7 9 √7 7	7 9 √7 7	7 9 √7 7	7 9 √7 7	7 9 √7 7	7 9 √7 7	7 9 √7 7	-	-		
B3000 SHORT BOX 4WD	0981 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 11 √10 5	7 11 √10 5	7 11 √10 5	7 11 √10 5	7 11 √10 5	7 11 √10 5	7 11 √10 5	7 11 √10 5	7 11 √10 5	-	-	
B4000 CAB PLUS 2WD	0984 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 14 11 10	7 10 √9 9	7 10 √9 8	7 10 √9 8	-	7 9 √9 8	7 9 √9 8	7 9 √9 8	7 9 √9 8	7 9 √9 8	7 9 √9 8	7 9 √9 8	-	-	
B4000 CAB PLUS 4DR 2WD	0993 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	7 17 14 12	7 17 14 12	8 17 √14 7	6 15 12 9	6 12 √10 7	7 12 √9 7	7 12 √8 7	7 12 √8 7	7 12 √8 7	7 12 √8 7	7 12 √8 7	-	-	-	-	-	-		
B4000 CAB PLUS 4DR 4WD	0995 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	6 23 16 11	6 25 14 11	7 23 13 10	6 21 √13 10	6 21 √12 9	6 21 √10 8	6 21 √10 8	6 21 √10 8	6 21 √10 8	6 21 √10 8	6 21 √10 8	6 21 √10 8	6 21 √10 8	6 21 √10 8	6 21 √10 8	6 21 √10 8	-	-	
B4000 CAB PLUS 4WD	0985 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 17 √11 8	7 17 √12 8	7 15 √10 6	7 15 √10 6	7 15 √10 6	7 15 √10 6	7 15 √10 6	7 15 √10 6	7 15 √10 6	7 15 √10 6	7 15 √10 6	-	-	
B4000 LONG BOX 2WD	0986 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 6 6 3	-	-	7 6 3 3	7 6 3 3	-	-		

√ - Approved Theft Deterrent System

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INSURANCE BUREAU OF CANADA

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[illegible]

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

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21 Year Extended Vehicle Code format

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MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
MAZDA TRUCK/VAN																																				
CX-30 GT 2.5T 4DR AWD	7046 00	AB	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
CX-30 GT 4DR AWD	7068 01	AB	-	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	33	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
CX-30 GX 4DR 2WD	7065 00	AB	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	23	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
CX-30 GX 4DR AWD	7066 00	AB	-	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	33	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
CX-5 ANNIVERSARY TURBO 4DR AWD	7992 02	AB	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
CX-5 GS 4DR 2WD	7840 01	AB	-	10	11	11	11	11	11	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	31	31	31	31	30	29	30	28	28	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	28	28	28	27	25	25	24	26	21	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	35	35	37	35	35	30	31	31	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CX-5 GS 4DR AWD	7841 01	AB	-	10	10	10	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	35	35	36	35	36	31	31	30	29	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	35	35	34	33	33	33	33	31	29	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD	-	38	38	38	38	38	33	33	32	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CX-5 GT 4DR 2WD	7840 02	AB	-	-	-	11	11	11	11	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	-	31	31	30	29	30	28	28	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	-	28	27	25	25	24	26	21	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	-	37	35	35	30	31	31	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CX-5 GT 4DR AWD	7841 02	AB	-	10	10	10	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	35	35	36	35	36	31	31	30	29	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	35	35	34	33	33	33	33	31	29	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	38	38	38	38	38	33	33	32	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CX-5 GT DIESEL 4DR AWD	7995 01	AB	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	-	-	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	-	-	-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	-	-	-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
CX-5 GT TURBO 4DR AWD	7992 00	AB	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll	-	35	36	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp	-	33	33	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD	-	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
MAZDA TRUCK/VAN																																			
CX-5 GX 4DR 2WD	7840 00	AB				-	10	11	11	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	31	31	31	31	30	29	30	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	28	28	28	27	25	25	24	26	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	35	35	37	35	35	30	31	31	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CX-5 GX 4DR AWD	7841 00	AB				-	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	35	35	36	35	36	31	31	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	35	35	34	33	33	33	33	31	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	38	38	38	38	38	33	33	32	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CX-5 SIGNATURE DIESEL 4DR AWD	7995 00	AB				-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CX-5 SIGNATURE TURBO 4DR AWD	7992 01	AB				-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	35	36	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	33	33	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CX-7 GS 4DR 2WD	7743 00	AB				-	-	-	-	-	-	-	-	-	-	9	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	32	-	26	26	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	33	-	27	27	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	35	-	30	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CX-7 GS 4DR 4WD	7744 00	AB				-	-	-	-	-	-	-	-	-	9	10	10	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	30	28	27	-	23	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	30	30	30	-	27	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	33	32	30	-	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CX-7 GT 4DR 2WD	7743 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	26	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	27	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CX-7 GT 4DR 4WD	7744 01	AB				-	-	-	-	-	-	-	-	-	9	10	10	9	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	30	28	27	-	26	23	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	30	30	30	-	27	27	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	33	32	30	-	28	28	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CX-7 GX 4DR 2WD	7793 00	AB				-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	30	29	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	25	25	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	34	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CX-7 SPORT 4DR 2WD	7743 02	AB				-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CX-7 SV 4DR 2WD	7793 01	AB				-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	-	-	-	-	-	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-	-	-	-	-	-	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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MAZDA TRUCK/VAN																																			
CX-9 ANNIVERSARY 4DR AWD	7853 01	AB				9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CX-9 GS 4DR 2WD	7760 00	AB				-	-	-	10	10	10	10	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	30	30	29	29	31	32	30	29	28	28	29	29	26	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	32	32	31	31	32	32	31	30	30	30	29	29	26	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	32	32	32	31	34	34	32	31	30	30	29	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CX-9 GS 4DR AWD	7761 00	AB				-	9	9	9	9	9	9	9	8	9	9	9	9	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	38	38	38	38	38	38	38	36	35	36	34	33	-	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	41	40	40	40	40	39	31	31	31	31	31	31	-	30	27	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	35	35	35	35	37	37	35	35	34	34	33	32	-	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	
CX-9 GS-L 4DR 2WD	7760 03	AB				-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CX-9 GS-L 4DR AWD	7761 02	AB				-	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	38	38	38	38	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	41	40	40	40	40	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	35	35	35	35	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CX-9 GT 4DR 2WD	7760 01	AB				-	-	-	-	10	10	-	10	10	10	10	10	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	29	29	-	32	30	29	28	28	-	-	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	31	31	-	32	31	30	30	30	-	-	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	32	31	-	34	32	31	30	30	-	-	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CX-9 GT 4DR AWD	7761 01	AB				-	9	9	9	9	9	9	9	8	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	38	38	38	38	38	38	38	36	35	36	34	33	32	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	41	40	40	40	40	39	31	31	31	31	31	31	30	30	27	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	35	35	35	35	37	37	35	35	34	34	33	32	31	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	
CX-9 SIGNATURE 4DR AWD	7853 00	AB				-	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	38	38	38	38	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	39	40	40	40	40	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	38	38	38	38	38	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CX-9 SPORT 4DR 2WD	7760 02	AB				-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	-	-	-	-	-	-	-	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	31	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MPV 2WD	0357 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	-	
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		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	11	11	11	11	11	-	
MPV 4WD	0361 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	

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MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92	
MAZDA TRUCK/VAN																																					
MPV DX 2WD	0357 03	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	8	8	8	8	-	
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		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	11	11	11	-	-	-	11	11	11	11	-	
MPV ES 2WD	0408 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	-	8	8	8	-	-	-	-	
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	7	9	10	8	8	8	-	8	8	8	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	15	13	13	13	-	13	13	13	-	-	-	-	
MPV GS 2WD	0357 05	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	-	8	-	-	-		
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MPV GX 2WD	0357 04	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	-	8	-	-	-		
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MPV LTD 2WD	0263 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-		
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MPV LTD 4WD	0264 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-			
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MPV LX 2WD	0357 02	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	8	8	8	8	8	-	8	8	8	8	8	-		
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		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	-	16	12	11	11	11	-	11	11	11	11	11	-		
MPV LX 4WD	0361 02	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-		
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NAVAJO DX 2DR 2WD	0410 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-			
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		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	-			

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MAZDA TRUCK/VAN																																			
NAVAJO DX 2DR 4WD	0409 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	
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NAVAJO LX 2DR 2WD	0410 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	
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NAVAJO LX 2DR 4WD	0409 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	-	
PICKUP CAB PLUS 2WD	0344 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	9	-		
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	6	6	6	-		
PICKUP CAB PLUS 4WD	0349 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	6	6	6	-		
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	9	-		
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	9	-		
PICKUP LONG BOX 2WD	0340 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	-	
PICKUP LONG BOX 4WD	0348 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	6	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	-	11	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	4	-	
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MAZDA TRUCK/VAN																																			
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MAZDA TRUCK/VAN																																			
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600LT 2DR COUPE	9879 00	AB			-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	81	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
600LT SPIDER	9878 00	AB			-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	82	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	81	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
650S 2DR COUPE	9883 00	AB			-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	84	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	95	95	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	89	89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
650S SPIDER	9882 00	AB			-	-	-	-	-	-	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	97	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
675LT 2DR COUPE	9884 00	AB			-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	85	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	86	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
675LT SPIDER	9887 00	AB			-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	85	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	93	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	85	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
720S 2DR COUPE	9891 00	AB			-	7	6	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	97	97	97	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	86	86	81	83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	91	91	91	91	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
720S SPIDER	9877 00	AB			-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	84	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	81	81	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	81	81	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
765LT 2DR COUPE	9875 00	AB			-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	91	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	88	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
GT 2DR COUPE	9876 00	AB			-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	81	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	83	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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Accident Benefits (Alberta and Atlantic Provinces)
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MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
MERCEDES-BENZ																																				
300E 4MATIC 4DR	9251 00	AB Coll Comp DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 42 23 34	
300SD 4DR	9224 00	AB Coll Comp DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 21 27 17	
300SE 4DR	9224 02	AB Coll Comp DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 21 27 17	
300SL CONVERTIBLE	9248 00	AB Coll Comp DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 36 34 30	
300TE 4MATIC WAGON	9247 00	AB Coll Comp DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 29 18 25	
300TE WAGON	9236 02	AB Coll Comp DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 14 9 12	
400E 4DR	9256 00	AB Coll Comp DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 25 28 17	
400SEL 4DR	9263 00	AB Coll Comp DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 23 17 19	
500E 4DR	9258 00	AB Coll Comp DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 33 37 26	
500SEC 2DR	9242 00	AB Coll Comp DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 30 32 32	
500SEL 4DR	9243 00	AB Coll Comp DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 31 32 25	

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
MERCEDES-BENZ																																			
B200 TURBO 5DR	9586 00	AB														10	10	11	10	11	10														
		Coll														31	30	30	29	29	28														
		Comp														25	25	24	22	√22	√21														
		DCPD														33	32	30	30	30	29														
B250 TURBO 4MATIC 5DR	8929 00	AB					8	8	8	8	8																								
		Coll					40	40	39	39	39																								
		Comp					29	29	27	28	27																								
		DCPD					43	42	41	41	39																								
B250 TURBO 5DR	9400 00	AB					10	9	9	9	10	9	9																						
		Coll					41	41	41	42	38	37	37																						
		Comp					30	30	30	30	29	27	27																						
		DCPD					44	44	45	44	42	42	41																						
C220W 4DR	9266 00	AB																													8	8	8		
		Coll																												20	20	20			
		Comp																												√10	10	10			
		DCPD																												13	13	13			
C220W SE 4DR	9266 01	AB																												8	8	8			
		Coll																												20	20	20			
		Comp																												√10	10	10			
		DCPD																												13	13	13			
C230 2DR	9190 00	AB																			8	8	8	8	8										
		Coll																			22	19	17	17	16										
		Comp																			√22	√20	√17	√17	√16										
		DCPD																			25	25	21	20	20										
C230 4DR	9285 00	AB															10	10	9	9								9	9	9	9				
		Coll															33	32	28	26							19	19	19	19					
		Comp															29	27	√27	√27							√16	√16	√16	√16					
		DCPD															36	34	28	28							14	14	14	14					
C230 4MATIC 4DR	9057 00	AB															10	10																	
		Coll															37	37																	
		Comp															31	30																	
		DCPD															40	40																	
C230 CLASSIC 4DR	9285 03	AB																			9	9					9	9	9	9					
		Coll																			24	24					19	19	19	19					
		Comp																			√25	√24					√16	√16	√16	√16					
		DCPD																			25	23					14	14	14	14					
C230 ELEGANCE 4DR	9285 01	AB																									9	9	9	9					
		Coll																									19	19	19	19					
		Comp																									√16	√16	√16	√16					
		DCPD																									14	14	14	14					
C230 SE 4DR	9285 02	AB																									9	9	9	9					
		Coll																									19	19	19	19					
		Comp																									√16	√16	√16	√16					
		DCPD																									14	14	14	14					

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January 12, 2021

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
MERCEDES-BENZ TRUCK																																			
GLE450 4DR AWD	8690 00	AB				8	8																												
		Coll				42	42																												
		Comp				58	58																												
		DCPD				41	41																												
GLE450 4DR COUPE AWD	9807 00	AB									9																								
		Coll									40																								
		Comp									52																								
		DCPD									44																								
GLE53 4DR AWD	8653 00	AB				8	8																												
		Coll				40	40																												
		Comp				63	63																												
		DCPD				42	42																												
GLE53 4DR COUPE AWD	8590 00	AB				8																													
		Coll				42																													
		Comp				56																													
		DCPD				42																													
GLE550 4DR AWD	9812 00	AB						8	8	8	8																								
		Coll						43	43	43	43																								
		Comp						64	57	57	57																								
		DCPD						44	44	44	44																								
GLE550E 4DR AWD	9841 00	AB						9	9																										
		Coll						43	43																										
		Comp						59	60																										
		DCPD						47	47																										
GLE63 4DR AWD	9839 00	AB								9																									
		Coll								43																									
		Comp								50																									
		DCPD								44																									
GLE63 S 4DR AWD	9813 00	AB				9		9	8	9	9																								
		Coll				44		44	44	44	44																								
		Comp				61		58	57	58	56																								
		DCPD				41		43	43	43	44																								
GLE63 S 4DR COUPE AWD	9808 00	AB				9		9	9	9	9																								
		Coll				46		44	44	44	44																								
		Comp				71		69	68	68	67																								
		DCPD				44		43	43	43	44																								
GLK250 BLUETEC 4DR AWD	9757 00	AB									9	9	9																						
		Coll									49	47	46																						
		Comp										38	36	37																					
		DCPD									51	51	51																						
GLK350 4DR 2WD	9736 00	AB									10	10	10	10																					
		Coll									32	32	32	32																					
		Comp									33	33	33	32																					
		DCPD									34	33	33	33																					

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
MERCEDES-BENZ TRUCK																																			
ML320 BLUETEC 4DR 4WD	9630 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ML320 CDI 4DR 4WD	9630 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	√38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	38	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ML320 CLASSIC 4DR 4WD	9293 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	7	7	7	7	7	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	26	26	26	26	26	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√31	√29	√29	√29	√29	√29	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27	26	26	26	26	26	-	-	-	-	-	-	
ML320 ELEGANCE 4DR 4WD	9293 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	7	7	7	7	7	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	26	26	26	26	26	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√31	√29	√29	√29	√29	√29	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27	26	26	26	26	26	-	-	-	-	-	-	
ML350 4DR 2WD	9737 00	AB			-	-	-	-	-	-	-	10	10	10	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	29	29	29	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	37	37	37	-	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	32	32	32	-	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ML350 4DR 4WD	9536 00	AB			-	-	-	-	-	-	-	8	8	9	8	8	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	44	44	44	44	42	38	38	36	35	34	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	42	39	40	39	40	39	38	36	√36	√34	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	43	43	43	43	40	38	37	35	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ML350 BLUETEC 4DR 4WD	9684 00	AB			-	-	-	-	-	-	-	8	8	9	9	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	55	54	54	51	47	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	58	53	55	53	48	45	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ML350 CLASSIC 4DR 4WD	9536 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	8	8	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	28	28	-	-	-	-	-	-	-	-	-	
ML350 ELEGANCE 4DR 4WD	9536 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	8	8	-	-	-	-	-	-	-	-	-	-	
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ML350 SE 4DR 4WD	9536 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	
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ML400 4DR 4WD	9784 00	AB			-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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MERCEDES-BENZ TRUCK																																			
ML430 4DR 4WD	9297 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	
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ML500 4DR 4WD	9189 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	8	8	7	8	-	-	-	-	-	-	-	-	-		
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ML55 4DR 4WD	9199 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-	-	-	-	-		
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ML550 4DR 4WD	9649 00	AB			-	-	-	-	-	-	9	8	8	8	8	8	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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ML63 4DR 4WD	9602 00	AB			-	-	-	-	-	-	7	8	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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R320 BLUETEC 4DR AWD	9635 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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R350 4DR 2WD	9653 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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R350 4DR AWD	9588 00	AB			-	-	-	-	-	-	-	-	8	8	8	9	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-		
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MERCEDES-BENZ TRUCK																																			
R500 4DR AWD	9589 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	
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R550 4DR 4WD	9651 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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R63 4DR AWD	9633 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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SPRINTER 1500 WB 144 CARGO VAN	8676 00	AB			-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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SPRINTER 2500 WB 144 (CARGO) 4WD DIESEL	9802 00	AB			-	-	8	8	8	7	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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SPRINTER 2500 WB 144 4WD DIESEL	9817 00	AB			-	-	7	7	7	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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SPRINTER 2500 WB 144 CARGO VAN	8664 00	AB			-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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SPRINTER 2500 WB 144 CARGO VAN DIESEL	9703 00	AB			-	-	7	8	8	8	8	7	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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SPRINTER 2500 WB 144 CREW 4WD DIESEL	8651 00	AB			-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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SPRINTER 2500 WB 144 CREW DIESEL	8652 00	AB			-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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SPRINTER 2500 WB 144 DIESEL	9702 00	AB			-	-	8	8	-	-	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
MERCURY																																			
SABLE LS PREMIUM 4DR	4252 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-	8	-	-	8	-	8	-
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	11	10	11	11	11	-	11	-	-	11	-	11	-
SABLE LS PREMIUM WAGON	4253 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-	8	-	-	-	8	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√8	√8	√6	√6	√6	√6	-	6	-	-	-	6	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	10	9	8	8	8	-	8	-	-	-	8	-	
SABLE LS WAGON	4253 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	-
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	-
SABLE LTS 4DR	4252 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	
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SABLE PREMIER 4DR	4389 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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SABLE PREMIER 4DR AWD	4391 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SABLE WAGON	4370 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	
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TOPAZ 2DR	4361 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	
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TOPAZ GS 2DR	4361 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	
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TOPAZ GS 4DR	4362 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	
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TOPAZ LS 4DR	4364 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	
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INSURANCE BUREAU OF CANADA

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CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
MERCURY																																			
TRACER 4DR	4373 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	
TRACER GS 4DR	4373 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	8	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	-	4	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	9	-	-	
TRACER LS 4DR	4373 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	8	-	-	
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TRACER LS WAGON	4375 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	7	-	-	-	
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TRACER LTS 4DR	4373 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	8	8	8	8	-	
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TRACER WAGON	4375 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	7	7	7	7	-	
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MERCURY TRUCK/VAN																																			
MARINER 4DR 2WD	4386 00	AB			-	-	-	-	-	-	-	-	-	-	9	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	22	-	-	22	16	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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MARINER 4DR 4WD	4387 00	AB			-	-	-	-	-	-	-	-	-	-	9	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	24	-	-	23	20	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	27	-	-	27	23	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MARINER CONVENIENCE 4DR 2WD	4386 03	AB			-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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MARINER CONVENIENCE 4DR 4WD	4387 03	AB			-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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MERCURY TRUCK/VAN																																			
VILLAGER GS	4379 05	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	12	12	12	12	12	-
VILLAGER LS	4379 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	8	8	8	8	8	8	8	-
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VILLAGER NAUTICA	4379 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	8	8	8	8	8	8	8	-
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VILLAGER SPORT	4379 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-
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		Comp			-	24	24	24	23	24	23	22	21	24	24	23	22	22	22	21	20	18	17	16	16	-	-	-	-	-	-	-	-	-	-
		DCPD			-	39	39	39	39	39	38	37	36	31	31	29	28	25	25	22	22	20	20	19	17	-	-	-	-	-	-	-	-	-	-
COOPER 2DR COUPE	1621 00	AB			-	-	-	-	-	-	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		DCPD			-	-	-	-	-	-	-	-	33	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
COOPER 5DR	1855 00	AB			-	9	10	10	10	10	10	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	36	36	36	35	33	33	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	28	27	26	27	25	25	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	41	41	40	40	38	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
COOPER CLASSIC 2DR	0292 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22	21	20	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	18	17	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22	20	20	-	-	-	-	-	-	-	-	-	-	-	-
COOPER CLUBMAN 3DR	1492 00	AB			-	-	-	-	-	-	-	-	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	29	30	29	28	28	26	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	27	27	27	26	23	23	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	32	32	31	31	30	27	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
COOPER CLUBMAN 4DR	1785 00	AB			-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	36	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	42	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
MINI																																			
COOPER CLUBMAN ALL4 4DR	1826 00	AB				-	9	9	8		9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	32	31	31		31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	32	32	33		32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	39	39	39		39	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
COOPER CONVERTIBLE	1289 00	AB				-	9	8	7		7	7	8	7	7	7	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	25	25	23		25	24	23	22	20	20	18	17	17	17	16	16	16	14	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	30	30	30		30	30	30	30	30	27	27	27	27	23	21	19	17	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	31	31	31		31	31	29	30	28	28	28	28	28	21	21	22	20	-	-	-	-	-	-	-	-	-	-	-	-
COOPER COUNTRYMAN 4DR	1603 00	AB				-	-	-	-		-	9	-	-	10	9	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-		-	34	-	-	35	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-		-	24	-	-	26	24	24	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-		-	43	-	-	42	39	40	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
COOPER COUNTRYMAN ALL4 4DR	1836 00	AB				-	10	9	9		9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	34	34	33		33	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	30	30	27		26	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	39	39	39		39	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
COOPER COUNTRYMAN S 4DR	1604 00	AB				-	-	-	-		-	-	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-		-	43	43	43	43	43	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-		-	37	37	37	36	36	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-		-	53	53	53	53	53	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
COOPER COUNTRYMAN S ALL4 4DR	1605 00	AB				-	9	9	9		9	9	9	9	9	9	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	41	41	41		41	41	33	32	33	32	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	36	34	34		34	34	31	30	31	30	29	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	46	46	44		44	44	39	39	38	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
COOPER COUNTRYMAN S E ALL4 4DR	1865 00	AB				-	9	9	9		9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	33	33	32		31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	34	33	32		32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	38	38	37		37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
COOPER PACEMAN 2DR	1656 00	AB				-	-	-	-		-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-		-	-	-	-	34	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-		-	-	-	-	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-		-	-	-	-	39	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
COOPER PACEMAN S ALL4 2DR	1655 00	AB				-	-	-	-		-	-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-		-	-	44	45	43	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-		-	-	32	32	33	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-		-	-	49	48	49	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
COOPER ROADSTER	1629 00	AB				-	-	-	-		-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-		-	-	-	-	25	25	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp				-	-	-	-		-	-	-	-	25	25	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-		-	-	-	-	29	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
COOPER S 2DR	0293 00	AB				-	10	10	10		10	10	10	10	10	9	9	9	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-
		Coll				-	34	34	34		34	34	33	34	31	27	27	26	24	23	21	22	22	19	21	20	16	-	-	-	-	-	-	-	-
		Comp				-	27	27	27		27	28	28	27	25	32	32	32	31	30	29	29	27	27	23	23	21	-	-	-	-	-	-	-	-
		DCPD				-	39	39	39		40	39	38	38	37	32	32	31	31	29	28	26	25	23	20	16	-	-	-	-	-	-	-	-	-

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
MINI																																			
COOPER S 2DR COUPE	1622 00	AB			-	-	-	-	-	-	-	9	9	10	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	35	33	33	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	32	31	31	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	40	36	35	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
COOPER S 5DR	1856 00	AB			-	9	10	9	9	10	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	37	38	37	38	38	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	33	34	32	31	31	31	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	46	45	46	44	43	42	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
COOPER S CLUBMAN 3DR	1493 00	AB			-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	32	30	29	29	25	24	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	36	30	31	31	30	29	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	36	34	34	34	31	29	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
COOPER S CLUBMAN 4DR	1786 00	AB			-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	35	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	47	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
COOPER S CLUBMAN ALL4 4DR	1792 00	AB			-	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	37	35	34	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	36	36	36	36	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	42	43	42	42	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
COOPER S CONVERTIBLE	1290 00	AB			-	9	8	8	7	7	7	6	7	7	7	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	23	23	24	23	24	24	21	20	19	17	17	17	16	15	15	15	14	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	32	32	32	32	32	32	32	32	31	31	31	31	31	30	29	27	22	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	32	32	32	32	32	31	29	28	29	27	26	25	25	25	21	20	20	-	-	-	-	-	-	-	-	-	-	-	-	-
COOPER S ROADSTER	1630 00	AB			-	-	-	-	-	-	-	7	5	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	25	23	23	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	28	22	22	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	31	29	27	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
COOPER SE 2DR	1956 00	AB			-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	36	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	27	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
JOHN COOPER WORKS 2DR	1528 00	AB			-	10	10	10	10	10	10	10	-	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	37	37	37	36	37	36	35	-	31	31	31	27	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	34	34	33	34	33	33	33	-	38	38	36	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	45	44	44	44	43	42	42	-	37	36	34	34	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
JOHN COOPER WORKS 2DR COUPE	1623 00	AB			-	-	-	-	-	-	-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	43	42	36	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	37	37	34	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	46	41	39	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
JOHN COOPER WORKS CLUBMAN 3DR	1529 00	AB			-	-	-	-	-	-	-	-	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	30	30	30	30	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	41	41	41	41	41	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	39	39	39	34	34	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
MITSUBISHI																																			
3000GT VR-4 TWIN TURBO 2DR AWD	7912 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27	27	27	27	27	27	27	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	42	42	42	42	42	42	42	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	14	14	14	14	-
DIAMANTE 4DR	7917 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	-	
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January 12, 2021

INSURANCE BUREAU OF CANADA

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Accident Benefits (Alberta and Atlantic Provinces)
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2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
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MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92	
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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
MITSUBISHI																																				
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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
MITSUBISHI																																			
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LANCER EVOLUTION 4DR AWD	7929 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	8	8	-	-	-	-	-	-	-	-	-	-	-
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LANCER EVOLUTION MR 4DR AWD	7929 02	AB			-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	-	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-
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LANCER GT 4DR AWD	7955 01	AB			-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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PRIVATE PASSENGER RATE GROUP TABLES

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January 12, 2021

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
NISSAN TRUCK/VAN																																			
FRONTIER SC V6 CREW CAB 4WD	0954 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 15 17 11	6 11 14 9	6 10 13 8	6 10 13 8	-	-	-	-	-	-	-	-	
FRONTIER SC V6 KING CAB 2WD	1056 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 7 12 8	6 7 12 8	6 7 12 8	-	-	-	-	-	-	-	-	
FRONTIER SC V6 KING CAB 4WD	1058 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 9 13 9	6 8 13 8	6 8 13 8	6 8 13 8	-	-	-	-	-	-	-	-	-	
FRONTIER SE CREW CAB 4WD	0946 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 10 13 8	-	-	-	-	-	-	-	-	
FRONTIER SE KING CAB 2WD	0928 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 9 12 9	6 9 12 9	-	-	-	-	-	-	
FRONTIER SE KING CAB 4WD	0930 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 7 9 6	-	-	-	-	-	-	
FRONTIER SE V6 CREW CAB 2WD	0952 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	7 23 17 20	7 21 14 21	7 22 14 22	7 18 √14 17	7 17 √14 14	6 18 √25 21	7 18 √21 21	-	6 7 11 8	6 8 12 8	6 8 12 8	6 8 12 8	-	-	-	-	-	-	-	
FRONTIER SE V6 CREW CAB 4WD	0953 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	7 28 27 24	7 29 27 23	7 26 25 24	7 27 √24 23	7 27 √25 21	7 22 √21 21	6 11 14 8	6 10 14 8	6 10 13 8	6 10 13 8	6 10 13 8	-	-	-	-	-	-	-		
FRONTIER SE V6 KING CAB 2WD	0935 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	6 24 16 21	6 23 15 20	7 17 14 16	7 17 √13 15	7 17 √13 14	7 16 √12 13	-	7 7 13 8	7 7 12 8	-	7 7 12 8	-	-	-	-	-	-	-		
FRONTIER SE V6 KING CAB 4WD	1057 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	7 26 24 22	7 23 23 20	7 25 √23 21	7 25 √22 19	7 18 √19 17	-	6 10 14 8	6 9 15 8	6 9 15 8	6 9 15 8	6 9 15 8	-	-	-	-	-	-	-		
FRONTIER SL V6 CREW CAB 2WD	0952 05	AB Coll Comp DCPD			-	-	-	-	6 28 20 25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
NISSAN TRUCK/VAN																																			
FRONTIER XE REG CAB 2WD	0927 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	-	-	-	-	-	-
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FRONTIER XE REG CAB 4WD	0929 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	-	-	-	-	-
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FRONTIER XE V6 KING CAB 4WD	1057 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	6	-	-	-	-	-	-	-
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JUKE NISMO 4DR 2WD	1601 02	AB			-	-	-	-	-	-	-	-	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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JUKE NISMO 4DR AWD	1602 02	AB			-	-	-	-	-	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp			-	-	-	-	-	26	25	25	24	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	36	36	35	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
JUKE NISMO RS 4DR 2WD	1601 03	AB			-	-	-	-	-	-	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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JUKE NISMO RS 4DR AWD	1602 03	AB			-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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JUKE SL 4DR 2WD	1601 01	AB			-	-	-	-	-	-	-	-	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		DCPD			-	-	-	-	-	-	-	-	34	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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NISSAN TRUCK/VAN																																			
PATHFINDER ARMADA SE 4DR 2WD	1510 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-
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PATHFINDER ARMADA SE 4DR 4WD	1096 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	
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PATHFINDER CHILKOOT TRAIL 4DR 4WD	0900 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	8	-	8	8	-	-	-	-	-	-	
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PATHFINDER CHINOOK 4DR 4WD	0900 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	
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PATHFINDER KLONDIKE 4DR 4WD	0900 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	
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PATHFINDER LE 4DR 2WD	0972 00	AB			-	-	-	-	-	-	-	-	-	-	10	10	-	-	10	10	10	8	8	8	8	8	8	8	8	8	8	8	-	-	
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PATHFINDER LE 4DR 4WD	0913 00	AB			-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	8	8	7	7	7	7	7	7	7	7	7	7	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	29	27	26	24	24	24	21	21	16	15	14	14	14	14	14	14	14	14	-	-	
PATHFINDER LE V8 4DR 2WD	1464 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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PATHFINDER LE V8 4DR 4WD	0999 00	AB			-	-	-	-	-	-	-	-	-	-	9	9	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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PATHFINDER MIDNIGHT 4DR 4WD	0900 09	AB			-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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PATHFINDER OFF-ROAD 4DR 4WD	0900 05	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	
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OLDSMOBILE																																				
CUTLASS 4DR	5302 00	AB Coll Comp DCPD																											9 11 7 9	9 11 7 9	9 11 7 9					
CUTLASS CIERA 4DR	5335 00	AB Coll Comp DCPD																														8 7 5 6	8 7 5 6	8 7 5 6		
CUTLASS CIERA S 4DR	5335 01	AB Coll Comp DCPD																														8 7 5 6	8 7 5 6	8 7 5 6		
CUTLASS CIERA S WAGON	5232 02	AB Coll Comp DCPD																														8 4 2 8	8 4 2 8	8 4 2 8		
CUTLASS CIERA SL 4DR	5366 00	AB Coll Comp DCPD																														8 8 6 5	8 8 6 5	8 8 6 5		
CUTLASS CIERA SL WAGON	5232 01	AB Coll Comp DCPD																														8 4 2 8	8 4 2 8	8 4 2 8		
CUTLASS CRUISER S WAGON	5327 02	AB Coll Comp DCPD																														8 3 1 6	8 3 1 6	8 3 1 6		
CUTLASS CRUISER SL WAGON	5232 00	AB Coll Comp DCPD																														8 4 2 8	8 4 2 8	8 4 2 8		
CUTLASS GL 4DR	5302 01	AB Coll Comp DCPD																											9 11 7 9							
CUTLASS GLS 4DR	5302 02	AB Coll Comp DCPD																											9 11 7 9	9 11 7 9						
CUTLASS SUPREME 2DR	5307 00	AB Coll Comp DCPD																														7 9 7 10	7 9 7 10	7 9 7 10		

2021

MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
OLDSMOBILE																																				
CUTLASS SUPREME 4DR	5338 00	AB Coll Comp DCPD		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	-
CUTLASS SUPREME CONVERTIBLE	5365 00	AB Coll Comp DCPD		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	
CUTLASS SUPREME INTERNATIONAL 2DR	5363 00	AB Coll Comp DCPD		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	-	
CUTLASS SUPREME INTERNATIONAL 4DR	5364 00	AB Coll Comp DCPD		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	14	-	
CUTLASS SUPREME SL 2DR	5307 01	AB Coll Comp DCPD		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	9	7	10	-	
CUTLASS SUPREME SL 4DR	5338 01	AB Coll Comp DCPD		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	
EIGHTY EIGHT ANNIVERSARY EDITION 4DR	5376 01	AB Coll Comp DCPD		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	16	11	11	11	11	11	11	-
EIGHTY EIGHT ROYALE 4DR	5220 00	AB Coll Comp DCPD		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	
EIGHTY EIGHT ROYALE LS 4DR	5228 00	AB Coll Comp DCPD		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	-
EIGHTY EIGHT ROYALE LSS 4DR	5376 00	AB Coll Comp DCPD		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	16	16	16	16	-	-	-	-
INTRIGUE 4DR	5377 00	AB Coll Comp DCPD		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	12	12	12	-	-	-	-	-

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92		
OLDSMOBILE TRUCK/VAN																																					
SILHOUETTE SPECIAL EDITION	5378 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 8 12 9	8 8 12 9	8 8 12 9	-	-	-	-	-	-	-
PLYMOUTH																																					
ACCLAIM 4DR	1351 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 4 8 3	8 4 8 3	8 4 8 3	-		
BREEZE 4DR	1380 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 8 11 7	8 8 11 7	8 8 11 7	8 8 11 7	8 8 11 7	-	-	-	-	-	
COLT 2DR	1376 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 5 1 5	7 5 1 5	7 5 1 5	-		
COLT 4DR	1377 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 3 1 5	8 3 1 5	-	-		
COLT DL WAGON 2WD	1373 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 4 2 8	-	-	-	
COLT GL 2DR	1376 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 5 1 5	7 5 1 5	-	-	
COLT GL 4DR	1377 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 3 1 5	8 3 1 5	-	-	
COLT SE WAGON 2WD	1373 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 4 2 8	7 4 2 8	-	-	
COLT VISTA WAGON 2WD	1383 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 1 1 7	8 1 1 7	-	-	

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
PLYMOUTH																																				
COLT VISTA WAGON 4WD	1384 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	
		Coll	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	-	
		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	2	-	
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	
COLT WAGON 4WD	1374 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	
		Coll	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	
		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	
LASER 2DR	1354 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	
		Coll	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	
		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	
LASER RS 2DR	1372 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	
		Coll	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	
		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	-	
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	
LASER RS TURBO 2DR	1355 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	
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		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	-	
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	
LASER RS TURBO 2DR AWD	1375 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	
		Coll	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	13	-	
		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	-	
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	
NEON 2DR	1379 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-	-	
		Coll	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-	
		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	14	14	-	-	
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-	
NEON 4DR	1378 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	-	-	
		Coll	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	-	-	
		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	12	12	12	12	-	-	
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	-	-	
NEON ACR COMPETITION 2DR	1379 01	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	
		Coll	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-		
		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	-	-	-	-		
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-		
NEON ACR COMPETITION 4DR	1378 01	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	10	-	-	-	
		Coll	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	10	-	-		
		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	12	-	12	-	-		
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	10	-	-		
NEON EX 2DR	1379 05	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-		
		Coll	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-		
		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	-	-	-	-		
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-		

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21 Year Extended Vehicle Code format

2021

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PLYMOUTH																																			
NEON EX 4DR	1378 05	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	12	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-
NEON EXPRESSO 2DR	1379 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-
NEON EXPRESSO 4DR	1378 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	10	-	-	-
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	10	-	-	-
NEON HIGHLINE 2DR	1379 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	14	14	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-	-
NEON HIGHLINE 4DR	1378 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	10	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	10	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	12	12	12	12	12	12	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	10	-	-	-
NEON SPORT 2DR	1379 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	14	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-
NEON SPORT 4DR	1378 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	-	-	10	10	-	-	-
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PROWLER CONVERTIBLE	1381 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	7	-	-	-	-	-
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SUNDANCE 2DR HATCHBACK	1349 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-
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SUNDANCE 4DR HATCHBACK	1350 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-
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SUNDANCE AMERICA 4DR HATCHBACK	1350 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-
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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92	
PLYMOUTH																																				
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SUNDANCE DUSTER 4DR HATCHBACK	1371 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-		
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PLYMOUTH TRUCK/VAN																																				
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GRAND VOYAGER LE	2665 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	-	
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GRAND VOYAGER SE	2664 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-	
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GRAND VOYAGER SE AWD	2711 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	7	7	7	-	
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VOYAGER	2646 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-	
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VOYAGER LE	2654 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	-
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VOYAGER LE AWD	2710 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	
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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92	
PONTIAC																																				
BONNEVILLE GXP 4DR	6435 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 12 √26 13	7 11 √20 12	-	-	-	-	-	-	-	-	-	-	-	-
BONNEVILLE SE 4DR	6424 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 14 √16 13	7 9 √16 11	7 9 √14 10	7 9 √14 10	7 9 √14 10	7 9 14 10	7 9 14 10	7 9 14 10	7 9 14 10	7 9 14 10	7 9 14 10	7 9 14 10	-	
BONNEVILLE SLE 4DR	6424 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 14 √16 13	7 14 √16 11	7 10 √15 10	7 9 √14 10	7 9 14 10	7 9 14 10	-	-	7 9 14 10	7 9 14 10	-	-	-	-
BONNEVILLE SSE 4DR	6470 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 11 13 10	8 11 13 10	8 11 13 10	8 11 13 10	8 11 13 10	8 11 13 10	8 11 13 10	-	
BONNEVILLE SSEi 4DR	6487 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 14 √19 12	7 13 √17 11	7 13 √17 11	7 13 17 11	7 13 17 11	7 13 17 11	7 13 17 11	7 13 17 11	7 13 17 11	7 13 17 11	7 13 17 11	-	
FIREBIRD CONVERTIBLE	6485 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 11 17 10	7 11 17 10	7 11 17 10	7 11 17 10	7 11 17 10	7 11 17 10	7 11 17 10	7 11 17 10	7 11 17 10	7 11 17 10	-		
FIREBIRD FORMULA 2DR	6513 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 19 25 14	7 19 25 14	7 19 25 14	7 19 25 14	7 19 25 14	7 19 25 14	7 19 25 14	7 19 25 14	7 19 25 14	7 19 25 14	7 19 25 14	-	
FIREBIRD FORMULA CONVERTIBLE	8888 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 12 20 10	7 12 20 10	7 12 20 10	7 12 20 10	-	-	-
FIREBIRD TRANS AM 2DR	6514 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 14 24 13	8 14 24 13	8 14 24 13	8 14 24 13	8 14 24 13	8 14 24 13	8 14 24 13	8 14 24 13	8 14 24 13	8 14 24 13	8 14 24 13	-	
FIREBIRD TRANS AM CONVERTIBLE	6486 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 12 28 11	7 12 28 11	7 12 28 11	7 12 28 11	7 12 28 11	7 12 28 11	7 12 28 11	7 12 28 11	7 12 28 11	7 12 28 11	-	-	-
FIREBIRD V6 2DR	6510 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 13 13 13	8 13 13 13	8 13 13 13	8 13 13 13	8 13 13 13	8 13 13 13	8 13 13 13	8 13 13 13	8 13 13 13	8 13 13 13	8 13 13 13	-	

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January 12, 2021

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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
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2021

MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
PONTIAC																																				
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FIREFLY 4DR	6463 03	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	-	-	-
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G6 GT V6 4DR	6824 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	
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G6 GT V6 CONVERTIBLE	6831 00	AB				-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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G6 SE 4DR	6845 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	10	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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G6 SE V6 4DR	6824 02	AB				-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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PONTIAC																																			
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G8 4DR	6843 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
G8 GT 4DR	6844 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
G8 GXP 4DR	6849 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
GRAND AM GT 2DR	6488 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	8	8	8	-
GRAND AM GT 4DR	6489 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	8	8	-
GRAND AM GT1 2DR	6488 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	8	8	8	8	-	-	-	-	-	8	8	-
GRAND AM GT1 4DR	6489 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	-
GRAND AM SE 2DR	6466 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	-
GRAND AM SE 4DR	6467 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	8	8	8	-
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PONTIAC																																			
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GRAND AM SE2 2DR	6466 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-
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GRAND PRIX GT 2DR	6479 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-	-	-	8	-
GRAND PRIX GT 4DR	8893 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	8	9	9	8	8	8	8	8	8	8	8	8	-	-
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PONTIAC																																			
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PONTIAC																																			
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PONTIAC TRUCK/VAN																																			
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AZTEK 4DR AWD	6774 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-	-	-	-	-	-	-	-	
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AZTEK GT 4DR AWD	6774 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-	-	-	-	-	-	-	-	
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PONTIAC TRUCK/VAN																																			
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	10	9	9	9	9	-	-	-	-	-	-	-
MONTANA GT	6444 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-	-	-	-	-	-	-	-
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	9	9	9	-	-	-	-	-	-	-	-	-
MONTANA GT EXT	6392 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-	-	-	-	-	-	-	-
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MONTANA GT EXT AWD	6445 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-
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MONTANA SE	6444 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-	-	-	-	-	-	-	-
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MONTANA SE EXT	6392 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-	-	-	-	-	-	-	-
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MONTANA SE EXT AWD	6445 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-
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MONTANA SV6	6397 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	17	17	13	12	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MONTANA SV6 EXT	6398 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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MONTANA THUNDER EXT	6392 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-
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PONTIAC TRUCK/VAN																																					
TORRENT GT 4DR AWD	6394 02	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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TORRENT GXP 4DR 2WD	6389 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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TORRENT GXP 4DR AWD	6390 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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TORRENT SPORT 4DR 2WD	6395 01	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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TORRENT SPORT 4DR AWD	6394 01	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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TRANS SPORT	6474 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	
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TRANS SPORT EXT	6393 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	
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TRANS SPORT SE	6477 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-	
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PORSCHE																																					
911 AMERICA ROADSTER	9428 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-		
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911 CARRERA 2 2DR COUPE	9411 00	AB Coll Comp DCPD			-	8	8	8	8	8	8	8	8	8	8	8	8	8	8	7	7	8	8	8	8	7	7	7	7	7	7	7	7	7	-		
					-	51	51	55	55	52	56	56	54	53	52	52	52	47	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52	-		
					-	67	67	68	68	68	48	48	45	43	43	43	43	43	50	48	47	44	41	41	39	39	39	39	39	39	39	39	39	39	-		
					-	52	52	54	54	53	51	50	47	47	44	44	41	39	39	39	38	36	35	34	34	34	34	34	34	34	34	34	34	34	-		
911 CARRERA 2 CABRIOLET	9428 00	AB Coll Comp DCPD			-	7	7	7	7	7	7	7	6	7	7	7	7	7	8	7	7	8	7	8	7	7	7	7	7	7	7	7	7	7	-		
					-	44	44	43	43	41	44	44	44	44	44	44	44	44	49	49	46	46	43	40	39	39	39	39	39	39	39	39	39	39	-		
					-	57	57	57	57	57	53	53	52	49	47	47	47	47	47	44	42	42	42	42	37	37	37	37	37	37	37	37	37	37	-		
					-	57	57	56	56	56	51	50	42	42	42	41	41	41	41	40	38	36	34	34	34	34	34	34	34	34	34	34	34	34	-		
911 CARRERA 2 TARGA 2DR	9424 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	8	8	8	-	8	8	-		
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911 CARRERA 4 2DR COUPE AWD	9448 00	AB Coll Comp DCPD			-	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	-	-	-	7	7	7	7	7	7	7	7	7	7	-		
					-	64	64	68	68	67	69	65	65	65	64	57	58	54	54	55	54	-	-	-	54	54	54	54	54	54	54	54	54	54	-		
					-	88	88	82	78	76	65	65	65	62	63	60	60	60	60	60	60	54	55	54	-	-	47	47	47	47	47	47	47	47	-		
					-	65	65	65	65	62	63	60	60	55	56	56	55	50	47	46	44	-	-	-	39	39	39	39	39	39	39	39	39	39	39	-	
911 CARRERA 4 CABRIOLET AWD	9450 00	AB Coll Comp DCPD			-	7	7	7	7	7	6	7	7	7	7	7	7	8	7	7	7	7	7	7	8	7	7	7	7	7	7	7	7	-	7	-	
					-	55	55	57	54	53	58	57	57	57	57	52	52	53	49	50	50	46	46	46	45	44	44	44	44	44	44	44	44	-	44	-	
					-	65	65	65	64	64	65	59	59	58	54	52	50	49	50	52	46	46	46	44	44	44	44	44	44	44	44	44	44	44	-	44	-
					-	52	52	52	53	51	53	50	51	51	50	46	46	45	44	44	44	44	45	37	36	36	36	36	36	36	36	36	36	36	-	36	-
911 CARRERA 4 GTS 2DR COUPE AWD	9448 02	AB Coll Comp DCPD			-	-	-	7	7	-	7	7	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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911 CARRERA 4 GTS CABRIOLET AWD	9450 02	AB Coll Comp DCPD			-	-	-	7	7	7	6	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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911 CARRERA 4 TARGA 2DR AWD	9449 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	
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911 CARRERA 4S 2DR COUPE AWD	9448 01	AB Coll Comp DCPD			-	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	
					-	64	64	68	68	67	69	65	65	65	64	57	58	54	54	55	54	54	54	54	-	-	-	-	-	-	-	-	-	-	-	-	
					-	88	88	82	78	76	65	65	65	62	63	60	60	60	60	55	54	52	49	47	-	-	-	-	-	-	-	-	-	-	-	-	
					-	65	65	65	65	62	63	60	60	55	56	56	55	50	47	46	44	44	39	39	-	-	-	-	-	-	-	-	-	-	-	-	
911 CARRERA 4S CABRIOLET AWD	9450 01	AB Coll Comp DCPD			-	7	7	7	7	7	6	7	-	7	7	7	7	8	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	
					-	55	55	57	54	53	58	57	-	57	57	52	52	53	49	50	46	46	46	46	-	-	-	-	-	-	-	-	-	-	-	-	
					-	65	65	65	64	64	65	59	-	58	54	52	50	49	50	52	46	46	46	-	-	-	-	-	-	-	-	-	-	-	-	-	
					-	52	52	52	53	51	53	50	-	51	50	46	46	45	44	44	44	45	37	-	-	-	-	-	-	-	-	-	-	-	-	-	

√ - Approved Theft Deterrent System

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January 12, 2021

INSURANCE BUREAU OF CANADA

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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92		
PORSCHE																																					
911 CARRERA GTS 2DR COUPE	9411 02	AB				-	-	-	8	8	8	8		-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll				-	-	-	55	55	52	56	56		52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp				-	-	-	68	68	68	48	48		43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD				-	-	-	54	54	53	51	50		44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
911 CARRERA GTS CABRIOLET	9428 04	AB				-	-	-	7	7	7	7		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll				-	-	-	43	43	41	44	44		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp				-	-	-	57	57	57	53	53		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD				-	-	-	56	56	56	51	50		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
911 CARRERA S 2DR COUPE	9411 01	AB				-	8	8	8	8	8	8	8	8	8	8	8	8	8	7	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	51	51	55	55	52	56	56	54	53	52	52	52	47	52	52	52	52	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp				-	67	67	68	68	68	48	48	45	43	43	43	43	50	48	47	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	52	52	54	54	53	51	50	47	47	44	44	41	39	39	39	38	36	-	-	-	-	-	-	-	-	-	-	-	-	-	
911 CARRERA S CABRIOLET	9428 03	AB				-	7	7	7	7	7	7	6	7	7	7	7	7	7	8	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	57	57	57	57	57	53	53	52	49	47	47	47	47	47	44	42	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	57	57	56	56	56	51	50	42	42	42	41	41	41	41	40	38	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-
911 CARRERA T 2DR COUPE	9411 03	AB				-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		DCPD				-	-	-	54	54	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
911 GT2 2DR COUPE	9530 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	8	8	8	8	-	-	-	-	-	-	-	-	-	-		
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	68	70	-	-	55	50	50	47	-	-	-	-	-	-	-	-	-	-		
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	74	74	-	-	54	54	54	48	-	-	-	-	-	-	-	-	-	-		
911 GT2 RS 2DR COUPE	9720 00	AB				-	-	-	8	8	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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911 GT3 2DR COUPE	9551 00	AB				-	-	-	7	-	7	8	7	-	-	7	8	8	8	8	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	-	68	-	74	74	63	-	-	57	56	56	56	49	-	58	45	-	-	-	-	-	-	-	-	-	-	-	-	-	
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911 GT3 RS 2DR COUPE	9067 00	AB				-	-	-	7	-	7	-	-	-	-	8	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		DCPD				-	-	-	65	-	59	-	-	-	-	48	-	-	51	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
911 GT3 RS 4.0 2DR COUPE	8978 00	AB				-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		DCPD				-	-	-	-	-	-	-	-	-	-	67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
911 R 2DR COUPE	9067 01	AB				-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		Comp				-	-	-	-	-	92	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD				-	-	-	-	-	59	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
PORSCHE																																			
911 RS 2DR COUPE	9461 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-
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911 SPEEDSTER CABRIOLET	8665 00	AB Coll Comp DCPD			-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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911 TARGA 4 2DR AWD	9449 02	AB Coll Comp DCPD			-	7	-	7	7	6	7	7	6	-	8	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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911 TARGA 4 GTS 2DR AWD	9449 03	AB Coll Comp DCPD			-	-	-	7	7	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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911 TARGA 4S 2DR AWD	9449 01	AB Coll Comp DCPD			-	7	-	7	7	6	7	7	6	-	8	7	7	8	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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911 TURBO 2DR COUPE 2WD	9538 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-
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911 TURBO 2DR COUPE AWD	9421 00	AB Coll Comp DCPD			-	-	-	7	7	7	7	6	8	8	8	8	8	8	8	7	-	-	7	8	7	7	-	-	-	7	7	-	7	7	-
					-	-	-	86	86	85	83	84	79	74	74	74	74	71	68	67	-	-	56	56	56	56	-	-	-	56	56	-	56	56	-
					-	-	-	82	80	80	80	80	79	80	80	80	79	73	72	68	-	-	51	47	47	47	-	-	-	47	47	-	47	47	-
					-	-	-	78	78	78	78	76	76	67	69	60	60	61	52	52	-	-	43	43	43	43	-	-	-	43	43	-	43	43	-
911 TURBO CABRIOLET AWD	9552 00	AB Coll Comp DCPD			-	-	-	7	7	7	7	6	8	7	8	7	7	7	7	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-
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					-	-	-	84	84	84	82	82	82	66	57	57	57	57	48	-	-	47	-	-	-	-	-	-	-	-	-	-	-	-	-
					-	-	-	83	83	80	74	74	76	68	66	62	56	50	46	-	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-
911 TURBO S 2DR COUPE AWD	9421 01	AB Coll Comp DCPD			-	7	-	7	7	7	7	6	8	8	8	8	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-
					-	86	-	86	86	85	83	84	79	74	74	74	-	-	-	-	56	56	-	-	-	-	-	-	-	-	-	-	-	-	-
					-	82	-	82	80	80	80	80	79	80	80	80	-	-	-	-	80	52	-	-	-	-	-	-	-	-	-	-	-	-	-
					-	78	-	78	78	78	78	76	76	67	69	60	-	-	-	-	52	52	-	-	-	-	-	-	-	-	-	-	-	-	-
911 TURBO S CABRIOLET AWD	9552 01	AB Coll Comp DCPD			-	7	-	7	82	82	82	7	6	8	7	8	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-
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					-	84	-	84	84	84	82	82	82	66	57	57	-	-	-	-	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-
					-	83	-	83	83	80	74	74	76	68	66	62	-	-	-	-	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-
911 TURBO-LOOK CABRIOLET	9434 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	-
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PORSCHE																																			
928 2DR COUPE	9416 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33	33	33	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	46	46	46	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	29	29	-	
928 GTS 2DR COUPE	9416 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	46	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	-	-	-	
968 2DR COUPE	9459 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	25	25	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	20	20	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	-	
968 CABRIOLET	9460 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	29	29	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	24	24	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	20	20	-	
BOXSTER CONVERTIBLE	9485 00	AB			-	-	-	-	-	-	6	6	6	6	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	-	-	-	-	
		Coll			-	-	-	-	-	-	36	37	34	33	30	30	26	24	24	23	21	20	21	20	19	19	19	19	19	19	-	-	-	-	
		Comp			-	-	-	-	-	-	35	35	33	32	40	38	37	37	35	35	34	33	32	33	31	31	31	31	31	31	-	-	-	-	
		DCPD			-	-	-	-	-	-	35	33	33	31	29	29	29	29	28	25	25	25	25	20	20	20	20	20	20	20	-	-	-	-	
BOXSTER GTS CONVERTIBLE	9489 02	AB			-	-	-	-	-	-	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	37	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	35	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
BOXSTER S ANNIVERSARY CONVERTIBLE	9489 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	-	-	-	-	-	-	-	-	-	-	-	-	
BOXSTER S CONVERTIBLE	9489 00	AB			-	-	-	-	-	-	6	6	6	6	7	7	7	7	7	7	7	7	7	7	7	7	7	7	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	37	38	37	38	26	27	26	27	25	26	24	23	23	22	21	21	21	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	38	37	37	36	41	41	38	35	35	33	33	34	34	33	31	31	31	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	35	36	35	32	32	32	31	28	28	25	25	25	25	25	25	25	25	-	-	-	-	-	-	-	
BOXSTER SPYDER	9704 00	AB			-	-	-	-	-	-	7	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	38	-	-	-	28	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	34	-	-	-	40	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	54	-	-	-	36	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
CARRERA GT CONVERTIBLE	9564 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	68	64	60	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	99	99	99	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	99	99	99	-	-	-	-	-	-	-	-	-	-	-	
CAYMAN 2DR	9601 00	AB			-	-	-	-	-	-	8	8	6	-	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	44	44	44	-	29	30	30	30	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	44	44	44	-	38	38	38	37	36	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	36	36	36	-	32	32	33	30	30	28	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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PORSCHE																																			
PANAMERA GTS 4DR AWD	9743 00	AB Coll Comp DCPD			-	-	7 70 76 71	7 70 76 71	-	-	7 67 71 70	7 65 66 68	7 65 62 65	7 65 62 63	7 62 63 65	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PANAMERA GTS SPORT TURISMO 5DR AWD	8685 00	AB Coll Comp DCPD			-	-	7 65 74 66	7 65 74 66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PANAMERA S 4DR	9691 00	AB Coll Comp DCPD			-	-	-	-	-	-	8 74 62 77	8 74 62 77	8 74 61 76	8 74 59 77	8 74 59 70	8 74 60 72	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PANAMERA S HYBRID 4DR	9734 00	AB Coll Comp DCPD			-	-	-	-	-	-	6 68 61 64	6 57 61 62	6 57 57 63	6 56 57 60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PANAMERA TURBO 4DR AWD	9693 00	AB Coll Comp DCPD			-	-	7 59 96 68	7 60 96 68	7 61 96 67	7 54 80 66	8 93 94 92	8 93 94 92	8 93 93 92	8 93 77 92	8 92 77 92	8 64 53 67	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PANAMERA TURBO S 4DR AWD	9793 00	AB Coll Comp DCPD			-	-	-	-	-	-	7 64 56 64	7 64 56 64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PANAMERA TURBO S E-HYB SPT TURIS 5DR AWD	8823 00	AB Coll Comp DCPD			-	-	7 65 74 66	7 65 74 66	7 65 74 66	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PANAMERA TURBO S E-HYBRID 4DR AWD	9893 00	AB Coll Comp DCPD			-	-	7 75 82 69	7 75 82 70	7 75 82 70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PANAMERA TURBO SPORT TURISMO 5DR AWD	8830 00	AB Coll Comp DCPD			-	-	7 65 74 60	7 65 74 60	7 65 74 60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TAYCAN 4S 4DR AWD	8594 00	AB Coll Comp DCPD			-	7 62 62 57	7 62 62 57	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TAYCAN TURBO 4DR AWD	8668 00	AB Coll Comp DCPD			-	7 65 63 60	7 65 63 60	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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PORSCHE																																			
TAYCAN TURBO S 4DR AWD	8667 00	AB				7	7																												
		Coll				69	69																												
		Comp				70	70																												
		DCPD				62	62																												
PORSCHE TRUCK/VAN																																			
CAYENNE 4DR AWD DIESEL	9799 00	AB									8	8	8	8																					
		Coll								44	44	44	43																						
		Comp								49	45	45	46																						
		DCPD								43	43	43	41																						
CAYENNE E-HYBRID 4DR AWD	9719 02	AB			8	8	8																												
		Coll			57	57	57																												
		Comp			65	65	65																												
		DCPD			57	57	57																												
CAYENNE E-HYBRID 4DR COUPE AWD	8597 00	AB			8	8																													
		Coll			55	55																													
		Comp			55	55																													
		DCPD			57	57																													
CAYENNE GTS 4DR AWD	9657 00	AB			8			8	8	8		8	8			8	8	8	8																
		Coll			55			55	55	55		57	57			53	49	47																	
		Comp			65			65	66	65		59	57			65	64	55																	
		DCPD			57			57	57	57		57	57			52	48	46																	
CAYENNE GTS 4DR COUPE AWD	8579 00	AB			8																														
		Coll			53																														
		Comp			72																														
		DCPD			54																														
CAYENNE GTS PD EDITION 4DR AWD	9682 00	AB														8																			
		Coll														55																			
		Comp														59																			
		DCPD														50																			
CAYENNE S 4DR AWD	9527 00	AB			8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8										
		Coll			56	56	56	55	55	55	56	56	55	56	52	48	46	44	41	39	37	37	35												
		Comp			71	71	65	59	59	60	56	57	58	54	55	60	60	58	54	52	52	52	50												
		DCPD			57	57	57	57	57	57	57	57	57	57	56	49	47	44	39	38	36	36	34												
CAYENNE S 4DR COUPE AWD	8679 00	AB			8	8																													
		Coll			52	52																													
		Comp			62	62																													
		DCPD			52	52																													
CAYENNE S E-HYBRID 4DR AWD	9719 01	AB						8	7	7																									
		Coll						56	55	55																									
		Comp						62	62	62																									
		DCPD						57	57	57																									

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PORSCHE TRUCK/VAN																																			
CAYENNE S HYBRID 4DR AWD	9719 00	AB Coll Comp DCPD			-	-	-	-	-	7	7	8	7	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CAYENNE S TRANSYBERIA 4DR AWD	9709 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	8 45 59 50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CAYENNE TURBO 4DR AWD	9528 00	AB Coll Comp DCPD			-	8	8	8	8	7	8	7	8	8	8	8	8	8	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-
CAYENNE TURBO 4DR COUPE AWD	8678 00	AB Coll Comp DCPD			-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CAYENNE TURBO S 4DR AWD	9758 00	AB Coll Comp DCPD			-	-	-	-	8	7	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CAYENNE TURBO S E-HYBRID 4DR AWD	8598 00	AB Coll Comp DCPD			-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CAYENNE TURBO S E-HYBRID 4DR COUPE AWD	8596 00	AB Coll Comp DCPD			-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CAYENNE V6 4DR AWD	9556 00	AB Coll Comp DCPD			-	8	8	8	8	8	8	-	8	8	8	8	8	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-
CAYENNE V6 4DR COUPE AWD	8680 00	AB Coll Comp DCPD			-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MACAN 4DR AWD	9830 00	AB Coll Comp DCPD			-	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
MACAN GTS 4DR AWD	9814 00	AB Coll Comp DCPD			-	9	9	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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PORSCHE TRUCK/VAN																																			
MACAN S 4DR AWD	9781 00	AB				-	8	8	8	9	8	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	44	44	43	43	43	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	38	38	38	37	37	36	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	47	47	47	47	47	47	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MACAN TURBO 4DR AWD	9782 00	AB				-	9	9	-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	47	47	-	44	44	44	44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	41	41	-	43	42	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	51	51	-	51	51	51	51	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
ROLLS ROYCE																																			
CORNICHE CONVERTIBLE	7520 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	7	7	7	-
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	86	86	86	-	-	-	-	86	86	86	-
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	59	59	59	-	-	-	-	59	59	59	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	76	76	76	-	-	-	-	76	76	76	-
DAWN CONVERTIBLE	7580 00	AB				-	-	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	99	99	99	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	76	76	76	76	74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	99	99	99	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
FLYING SPUR 4DR	7546 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	82	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	75	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	93	-	-	
GHOST 4DR	7568 00	AB				-	6	6	6	6	6	6	6	6	6	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	99	99	99	99	99	99	99	99	99	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	96	96	96	96	96	96	96	96	91	91	90	71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	99	99	99	99	99	99	99	99	99	99	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PARK WARD 4DR	7573 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	82	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	75	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	93	-	-	-	-	-	-	-	-	-	
PHANTOM 2DR	7572 00	AB				-	-	-	-	-	7	-	-	-	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	86	-	-	86	-	86	86	86	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	77	-	-	75	-	75	75	75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	80	-	-	80	-	80	80	80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PHANTOM 4DR	7534 00	AB				-	-	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	72	-	-	-	-	-	-	-	-	-	
		Comp				-	-	99	99	99	99	99	99	99	99	99	99	86	86	86	86	86	86	93	77	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	77	-	-	-	-	-	-	-	-	-	
PHANTOM DROPHEAD CONVERTIBLE	7562 00	AB				-	-	-	-	-	7	7	7	7	7	-	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	70	70	70	70	70	-	70	70	70	70	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	64	64	64	64	64	-	74	74	74	74	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	99	99	99	99	99	-	99	99	99	99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
ROLLS ROYCE																																			
SILVER DAWN 4DR	7545 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-
SILVER SERAPH 4DR	7551 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-	-	-	-	-
SILVER SPIRIT 4DR	7530 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-
SILVER SPUR 4DR	7531 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-
WRAITH 2DR	7576 00	AB Coll Comp DCPD			-	-	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
WRAITH BLACK BADGE 2DR	7576 01	AB Coll Comp DCPD			-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ROLLS ROYCE TRUCK/VAN																																			
CULLINAN BLACK BADGE V12 4DR AWD	7999 01	AB Coll Comp DCPD			-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CULLINAN V12 4DR AWD	7999 00	AB Coll Comp DCPD			-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SAAB																																			
9-2X 5DR AWD	1385 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-
9-2X AERO 5DR AWD	1386 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-

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SAAB																																			
9-2X LINEAR 5DR AWD	1385 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	-	-	-	-	-	-	-	-	-	-	-	-	-	
9-3 3DR	0585 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√18	√18	√18	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20	20	20	-	-	-	-	-	-	-	
9-3 5DR	0583 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	21	21	21	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√14	√14	√14	√14	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15	15	15	15	-	-	-	-	-	-	-	
9-3 AERO 4DR	1093 00	AB			-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	9	10	10	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	31	24	25	25	√25	√22	√18	√19	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	31	31	30	28	26	25	23	21	-	-	-	-	-	-	-	-	-	-	-	-	
9-3 AERO 4DR AWD	1521 00	AB			-	-	-	-	-	-	-	-	-	-	9	-	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	27	-	29	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	34	-	33	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9-3 AERO CONVERTIBLE	1251 01	AB			-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	23	24	24	24	24	23	24	24	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	30	30	29	29	√29	√27	√22	√24	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	29	29	29	27	27	27	26	25	-	-	-	-	-	-	-	-	-	-	-	-	
9-3 AERO SPORTCOMBI 5DR	1419 00	AB			-	-	-	-	-	-	-	-	-	-	10	10	10	10	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	28	27	27	27	28	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	25	24	23	23	√24	√23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	32	31	30	29	28	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9-3 AERO SPORTCOMBI 5DR AWD	1522 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	31	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	36	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9-3 ARC 4DR	1079 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	9	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√19	√18	√17	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24	23	22	-	-	-	-	-	-	-	-	-	-	-	
9-3 ARC CONVERTIBLE	1251 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	26	25	-	-	-	-	-	-	-	-	-	-	-	-	
9-3 CONVERTIBLE	0586 00	AB			-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	-	-	-	7	7	7	7	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	29	27	27	28	√26	√21	-	-	-	√19	√19	√19	√19	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	33	29	29	30	28	24	-	-	-	29	29	29	29	-	-	-	-	-	-	-	

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SAAB																																			
9-3 LINEAR 4DR	1038 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	9	9	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√16	√15	√14	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	22	19	-	-	-	-	-	-	-	-	-		
9-3 SE 5DR	0584 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-		
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27	27	27	27	-	-	-	-	-		
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√13	√13	√13	√13	-	-	-	-	-		
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	21	21	21	-	-	-	-	-		
9-3 SE ANNIVERSARY 5DR	0584 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-		
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√13	-	-	-	-	-	-	-	-		
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	-	-	-	-	-	-	-	-		
9-3 SE CONVERTIBLE	0587 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-	-	-	-			
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	24	24	24	24	-	-	-	-	-		
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√22	√21	√21	√21	√21	-	-	-	-	-		
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	27	27	27	27	-	-	-	-	-		
9-3 SPORT 4DR	1420 00	AB			-	-	-	-	-	-	-	-	-	-	8	-	9	10	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	-	-	-	-	-	-	-	-	24	-	23	22	21	20	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Comp			-	-	-	-	-	-	-	-	-	-	22	-	22	21	√18	√18	-	-	-	-	-	-	-	-	-	-	-	-	-		
		DCPD			-	-	-	-	-	-	-	-	-	-	29	-	28	26	25	22	-	-	-	-	-	-	-	-	-	-	-	-	-		
9-3 SPORT 4DR AWD	1595 00	AB			-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll			-	-	-	-	-	-	-	-	-	-	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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9-3 SPORTCOMBI 5DR	1418 00	AB			-	-	-	-	-	-	-	-	-	-	10	-	9	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-		
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9-3 TURBO X 4DR	1515 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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9-3 TURBO X SPORTCOMBI 5DR	1516 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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9-3 VECTOR 4DR	1079 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-			
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9-3 VIGGEN 3DR	0595 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-		
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SAAB																																			
9-3 VIGGEN 5DR	0596 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	
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9-3 VIGGEN CONVERTIBLE	0597 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	
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9-3X SPORTCOMBI 5DR AWD	1596 00	AB			-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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9-5 4DR	0588 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-
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9-5 AERO 4DR	0599 00	AB			-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-
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9-5 AERO WAGON	0600 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	
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9-5 AERO XWD 4DR	1608 00	AB			-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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9-5 ARC 4DR	0691 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	
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9-5 ARC WAGON	0692 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	7	7	7	-	-	-	-	-	-	-	-	-	-	-	
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9-5 LINEAR 4DR	0588 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	9	-	-	-	-	-	-	-	-	-	-	
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9-5 LINEAR WAGON	0593 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	8	7	7	-	-	-	-	-	-	-	-	-	-	-	
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SAAB																																					
9-5 SE 4DR	0589 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-	-	-	-	
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9-5 SPORTCOMBI 5DR	1423 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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9-5 TURBO4 4DR	1606 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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9-5 TURBO6 XWD 4DR	1607 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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9-5 WAGON	0593 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	
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SAAB																																			
900 SE 3DR	0515 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-
900 SE 5DR	0513 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-
900 SE CONVERTIBLE	0580 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-	
900 SE TURBO 16V 3DR	0574 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-
900 SE TURBO 16V CONVERTIBLE	0518 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-	-
900 SE TURBO 5DR	0508 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-
900 T TURBO 16V 3DR	0574 03	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-
900 T TURBO 16V CONVERTIBLE	0518 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-
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9000 AERO TURBO 5DR	1054 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-

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SAAB TRUCK/VAN																																			
9-4X 3.0i 4DR 2WD	1638 00	AB			-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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9-4X 3.0i 4DR AWD	1639 00	AB			-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9-4X AERO 4DR AWD	1640 00	AB			-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9-7X 4DR AWD	1412 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	9	8	9	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	34	34	33	-	29	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	35	36	37	-	34	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	34	34	33	-	28	-	-	-	-	-	-	-	-	-	-	-	-	-
9-7X AERO 4DR AWD	1486 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	36	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9-7X ARC 4DR AWD	1413 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9-7X LINEAR 4DR AWD	1412 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9-7X V8 4DR AWD	1413 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	38	35	31	-	28	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	36	36	36	-	40	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	38	33	31	-	30	-	-	-	-	-	-	-	-	-	-	-	-	-
SATURN																																			
ASTRA XE 5DR	7770 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	21	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	15	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	20	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ASTRA XR 3DR	7772 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	23	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	16	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	21	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
SATURN																																			
LS1 4DR	7782 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	-
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	8	8	8	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	-	-	-	-	-	-	-	-
LS2 4DR	7783 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	12	-	-	-	-	-	-	-	
LW1 SPORT WAGON	7784 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	
LW2 WAGON	7785 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	-	-	-	-	-	-	-	-
LW200 WAGON	7784 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-	-	-	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	7	7	7	-	-	-	-	-	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-	-	-	-	-	-
LW300 WAGON	7785 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	12	12	12	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	9	6	6	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	11	11	11	-	-	-	-	-	-	-	-	
SC 3DR	7780 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	
SC1 2DR	7780 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	7	7	7	7	7	7	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	9	9	9	9	9	9	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	-	9	9	9	9	9	9	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	10	10	10	10	10	10	-	
SC1 3DR	7780 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	-	-	-	-	-	-	-
SC2 2DR	7780 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	7	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	9	9	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	10	10	10	-	
SC2 3DR	7780 05	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	-	-	-	-	-	-	-

PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
SATURN																																			
SKY CONVERTIBLE	7742 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	14	14	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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SKY RED LINE CONVERTIBLE	7753 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	8	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	31	30	√30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	19	19	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
SL 4DR	7778 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8	
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		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	9	9		
SL1 4DR	7778 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8		
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	7		
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	9	9		
SL2 4DR	7779 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8		
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8		
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	8	8	8	8		
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	10	10	10	10		
SW1 WAGON	7781 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7		
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	6	6		
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9		
SW2 WAGON	7781 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7			
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		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9			
SATURN TRUCK/VAN																																			
OUTLOOK XE 4DR 2WD	7755 00	AB				-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Coll				-	-	-	-	-	-	-	-	-	-	-	23	23	22	21	-	-	-	-	-	-	-	-	-	-	-	-	-		
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INSURANCE BUREAU OF CANADA

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MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92		
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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
SUZUKI TRUCK/VAN																																			
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GRAND VITARA XL-7 JLX PLUS 4DR 4WD	0939 06	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	8	8	8	-	-	-	-	-	-	-	-	-	-	-
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GRAND VITARA XL-7 JX 4DR 4WD	0939 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	8	8	8	8	-	-	-	-	-	-	-	-	-	-
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GRAND VITARA XL-7 LIMITED 4DR 2WD	1061 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	-	-	-
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GRAND VITARA XL-7 LIMITED 4DR 4WD	0939 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-	-	-	-	-	-	-	-	-
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GRAND VITARA XL-7 LX 4DR 2WD	1061 05	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-
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GRAND VITARA XL-7 PLUS 4DR 2WD	1061 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	-	-	-
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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
SUZUKI TRUCK/VAN																																			
SIDEKICK HARDTOP 4DR 2WD	0961 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-
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SIDEKICK HARDTOP 4DR 4WD	0554 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-
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SIDEKICK JA HARDTOP 2DR 4WD	0761 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-
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SIDEKICK JA SOFT TOP 2DR 4WD	0760 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-
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SIDEKICK JLX SOFT TOP 2DR 4WD	0760 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-
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SIDEKICK JS HARDTOP 4DR 2WD	0961 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-
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SIDEKICK JS SOFT TOP 2DR 2WD	0762 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-
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SIDEKICK JX HARDTOP 2DR 4WD	0761 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-
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SIDEKICK JX HARDTOP 4DR 4WD	0554 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-
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SIDEKICK JX SOFT TOP 2DR 4WD	0760 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	-
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	3	3	3	3	3	-

√ - Approved Theft Deterrent System

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January 12, 2021

INSURANCE BUREAU OF CANADA

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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
SUZUKI TRUCK/VAN																																				
SIDEKICK SOFT TOP 2DR 2WD	0762 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-
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SIDEKICK SOFT TOP 2DR 4WD	0760 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-
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SIDEKICK SPORT HARDTOP 4DR 4WD	0559 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-
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SIDEKICK SPORT JS HARDTOP 4DR 2WD	0961 02	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	-	-	-
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VITARA 4DR 2WD	1048 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-
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VITARA 4DR 4WD	0944 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-	-	-	-	-	-
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CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

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MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
SUZUKI TRUCK/VAN																																				
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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92	
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INSURANCE BUREAU OF CANADA

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TOYOTA																																					
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PRIUS PLUG-IN 5DR	1747 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	9 26 39	8 26 34	9 26 34	9 23 34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PRIUS PRIME 5DR	1893 00	AB Coll Comp DCPD			-	10 32 32 34	9 31 32 34	9 32 31 34	9 31 31 34	9 30 31 32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
PRIUS TOURING 5DR	1092 01	AB Coll Comp DCPD			-	-	-	-	9 34 31 38	-	9 35 30 37	-	-	-	-	-	-	-	10 31 20 33	10 30 √19 32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
PRIUS V 5DR	1744 00	AB Coll Comp DCPD			-	-	-	-	10 36 34 41	10 36 34 40	10 36 34 40	10 36 34 40	10 34 34 39	10 32 34 39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
SUPRA 2DR	0439 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 22 29 15	8 22 29 15	8 22 29 15	8 22 29 15	8 22 29 15	8 22 29 15	-	
SUPRA GR 3.0 2DR	0573 02	AB Coll Comp DCPD			-	8 41 42 37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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TOYOTA																																			
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TERCEL 2DR SEDAN	0433 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	7	7	7	7	-
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TERCEL CE 4DR	0454 01	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	8	-	-
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TERCEL DX 4DR	0454 02	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	-
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VENZA 5DR	7591 00	AB				-	-	-	-	-	10	10	10	10	10	10	11	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		DCPD				-	-	-	-	-	37	38	37	36	34	33	32	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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TOYOTA																																			
VENZA 5DR AWD	7592 00	AB			-	-	-	-	-	-	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	37	37	37	34	32	30	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	41	40	39	38	36	35	34	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VENZA V6 5DR	7593 00	AB			-	-	-	-	-	-	-	10	10	11	10	10	10	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	33	33	31	30	30	30	27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	38	38	37	37	35	35	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
VENZA V6 5DR AWD	7594 00	AB			-	-	-	-	-	-	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	42	41	40	40	33	32	31	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	41	41	40	38	35	34	33	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
YARIS 4DR	1427 00	AB			-	-	-	11	11	11	12	-	-	-	11	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	26	20	21	21	-	-	-	16	16	16	14	14	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	34	33	33	32	-	-	-	28	27	27	26	23	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
YARIS CE 2DR HATCHBACK	1421 00	AB			-	-	-	10	10	10	10	10	10	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		Comp			-	-	-	18	18	18	18	16	16	16	16	16	16	16	14	14	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	-	33	33	33	33	32	31	31	30	17	17	17	16	16	14	-	-	-	-	-	-	-	-	-	-	-	-	-	-
YARIS LE 2DR HATCHBACK	1421 03	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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YARIS LE 4DR HATCHBACK	1422 00	AB			-	-	12	11	11	11	12	12	12	12	12	11	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	33	36	35	35	34	33	30	31	28	24	23	21	20	17	17	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	25	27	26	23	22	21	21	20	19	16	16	14	13	13	11	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	34	36	36	36	35	34	33	33	30	23	21	19	17	16	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-
YARIS RS 2DR HATCHBACK	1421 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	16	14	14	14	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	17	16	16	14	-	-	-	-	-	-	-	-	-	-	-	-	-	
YARIS RS 4DR HATCHBACK	1422 01	AB			-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	16	16	14	13	13	11	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	23	21	19	17	16	15	-	-	-	-	-	-	-	-	-	-	-	-	-	
YARIS S 2DR HATCHBACK	1421 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
YARIS S 4DR	1427 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	14	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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TOYOTA																																			
YARIS SE 4DR HATCHBACK	1422 02	AB Coll Comp DCPD			-	-	-	11	11	11	12	12	12	12	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
YARIS XLE 4DR	1427 02	AB Coll Comp DCPD			-	-	-	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
YARIS XLE 4DR HATCHBACK	1422 03	AB Coll Comp DCPD			-	-	12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOYOTA TRUCK/VAN																																			
4RUNNER 4DR 2WD	7662 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	-	-	-	-
4RUNNER BADLANDS V6 4DR 4WD	0839 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	
4RUNNER LIMITED V6 4DR 2WD	7671 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	10	10	10	10	10	10	10	10	10	10	10	10	8	8	8	8	8	8	-	-	-	-	
4RUNNER LIMITED V6 4DR 4WD	7634 00	AB Coll Comp DCPD			-	-	-	-	-	-	9	-	10	10	10	10	10	10	10	10	10	10	10	7	7	7	7	7	7	7	7	-	-	-	-
4RUNNER LIMITED V8 4DR 2WD	7699 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	
4RUNNER LIMITED V8 4DR 4WD	7673 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	
4RUNNER SPORT V6 4DR 2WD	7663 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	11	11	-	-	-	-	-	-	-	-	-	-	-	-	

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CLEAR (CANADA)

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21 Year Extended Vehicle Code format

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92			
TOYOTA TRUCK/VAN																																						
4RUNNER SPORT V6 4DR 4WD	0839 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	10 30 44 27	10 30 43 27	10 29 √42 24	10 27 √42 23	10 23 √40 21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4RUNNER SPORT V8 4DR 2WD	7698 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	11 35 27 37	11 35 27 37	11 35 31 37	11 35 27 35	11 32 18 35	11 32 19 31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4RUNNER SPORT V8 4DR 4WD	7672 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	9 30 40 24	9 30 42 24	9 30 √38 23	9 30 √40 23	9 25 √37 21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4RUNNER SR5 2DR 4WD	0462 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 10 7 5	-	-		
4RUNNER SR5 4DR 4WD	0837 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 20 18 11	7 20 18 11	7 20 18 11	7 20 18 11	7 20 20 11	7 20 20 11	7 20 18 11	7 20 18 11	-	-		
4RUNNER SR5 V6 2DR 4WD	0838 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 9 7 7	-	-		
4RUNNER SR5 V6 4DR 2WD	7663 00	AB Coll Comp DCPD			-	-	-	-	-	11 31 - 32	11 31 23 32	-	11 31 23 32	11 31 23 32	-	-	11 34 25 34	11 34 34 34	11 34 34 34	11 34 34 34	11 32 21 34	11 32 21 34	10 32 21 33	10 32 21 31	10 21 21 15	8 21 13 15	8 21 13 15	8 21 13 15	8 21 13 15	8 21 13 15	8 21 13 15	8 21 13 15	8 21 13 15	8 21 13 15	-	-		
4RUNNER SR5 V6 4DR 4WD	0839 00	AB Coll Comp DCPD			-	-	-	10 36 51 32	10 36 51 33	10 36 51 33	10 36 51 33	10 36 51 33	10 34 48 30	10 33 48 29	10 31 47 29	10 32 44 29	10 30 44 27	10 30 43 27	10 29 √42 23	10 27 √42 21	10 24 √40 21	10 24 √41 21	10 21 √40 20	10 21 22 13	8 23 22 13	8 23 22 13	8 23 22 13	8 23 22 13	8 23 22 13	8 23 22 13	8 23 22 13	8 23 22 13	8 23 22 13	-	-			
4RUNNER SR5 V8 4DR 2WD	7698 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	11 35 27 37	11 35 27 37	11 35 31 37	11 35 27 35	11 32 18 35	11 32 19 31	-	-	-	-	-	-	-	-	-	-	-	-	-		
4RUNNER SR5 V8 4DR 4WD	7672 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	9 30 40 24	9 30 42 24	9 30 √38 23	9 25 √37 21	9 23 √36 19	9 20 √35 16	-	-	-	-	-	-	-	-	-	-	-	-	-		
4RUNNER V6 4DR 2WD	7654 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 14 10 8	8 14 10 8	8 14 10 8	-	-	-		

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TOYOTA TRUCK/VAN																																			
4RUNNER V6 4DR 4WD	7661 00	AB				10	10																		8	8									
		Coll				35	33																		19	19									
		Comp				49	49																		22	22									
		DCPD				33	32																		11	11									
C-HR LE 4DR 2WD	7861 01	AB			9	10	10																												
		Coll			30	30	30																												
		Comp			28	26	27																												
		DCPD			33	33	33																												
C-HR LIMITED 4DR 2WD	7861 03	AB			9	10																													
		Coll			30	30																													
		Comp			28	26																													
		DCPD			33	33																													
C-HR XLE 4DR 2WD	7861 00	AB					10	10																											
		Coll					30	30																											
		Comp					27	26																											
		DCPD					33	33																											
C-HR XLE PREMIUM 4DR 2WD	7861 02	AB			9	10																													
		Coll			30	30																													
		Comp			28	26																													
		DCPD			33	33																													
FJ CRUISER 4DR 2WD	7949 00	AB										10	10	10	10	10	10	10	10	10															
		Coll										31	31	31	31	31	31	32	31																
		Comp										31	31	31	31	31	30	32	25																
		DCPD										34	34	34	34	34	34	34	33																
FJ CRUISER 4DR 4WD	7945 00	AB										9	9	9	9	9	9	9	9																
		Coll										29	28	26	24	25	23	24	23																
		Comp										38	38	37	37	34	32	32	32																
		DCPD										23	22	20	21	19	17	17	17																
HIGHLANDER 4DR 2WD	7658 00	AB											10	10	11	10	11		8	8	8	8	8	8	8	8									
		Coll											35	34	33	33	31		26	23	20	18	16	16	16										
		Comp											32	32	31	30	25		√23	√19	√14	√13	√13	√12	√12										
		DCPD											40	38	38	38	37		23	23	20	20	16	15	15										
HIGHLANDER 4DR 4WD	7669 00	AB													10			8	8	8	8	8	8	8	8										
		Coll													35			30	30	29	19	17	17	17											
		Comp													52			√25	√24	√28	√25	√18	√14	√14											
		DCPD													37			31	31	31	17	17	17	17											
HIGHLANDER HYBRID 4DR 2WD	7745 00	AB																7	7																
		Coll																20	20																
		Comp																	√23	√23															
		DCPD																22	21																
HIGHLANDER HYBRID 4DR 4WD	7739 00	AB											10	10	10	10	10	10	8	8															
		Coll											38	38	36	36	34	34	22	21															
		Comp											42	42	41	41	39	37	√29	√27															
		DCPD											35	35	34	34	32	31	21	19															

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TOYOTA TRUCK/VAN																																			
HIGHLANDER HYBRID LIMITED 4DR 2WD	7746 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	14	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√23	√16	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	23	-	-	-	-	-	-	-	-	-	-	-	-	-	
HIGHLANDER HYBRID LIMITED 4DR 4WD	7740 00	AB			-	-	-	-	-	9	10	9	9	10	10	10	10	10	10	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	38	38	37	37	36	35	35	33	33	32	21	21	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	47	47	44	44	43	42	42	39	39	37	√25	√25	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	40	41	40	40	39	37	37	34	35	35	23	21	-	-	-	-	-	-	-	-	-	-	-	-	-	
HIGHLANDER HYBRID LIMITED 4DR AWD	7740 01	AB			-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	41	41	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	47	47	47	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	44	44	40	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HIGHLANDER L V6 4DR 2WD	7670 05	AB			-	10	11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	34	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HIGHLANDER LE 4DR 2WD	7658 01	AB			-	-	-	10	-	-	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	33	-	-	-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	30	-	-	-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	38	-	-	-	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HIGHLANDER LE HYBRID 4DR 4WD	7739 01	AB			-	-	-	-	-	-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	38	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	47	45	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	36	37	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HIGHLANDER LE HYBRID 4DR AWD	7739 04	AB			-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	50	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HIGHLANDER LE V6 4DR 2WD	7670 03	AB			-	-	-	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	34	34	34	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	40	40	39	39	38	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	44	44	44	46	46	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HIGHLANDER LE V6 4DR 4WD	7659 03	AB			-	-	-	-	-	10	10	10	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	38	37	36	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	75	56	54	50	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	41	41	39	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HIGHLANDER LE V6 4DR AWD	7659 06	AB			-	9	9	9	9	-	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	39	39	38	37	-	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	63	63	74	74	-	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	41	41	41	41	-	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
HIGHLANDER LIMITED V6 4DR 2WD	7700 00	AB			-	-	-	-	-	-	-	-	11	11	11	11	11	11	11	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	31	29	29	29	27	25	24	16	15	15	14	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	34	34	34	34	34	32	32	25	22	19	19	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	37	36	34	32	31	29	28	26	23	23	19	-	-	-	-	-	-	-	-	-	-	-	

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TOYOTA TRUCK/VAN																																			
SIENNA XSE HYBRID	7588 03	AB				9																													
		Coll				36																													
		Comp				35																													
		DCPD				43																													
SIENNA XSE HYBRID AWD	7048 02	AB				9																													
		Coll				37																													
		Comp				35																													
		DCPD				43																													
T100 DX REG CAB 2WD	7617 01	AB																																	
		Coll																																	
		Comp																																	
		DCPD																																	
T100 DX REG CAB 4WD	7619 01	AB																																	
		Coll																																	
		Comp																																	
		DCPD																																	
T100 DX XTRACAB 2WD	7626 01	AB																																	
		Coll																																	
		Comp																																	
		DCPD																																	
T100 DX XTRACAB 4WD	7635 01	AB																																	
		Coll																																	
		Comp																																	
		DCPD																																	
T100 REG CAB 2WD	7617 00	AB																																	
		Coll																																	
		Comp																																	
		DCPD																																	
T100 REG CAB 4WD	7619 00	AB																																	
		Coll																																	
		Comp																																	
		DCPD																																	
T100 SR5 REG CAB 2WD	7618 00	AB																																	
		Coll																																	
		Comp																																	
		DCPD																																	
T100 SR5 REG CAB 4WD	7620 00	AB																																	
		Coll																																	
		Comp																																	
		DCPD																																	
T100 SR5 XTRACAB 2WD	7683 00	AB																																	
		Coll																																	
		Comp																																	
		DCPD																																	

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TOYOTA TRUCK/VAN																																			
T100 SR5 XTRACAB 4WD	7627 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	19	19	19	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	-	-	-
T100 XTRACAB 2WD	7626 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17	17	17	17	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-	-
T100 XTRACAB 4WD	7635 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	-	-	-
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	-	-	-
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19	19	19	19	-	-	-
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	-	-	-
TACOMA ACCESS CAB 2WD	7695 00	AB			-	-	-	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	30	30	29	25	31	30	28	27	26	24	23	23	22	20	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	23	22	22	20	23	25	23	22	22	21	20	20	19	17	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	24	22	23	20	29	29	24	25	24	22	20	19	19	17	16	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TACOMA ACCESS CAB 4WD	7605 00	AB			-	-	-	7	7	7	7	6	7	7	7	7	7	6	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Coll			-	-	41	39	40	38	31	30	29	29	27	24	23	21	22	17	19	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		Comp			-	-	47	47	43	43	29	28	27	26	24	23	23	22	20	20	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD			-	-	34	34	34	35	25	23	22	20	20	17	17	15	15	14	15	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TACOMA LIMITED V6 DOUBLE CAB 2WD	7677 01	AB			-	-	-	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TACOMA LIMITED V6 DOUBLE CAB 4WD	7681 01	AB			-	-	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	39	39	39	39	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	43	43	43	42	42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	32	32	32	32	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TACOMA LIMITED V6 XTRACAB 4WD	7679 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	-	-	-	-	
		Coll			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16	16	16	-	-	-	-	-	
		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21	21	21	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11	11	11	-	-	-	-	-	
TACOMA NIGHTSHADE V6 DOUBLE CAB 4WD	7681 02	AB			-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	32	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TACOMA PRERUNNER ACCESS CAB 2WD	7696 00	AB			-	-	-	-	-	-	6	-	6	-	-	-	-	-	6	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	30	-	30	-	-	-	-	-	30	29	30	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	29	-	29	-	-	-	-	-	29	30	29	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	31	-	31	-	-	-	-	-	31	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	
TACOMA PRERUNNER DOUBLE CAB 2WD	7680 00	AB			-	-	-	-	-	-	6	6	6	6	6	-	-	-	-	-	-	6	6	6	6	6	-	-	-	-	-	-	-	-	
		Coll			-	-	-	-	-	-	19	19	19	19	19	-	-	-	-	-	-	19	15	15	15	-	-	-	-	-	-	-	-	-	
		Comp			-	-	-	-	-	-	17	17	17	17	19	-	-	-	-	-	-	19	17	18	18	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	17	17	17	17	18	-	-	-	-	-	-	-	15	15	14	14	-	-	-	-	-	-	-	-	

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TOYOTA TRUCK/VAN																																				
TACOMA PRERUNNER REG CAB 2WD	7651 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	6	6	6	6	6	6	6	6	-	-	-	
TACOMA PRERUNNER V6 ACCESS CAB 2WD	7697 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	7	-	6	-	6	6	6	6	6	7	5	-	-	-	-	-	-	-	-	-	-	-	-	
TACOMA PRERUNNER V6 DOUBLE CAB 2WD	7677 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	6	6	6	6	6	6	6	6	6	6	6	6	6	7	7	-	-	-	-	-	-	-	-	-	
TACOMA PRERUNNER V6 XTRACAB 2WD	7652 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	6	6	6	6	6	6	-	-	-
TACOMA PRERUNNER XTRACAB 2WD	7682 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	6	6	6	6	6	-	-	-
TACOMA REG CAB 2WD	7629 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	6	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	-	-	-
TACOMA REG CAB 4WD	7631 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	6	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	-	-	-
TACOMA S-RUNNER V6 XTRACAB 2WD	7652 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	-	-	-	-	-	-	-	-	
TACOMA SR DOUBLE CAB 2WD	7680 01	AB Coll Comp DCPD			-	-	-	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TACOMA SR5 V6 ACCESS CAB 2WD	7974 00	AB Coll Comp DCPD			-	-	-	-	6	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TACOMA SR5 V6 DOUBLE CAB 2WD	7677 02	AB Coll Comp DCPD			-	-	-	6	-	-	6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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TOYOTA TRUCK/VAN																																			
TUNDRA SR5 V6 DOUBLE CAB 2WD	7762 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TUNDRA SR5 V8 ACCESS CAB 2WD	7685 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	5	5	5	5	5	5	-	-	-	-	-	-	-	-
TUNDRA SR5 V8 ACCESS CAB 4WD	7688 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	6	-	-	-	-	-	-	-	-
TUNDRA SR5 V8 CREWMAX 2WD	7763 00	AB Coll Comp DCPD			-	-	-	-	-	5	-	-	5	-	-	-	5	5	5	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TUNDRA SR5 V8 CREWMAX 4WD	7765 00	AB Coll Comp DCPD			-	8	7	7	7	7	6	6	6	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TUNDRA SR5 V8 DOUBLE CAB 2WD	7693 00	AB Coll Comp DCPD			-	-	-	-	5	5	5	5	5	5	5	5	5	6	5	4	5	4	4	-	-	-	-	-	-	-	-	-	-	-	-
TUNDRA SR5 V8 DOUBLE CAB 4WD	7692 00	AB Coll Comp DCPD			-	8	7	-	7	6	6	6	6	7	6	6	6	6	6	7	7	6	6	-	-	-	-	-	-	-	-	-	-	-	-
TUNDRA SR5 V8 REG CAB 4WD	7686 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	6	6	6	6	-	-	-	-	-	-	-	-
TUNDRA V6 ACCESS CAB 4WD	7649 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-
TUNDRA V6 DOUBLE CAB 2WD	7762 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TUNDRA V6 REG CAB 2WD	7646 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	4	4	4	4	4	4	4	4	4	4	4	-	-	-	-	-	-	-	-

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TOYOTA TRUCK/VAN																																			
TUNDRA V6 REG CAB 4WD	7648 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 24 24 18	-	-	-	-	-	-	-	-
TUNDRA V8 ACCESS CAB 2WD	7647 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 20 27 14	5 15 19 14	5 15 17 14	5 15 18 11	4 15 18 12	4 15 18 12	4 15 18 12	-	-	-	-	-	-	-
TUNDRA V8 ACCESS CAB 4WD	7650 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6 26 32 16	6 26 32 16	6 23 30 14	7 22 29 13	6 22 30 13	6 22 30 13	6 22 30 13	-	-	-	-	-	-	-	-
TUNDRA V8 CREWMAX 2WD	7763 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	5 24 27 21	5 24 27 21	5 24 27 21	-	-	5 23 22 18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TUNDRA V8 CREWMAX 4WD	7765 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	7 31 43 30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TUNDRA V8 DOUBLE CAB 2WD	7693 02	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	5 20 22 17	-	5 22 18 17	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TUNDRA V8 DOUBLE CAB 4WD	7692 02	AB Coll Comp DCPD			-	8 38 43 31	-	-	-	-	-	-	-	-	6 34 35 28	-	-	-	6 31 32 27	-	7 32 30 23	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TUNDRA V8 REG CAB 2WD	7748 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	5 21 30 18	4 21 29 16	4 21 29 17	4 21 29 17	4 20 27 17	4 20 25 16	4 21 25 16	4 21 27 16	4 21 30 16	-	-	-	-	-	-	-	-	-	-	-	-	-
TUNDRA V8 REG CAB 4WD	7655 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	6 32 37 26	7 30 37 27	6 30 34 26	6 28 34 22	6 27 34 21	6 26 33 20	6 24 33 20	6 24 30 18	6 23 30 17	6 23 27 18	6 24 29 15	5 25 27 15	5 25 27 15	-	-	-	-	-	-	-	-	
VENZA LE HYBRID 4DR AWD	7056 00	AB Coll Comp DCPD			-	10 34 46 37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
VENZA LIMITED HYBRID 4DR AWD	7057 01	AB Coll Comp DCPD			-	10 35 48 37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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VOLKSWAGEN																																			
GOLF EXECLINE 1.4 TSI 4DR HATCHBACK	8810 02	AB						8																											
		Coll						28																											
		Comp						26																											
		DCPD						31																											
GOLF EXECLINE 1.4 TSI 4MOTION WAGON	8808 02	AB						8																											
		Coll						25																											
		Comp						30																											
		DCPD						30																											
GOLF EXECLINE 1.8 TSI 4MOTION WAGON	9835 03	AB						8																											
		Coll						30																											
		Comp						31																											
		DCPD						31																											
GOLF GL 2DR HATCHBACK	9352 01	AB																																	
		Coll																																	
		Comp																																	
		DCPD																																	
GOLF GL 2DR HATCHBACK TURBO DIESEL	9465 02	AB																																	
		Coll																																	
		Comp																																	
		DCPD																																	
GOLF GL 4DR HATCHBACK	9480 00	AB																																	
		Coll																																	
		Comp																																	
		DCPD																																	
GOLF GL 4DR HATCHBACK DIESEL	9466 05	AB																																	
		Coll																																	
		Comp																																	
		DCPD																																	
GOLF GL 4DR HATCHBACK TURBO DIESEL	9466 03	AB																																	
		Coll																																	
		Comp																																	
		DCPD																																	
GOLF GL TDI 2DR HATCHBACK	9465 01	AB																																	
		Coll																																	
		Comp																																	
		DCPD																																	
GOLF GL TDI 4DR HATCHBACK	9466 02	AB																																	
		Coll																																	
		Comp																																	
		DCPD																																	
GOLF GLS 1.8T 4DR HATCHBACK	9480 02	AB																																	
		Coll																																	
		Comp																																	
		DCPD																																	

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VOLKSWAGEN																																					
JETTA GLX VR6 WAGON	9191 00	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-	-	-		
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		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√14	√14	-	-	-	-	-	-	-	-	
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	12	-	-	-	-	-	-	-	-	
JETTA GT 4DR	9325 03	AB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	-	-	9	9	9	-	-	9	-	
		Coll	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12	-	-	12	12	12	-	-	12	-	
		Comp	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√10	-	-	10	10	10	10	-	-	10	-
		DCPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	10	10	10	10	-	-	10
JETTA HIGHLINE 1.4 TSI 4DR	8926 02	AB	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
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		DCPD	-	-	36	36	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
VOLKSWAGEN TRUCK/VAN																																			
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		DCPD			-	-	-	-	31	35	34	34	33	32	33	32	31	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TIGUAN 2.0 TSI 4DR AWD	9660 00	AB			-	-	-	-	10	10	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

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21 Year Extended Vehicle Code format

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MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
VOLKSWAGEN TRUCK/VAN																																			
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TOUAREG V8 4DR AWD	9547 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-
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TRANSPORTER PICKUP DOUBLE CAB 2WD	9356 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	-	-	
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January 12, 2021

INSURANCE BUREAU OF CANADA

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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
VOLVO																																			
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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92	
VOLVO																																				
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940 (944) 4DR	0644 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9 9 2 8	9 9 2 8	9 9 2 8	-	
940 (944) GLE 4DR	0644 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9 9 2 8	9 9 2 8	9 9 2 8	-	
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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
VOLVO																																			
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960 (965) WAGON	0651 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	-	
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C30 T5 3DR	1455 00	AB			-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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C70 CONVERTIBLE	0674 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	-	-	-	-	-	-	
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S40 2.4i 4DR	1282 00	AB			-	-	-	-	-	-	-	-	-	-	-	10	9	10	9	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	17	17	17	√15	√15	√14	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	28	26	25	22	22	21	-	-	-	-	-	-	-	-	-	-	-	-	-	
S40 4DR	0675 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√10	√8	√8	√8	√8	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	17	17	17	17	-	-	-	-	-	-	-	
S40 SPORT 4DR	0675 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√10	√8	√8	√8	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18	17	17	17	-	-	-	-	-	-	-	-	

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VOLVO																																			
S40 T5 4DR	1283 00	AB			-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	-	-	-	-	-	-	-	-	-	-	23	23	22	21	√22	√19	√17	√14	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	-	-	-	-	-	-	-	-	-	-	30	30	30	27	27	23	23	25	-	-	-	-	-	-	-	-	-	-	-	
S40 T5 4DR AWD	1284 00	AB			-	-	-	-	-	-	-	-	-	-	-	9	10	9	10	9	10	9	-	-	-	-	-	-	-	-	-	-	-	-	
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S60 2.4 4DR	0679 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	10	9	9	-	-	-	-	-	-	-	-	
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S60 2.4T 4DR	0680 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	9	9	-	-	-	-	-	-	-	-	
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S60 2.4T 4DR AWD	0688 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	-	-	-	-	-	-	-	-	-	-	
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S60 2.5T 4DR	0680 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	9	9	10	9	10	10	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	28	28	28	28	21	20	-	-	-	-	-	-	-	-	-	-	-	-
S60 2.5T 4DR AWD	0688 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	28	27	28	26	24	23	23	-	-	-	-	-	-	-	-	-	-	-
S60 CROSS COUNTRY T5 4DR AWD	1782 00	AB			-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	-	-	-	-	44	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S60 INSCRIPTION T6 4DR AWD	1585 03	AB			-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD			-	48	48	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S60 INSCRIPTION T8 HYBRID 4DR AWD	1911 01	AB			-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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S60 MOMENTUM T5 4DR	0681 01	AB			-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp			-	37	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD			-	46	46	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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VOLVO																																			
S60 MOMENTUM T6 4DR AWD	1585 01	AB				9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				48	48	48	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S60 POLESTAR 4DR AWD	1078 01	AB				-	-	-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	44	44	39	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	35	33	29	29	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	47	47	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S60 POLESTAR T8 HYBRID 4DR AWD	1078 02	AB				9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				46	47	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				39	39	39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				47	47	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S60 R 4DR AWD	1078 00	AB				-	-	-	-	-	9	9	-	-	-	-	-	-	-	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	-	-	-	29	29	-	-	-	-	-	-	√33	√31	√30	√29	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	43	43	-	-	-	-	-	-	30	30	28	26	-	-	-	-	-	-	-	-	-	-	-	-	
S60 R-DESIGN T6 4DR AWD	1585 02	AB				9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				46	46	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				35	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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S60 R-DESIGN T8 HYBRID 4DR AWD	1911 00	AB				9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				46	46	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				36	35	35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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S60 T5 4DR	0681 00	AB				-	-	-	-	9	10	9	9	9	9	-	-	9	9	10	9	10	9	9	9	9	-	-	-	-	-	-	-	-	
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		Comp				-	-	-	-	32	31	30	30	29	29	-	-	25	25	√24	√23	√21	√21	√20	√17	√17	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	44	41	41	38	39	37	-	-	29	28	28	25	21	21	17	19	19	-	-	-	-	-	-	-	-	
S60 T5 4DR AWD	1641 00	AB				-	-	-	9	10	9	9	9	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD				-	-	-	48	47	47	47	47	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S60 T6 4DR	1777 00	AB				-	-	-	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD				-	-	-	-	-	38	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S60 T6 4DR AWD	1585 00	AB				-	-	-	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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S70 4DR	0659 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	
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VOLVO																																						
S70 4DR AWD	0671 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 21 √15 14	8 21 √15 14	-	-	-	-	-	-	-		
S70 GLT 4DR	0660 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 13 √13 12	8 13 √13 12	8 13 √13 12	-	-	-	-	-	-	-	
S70 T5 4DR	0661 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 18 √14 12	8 18 √14 12	8 18 √14 12	-	-	-	-	-	-	-	
S70 T5 SE 4DR	0661 01	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 18 √14 12	-	-	-	-	-	-	-	
S80 2.5T 4DR	1458 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 25 √21 21	8 24 √21 19	8 23 √19 18	-	-	-	-	-	-	-	-	-	-	-	-	-	
S80 2.5T 4DR AWD	1097 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 25 √31 24	8 21 √27 21	8 21 √27 20	-	-	-	-	-	-	-	-	-	-	-	-	-	
S80 2.9 4DR	0672 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 21 √23 17	8 19 √19 18	8 19 √19 17	8 19 √19 17	8 19 √19 17	8 19 √19 17	-	-	-	-	-	-	-	-	
S80 3.2 4DR	1448 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	9 38 35 41	9 38 34 41	9 37 34 41	9 37 33 41	9 38 32 35	9 38 30 36	9 37 30 35	9 37 31 35	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
S80 3.2 4DR AWD	1449 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10 36 30 34	10 35 √29 34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
S80 T-6 4DR	0673 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8 31 √29 20	8 24 √29 20	8 25 √26 20	8 23 24 20	8 23 24 20	8 23 √24 20	8 23 √24 20	-	-	-	-	-	-	-	-	
S80 T-6 4DR AWD	1499 00	AB Coll Comp DCPD			-	-	-	-	-	-	-	-	10 44 37 43	10 44 37 40	10 44 36 41	10 41 35 41	10 40 34 41	10 40 34 39	10 38 32 37	10 38 32 37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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V60 CROSS COUNTRY T5 WAGON AWD	1772 00	AB			-	7	7	7	7	7	6	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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V60 INSCRIPTION T6 WAGON AWD	1757 02	AB			-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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V60 INSCRIPTION T8 HYBRID WAGON AWD	1940 00	AB			-	8	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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V60 MOMENTUM T5 WAGON	1766 01	AB			-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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V60 POLESTAR T8 HYBRID WAGON AWD	1758 02	AB			-	8	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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V60 POLESTAR WAGON AWD	1758 01	AB			-	-	-	-	8	8	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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V60 R WAGON AWD	1758 00	AB			-	-	-	-	-	8	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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V60 R-DESIGN T6 WAGON AWD	1757 03	AB			-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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V60 T5 WAGON	1766 00	AB			-	-	-	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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V60 T5 WAGON AWD	1756 00	AB			-	-	-	-	8	7	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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V60 T6 WAGON AWD	1757 00	AB			-	-	-	-	8	7	6	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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V70 2.4T WAGON	0664 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-	-	-	-	
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V70 2.4T WAGON AWD	0689 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	
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V70 2.5T TITANIUM WAGON	0664 04	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	
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V70 3.2 WAGON	3011 00	AB			-	-	-	-	-	-	-	-	-	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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V70 R WAGON AWD	0668 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	-	-	-	7	7	7	-	-	-	-	-	-
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28	25	21	21	-	-	-	15	15	15	-	-	-	-	-	-
V70 T5 SE WAGON	0664 02	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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V70 T5 WAGON	0664 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	-	7	7	-	-	-	-	-
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V70 WAGON	0662 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	7	7	-	-	-	-	-	-
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V70 WAGON AWD	0665 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	-	-	-	-	-	-
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V70 XC WAGON AWD	0669 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	-	-	-	-	-	-
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V90 CROSS COUNTRY OCEAN T6 WAGON AWD	1897 00	AB			-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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V90 CROSS COUNTRY T5 WAGON AWD	1878 00	AB			-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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V90 CROSS COUNTRY T6 WAGON AWD	1859 00	AB			-	-	-	7	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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V90 R-DESIGN T6 WAGON AWD	1839 01	AB			-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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VOLVO																																			
V90 T6 WAGON AWD	1839 00	AB			-	-	-	-	7	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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V90 WAGON	0667 00	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	-	-	-	-	-	-
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XC70 3.2 WAGON	1651 00	AB			-	-	-	-	-	-	-	-	8	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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XC70 3.2 WAGON AWD	1479 00	AB			-	-	-	-	-	-	-	8	8	7	8	8	7	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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XC70 T5 WAGON	1901 00	AB			-	-	-	-	-	-	9	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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XC70 T5 WAGON AWD	1905 00	AB			-	-	-	-	-	-	7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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XC70 T6 WAGON AWD	1523 00	AB			-	-	-	-	-	-	8	7	7	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		DCPD			-	-	-	-	-	-	35	35	35	33	33	33	32	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XC70 WAGON AWD	0669 01	AB			-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	7	7	7	7	7	7	7	-	-	-	-	-	-	-	-	-
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		DCPD			-	-	-	-	-	-	-	-	-	-	-	-	-	-	23	20	20	20	20	20	20	-	-	-	-	-	-	-	-	-	-
VOLVO TRUCK/VAN																																			
XC40 INSCRIPTION T5 4DR AWD	1887 02	AB			-	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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XC40 MOMENTUM T4 4DR AWD	1935 00	AB			-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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		DCPD			-	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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VOLVO TRUCK/VAN																																			
XC60 R-DESIGN T6 4DR AWD	1548 02	AB				-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	38	38	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	41	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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XC60 R-DESIGN T8 HYBRID 4DR AWD	1867 01	AB				-	8	8	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	56	56	56	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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XC60 T5 4DR	1902 00	AB				-	-	-	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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XC60 T5 4DR AWD	1903 00	AB				-	-	-	-	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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XC60 T6 4DR	1904 00	AB				-	-	-	-	-	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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XC60 T6 4DR AWD	1548 00	AB				-	-	-	-	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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XC60 T8 HYBRID 4DR AWD	1867 00	AB				-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD				-	-	-	-	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XC90 2.5T 4DR 2WD	1100 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10	10	10	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	24	25	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√28	√25	√23	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25	24	23	-	-	-	-	-	-	-	-	-	-	-	
XC90 2.5T 4DR AWD	1029 00	AB				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8	9	8	8	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	√24	√22	√20	√22	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	29	29	26	22	-	-	-	-	-	-	-	-	-	-	
XC90 3.2 4DR 2WD	1498 00	AB				-	-	-	-	-	-	10	10	10	10	9	10	10	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	30	30	30	30	30	24	24	24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	31	31	31	31	32	29	27	√30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	28	28	28	28	29	24	25	22	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XC90 3.2 4DR AWD	1436 00	AB				-	-	-	-	-	-	8	8	8	8	8	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	-	-	-	-	30	29	29	29	27	27	25	√25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	-	-	37	37	35	34	34	33	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

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January 12, 2021

INSURANCE BUREAU OF CANADA

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PRIVATE PASSENGER RATE GROUP TABLES

CLEAR (CANADA)

Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

2021

MANUFACTURER/MODEL	CODE		24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
VOLVO TRUCK/VAN																																			
XC90 INSCRIPTION T6 4DR AWD	1030 04	AB				-	9	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	40	40	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	51	51	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	40	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XC90 INSCRIPTION T8 HYBRID 4DR AWD	1788 03	AB				-	9	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	41	41	41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	53	53	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	43	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XC90 MOMENTUM T5 4DR AWD	1798 01	AB				-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	34	34	34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	48	47	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	37	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XC90 MOMENTUM T6 4DR AWD	1030 02	AB				-	9	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	40	40	38	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	51	51	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	40	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XC90 MOMENTUM T8 HYBRID 4DR AWD	1788 01	AB				-	9	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	53	53	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	43	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XC90 R 3.2 4DR AWD	1524 00	AB				-	-	-	-	-	-	-	8	8	8	8	9	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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XC90 R T6 4DR AWD	1030 01	AB				-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD				-	-	-	-	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XC90 R V8 4DR AWD	1525 00	AB				-	-	-	-	-	-	-	-	-	-	-	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD				-	-	-	-	-	-	-	-	-	-	-	33	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XC90 R-DESIGN T6 4DR AWD	1030 03	AB				-	9	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	51	51	46	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	40	40	40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XC90 R-DESIGN T8 HYBRID 4DR AWD	1788 02	AB				-	9	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	53	53	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	43	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
XC90 T5 4DR AWD	1798 00	AB				-	-	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD				-	-	-	-	37	37	37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

PRIVATE PASSENGER RATE GROUP TABLES

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Accident Benefits (Alberta and Atlantic Provinces)
21 Year Extended Vehicle Code format

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MANUFACTURER/MODEL			CODE	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	00	99	98	97	96	95	94	93	92
VOLVO TRUCK/VAN																																				
XC90 T6 4DR AWD	1030 00	AB				-	-	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	9	8	8	-	-	-	-	-	-	-	-	-	-	-
		Coll				-	-	-	-	38	38	37	-	-	-	-	-	-	-	-	-	-	25	23	21	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	45	45	44	-	-	-	-	-	-	-	-	-	-	√29	√27	√27	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	40	40	40	-	-	-	-	-	-	-	-	-	-	26	26	23	-	-	-	-	-	-	-	-	-	-	
XC90 T8 HYBRID 4DR AWD	1788 00	AB				-	-	-	-	8	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		Comp				-	-	-	-	48	47	47	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
		DCPD				-	-	-	-	43	43	43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
XC90 V8 4DR AWD	1401 00	AB				-	-	-	-	-	-	-	-	-	-	9	9	9	9	9	9	9	9	-	-	-	-	-	-	-	-	-	-	-	-	
		Coll				-	-	-	-	-	-	-	-	-	-	-	30	29	25	25	24	24	17	-	-	-	-	-	-	-	-	-	-	-	-	
		Comp				-	-	-	-	-	-	-	-	-	-	-	33	33	30	30	30	√29	√23	-	-	-	-	-	-	-	-	-	-	-	-	-
		DCPD				-	-	-	-	-	-	-	-	-	-	-	33	32	31	30	29	28	25	-	-	-	-	-	-	-	-	-	-	-	-	-
ZENN																																				
ZENN 2DR	0400 00	AB				-	-	-	-	-	-	-	-	-	-	-	10	10	10	10	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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		DCPD				-	-	-	-	-	-	-	-	-	-	-	29	29	29	30	30	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

PRIVATE PASSENGER VEHICLES

PAGE 1

TABLE "A" RATE GROUPS and RATING NOTES

The following table is for use when the rating group of the vehicle is shown in the CLEAR Rate Group Tables as "A", or when the rating group of the vehicle is not shown in the CLEAR Rate Group Tables and the rating group is being determined by the vehicle's value. For Accident Benefits, use Rate Group 10. Refer to Rule 116 for further information.

RG 'A' - Estimated Value \$ Others - List Price New	Rating Group	RG 'A' - Estimated Value \$ Others - List Price New	Rating Group
2,800 or less	2	120,501 - 125,500	44
2,801 - 4,000	3	125,501 - 130,500	45
4,001 - 5,200	4	130,501 - 135,500	46
5,201 - 6,400	5	135,501 - 140,500	47
6,401 - 7,600	6	140,501 - 145,500	48
7,601 - 8,800	7	145,501 - 150,500	49
8,801 - 10,100	8	150,501 - 155,500	50
10,101 - 11,400	9	155,501 - 160,500	51
11,401 - 12,700	10	160,501 - 165,500	52
12,701 - 14,000	11	165,501 - 170,500	53
14,001 - 15,300	12	170,501 - 175,500	54
15,301 - 17,300	13	175,501 - 180,500	55
17,301 - 19,300	14	180,501 - 185,500	56
19,301 - 21,300	15	185,501 - 190,500	57
21,301 - 23,300	16	190,501 - 195,500	58
23,301 - 25,300	17	195,501 - 200,500	59
25,301 - 27,300	18	200,501 - 205,500	60
27,301 - 29,300	19	205,501 - 210,500	61
29,301 - 31,300	20	210,501 - 215,500	62
31,301 - 33,300	21	215,501 - 220,500	63
33,301 - 35,300	22	220,501 - 225,500	64
35,301 - 37,300	23	225,501 - 230,500	65
37,301 - 39,300	24	230,501 - 235,500	66
39,301 - 42,000	25	235,501 - 240,500	67
42,001 - 44,700	26	240,501 - 245,500	68
44,701 - 47,400	27	245,501 - 250,500	69
47,401 - 50,100	28	250,501 - 255,500	70
50,101 - 52,800	29	255,501 - 260,500	71
52,801 - 55,500	30	260,501 - 265,500	72
55,501 - 60,500	31	265,501 - 270,500	73
60,501 - 65,500	32	270,501 - 275,500	74
65,501 - 70,500	33	275,501 - 280,500	75
70,501 - 75,500	34	280,501 - 285,500	76
75,501 - 80,500	35	285,501 - 290,500	77
80,501 - 85,500	36	290,501 - 295,500	78
85,501 - 90,500	37	295,501 - 300,500	79
90,501 - 95,500	38	300,501 - 305,500	80
95,501 - 100,500	39	305,501 - 310,500	81
100,501 - 105,500	40	310,501 - 315,500	82
105,501 - 110,500	41	315,501 - 320,500	83
110,501 - 115,500	42	320,501 - 325,500	84
115,501 - 120,500	43		

Starting from \$325,500, every \$5,000 increase in price range increases the corresponding rate group by 1.

Effective October 1, 2021

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Rule 200: Filed Underwriting Rules

A. The insurer's rules for declining to issue, terminating or refusing to renew a contract are:

1. The risk does not meet the object of the Facility Association which is to ensure the availability of automobile insurance, as required by law, in those provinces and territories of Canada in which the Association operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty obtaining such insurance.
2. The Named Insured does not have an insurable interest in the vehicle.
3. The vehicle is registered in a jurisdiction other than one in which the application for coverage is being completed or the vehicle is not operated at any time in a jurisdiction in which the Association operates. If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction.

For example: The vehicle is registered in New Brunswick but the application is being completed in Alberta. The vehicle must be registered in Alberta or an Agent/Broker in New Brunswick must complete and submit the application for coverage in New Brunswick.

Exception: See Rule 200:C. Non-Residents and Vehicles Not Registered in Jurisdiction.

4. The driver of the vehicle does not hold a valid operator's licence, based on the class of vehicle insured.
5. The application is incomplete, or has not been signed by the Named Insured, or the risk has not been bound by the Agent/Broker.
6. Failure or refusal to supply underwriting information as identified under Rule 200:D: Supplementary Underwriting Information, necessary to underwriter the risk or underwriting information is incomplete, or underwriting information received is outside the 'the oldest report date permitted', or where indicated, information is not issued by the Federal or Provincial Authority of the jurisdiction of registration.
7. The vehicle is not in the possession of the Named Insured (i.e. has been stolen or cannot be located). This restriction is not intended to be used as a denial of a valid theft claim.
8. Non-payment of premium for the current policy period (for purposes of termination only).

9. Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police.

NOTE: Certain Endorsements require a signature. Where no signature is obtained, the policy may be:

- a) Cancelled in accordance with the Statutory Conditions;
- b) Issued without the endorsement;
- c) Removed and policy re-rated accordingly.

See Rule 213: Endorsement Forms/Wordings

B. Rules for refusing to provide or continue a coverage are:

1. Where a Named Insured or any person who is a regular or frequent operator of the vehicle, has, within the immediately preceding thirty six months:

- a) When making a previous application for automobile insurance, given false particulars of an automobile to be insured to the prejudice of the Insurer;
- or**
- b) Knowingly misrepresented* or failed to disclose in an application any fact required to be stated therein;

* Misrepresentation means a Named Insured has either had a policy cancelled by registered letter for material misrepresentation or has had a claim denied for material misrepresentation.

- or**
- c) Has contravened a term of an insurance contract or been convicted of fraud in relation thereto;
- or**
- d) Wilfully made a false statement in respect of a claim.

Will be subject to the following coverage limitations:

- i) Maximum \$1 million Third Party Liability (Bodily Injury and Property Damage) limit;
- ii) Optional physical damage coverage shall not be provided;
- iii) Completion of U.S. Filings shall not be provided.

2. Optional physical damage coverage shall not be provided where an application for a branded vehicle (salvage or rebuilt) is submitted without a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate.

NOTE: No policy shall be written for vehicles branded 'nonrepairable'.

3. Where a vehicle is licensed for road use and is used on roads as well as used for race or speed tests, optional physical damage coverage shall not be provided. For DCPD coverage, establish rate group according to Rule 211 Vehicle Rating Group.

C. Non Residents and Vehicles Not Registered in Jurisdiction

These vehicles may be operated for 4 months at which point they must be registered and plated in this jurisdiction. A policy of insurance may be required to cover the vehicle during this period. If necessary FA will issue a short term policy for a period not to exceed 4 months to cover the insurance requirement. Upon expiry the policy will lapse and will not be renewed. If the vehicle is registered in this jurisdiction prior to the expiry of the short term policy, the short term policy will be cancelled pro rata and a new POL 1 will be issued for a 6 or 12 month term.

D. Supplementary Underwriting Documents

The following documents are to be supplied to the Servicing Carrier in the circumstances described below, for the frequency specified. Failure to supply the following may result in policy cancellation, in accordance with Rule 200.A.6.

Document Type	Oldest Report date permitted	Frequency required
Articles of Incorporation: Where the Named Insured is an incorporated entity, or is a limited liability company.	Date of last revision	New Business
FMCSA SMS “Complete” Carrier Profile (with full documentation), including U.S. DOT and MC Numbers: On all Heavy Commercial Vehicles with a Gross Vehicle Weight exceeding 4,500kg on vehicles traveling into the U.S.	90 days from date report was generated	New Business*, Renewals
International Fuel Tax Assessment (IFTA): On all vehicles with ‘IRP’ plates, traveling outside the jurisdiction of registration, including into the U.S. Documents supplied must be issued by the Federal Authority, or Provincial Authority of the jurisdiction of vehicle registration.	Prior four (4) quarters, including any reassessments, immediately preceding the effective date of the policy.	New Business*, Renewals

NSC Carrier Profile (CVOR ‘Level 2’ in Ontario or Equivalent with full profile information): On all Heavy Commercial vehicles with a Gross Vehicle Weight exceeding 4,500kg. Documents supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration.	90 days from date report was generated	New Business*, Renewals
Prior Insurance Carrier Loss History/Experience Reports (Fleet Rated policies only): For prior insurance policies issued under the same Named Insured. Documents must be issued on Prior Carriers Letterhead, if the Servicing Carrier does not already have prior experience on file. Refer to Rule 209: Driving Record, for Individually-Rated Commercial Policies.	30 days from date report/letter was generated	New Business
Safety Fitness Certificate: On vehicles with a Gross Vehicle Weight exceeding 4,500kg. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration.	365 days from date report was generated	New Business, Vehicle Additions
Vehicle Registration: Complete document with vehicle plate/permit portions indicating that vehicle is registered to the Named Insured. Document supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration.	Date of last revision	New Business, Vehicle Additions

*For New Business Risks with ‘No Prior Insurance’, traveling out-of-province, including into the U.S., refer to Rule 204.G New Policies: No Prior Insurance, for special rating instructions.

Rule 201: Coverages Available and Minimum Deductibles

A. Liability

Not more than \$2,000,000 except:

- When required by Canadian or American federal or provincial statute, by regulation issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). The Liability limit may not exceed the amount required.
- Where the Named Insured is required to have limits higher than \$2,000,000 but not exceeding \$5,000,000 in order to obtain a contract of work or obtain employment and where failure to do so will result in loss of the contract or employment. The Insured will be required to provide documentation of the contract requirements or employment requirements for limits no higher than \$5,000,000. This documentation is required at the time the higher limit is requested but not for subsequent renewal terms.

The Servicing Carrier reserves the right to decline the application of a liability limit over \$2 million.

NOTE: At no time may the liability limit shown on any proof of insurance exceed those required by the authority concerned.

For Example: If the Liability limit chosen by the Named Insured is \$1,000,000 and proof of insurance is required for \$500,000. The policy will be issued at \$1,000,000 but the proof of insurance shall only show \$500,000.

The policy states that an automobile and trailer are held to be one vehicle. A trailer and any attached vehicle must be insured for the same Liability limit.

If it is necessary to provide a Liability limit that falls between two limits for which premiums or limit factors are indicated in this manual, the premium or limit factor applicable to the higher of those two limits shall be used.

Where it is **required and permissible** to provide a higher Liability limit and the manual does not provide the necessary increased limit factor, contact your Servicing Carrier.

B. Accident Benefits

As prescribed by statute.

C. Optional Physical Damage Coverage and Deductibles

All Perils coverage is no longer available.

No optional physical damage coverage shall be provided or offered for commercial vehicles valued at \$1,000,000 or more.

Optional physical damage coverage shall not be provided for off-road commercial vehicles e.g. logging trucks used solely in the bush.

Under this coverage, a motor vehicle and one or more trailers are separate automobiles, consequently, different deductibles for trailers and towing vehicles are permitted.

a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight Up To 4,500 kg)

The deductibles are to be no less than:

Rate Groups	Minimum Deductible
15 and under	\$500
16 - 18	\$1,000
19 - 21	\$2,500
22 and over	5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).
END 40	END 40 is mandatory on any vehicles with prior fire or total vehicle theft claims within the last 60 months

b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight Over 4,500kg)

The following deductibles are based on Vehicle List Price New, including the cost of any customizations and attached equipment. Deductibles are to be rounded to the nearest \$250 and are to be no less than:

List Price New	Minimum Deductible
Vehicle Make and Model listed in Commercial Rate Group Table I	5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).
<\$50,001	\$2,500
\$50,001-\$65,000	\$3,500
\$65,001 - \$80,000	\$4,000
\$80,001-\$100,000	\$5,000
\$100,001 and Over	5% of List Price New rounded to the nearest \$250 (minimum deductible \$5,000, maximum \$50,000)
END 40	END 40 is mandatory on all Heavy Commercial Vehicles with Physical Damage Coverage.

Example: If list price new of Class 42 Sand & Gravel truck is \$122,000, 5% is \$6,100. The deductible shall be \$6,000 and the rating factor for \$2,500 or more applies.

c) Minimum Deductibles based on Prior Loss Experience

For risks with claims, refer to the chart below. Where a risk is eligible for one deductible based on rate group and another based on claims, the higher deductible applies.

Number of Automobile Insurance claims under each coverage (Collision, Comprehensive, Specified Perils)			Deductible amount applicable to the coverage under which the claims were made
In prior 12 months	In prior 36 months	In prior 60 months (fire and/or total theft)	
3	-	2	\$5,000
-	3	-	\$2,500
-	4	-	5% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000).
-	5 or more	-	No coverage offered
		3 or more	no coverage offered

*Claims that have occurred under All Perils coverage shall be assigned to the appropriate section of the coverage i.e. Collision or Comprehensive.

Any higher minimum deductibles provided for in this manual shall override these amounts.

Higher deductibles shall only be imposed when there have been a sufficient number of claims under any given coverage to warrant such application.

For example, one Collision loss and three Comprehensive losses in the previous 12 months shall result in the application of a \$5,000 deductible on Comprehensive only. Only if the Insured has sustained three Collision losses as well, would \$5,000 deductible be applied to the Collision coverage.

d) Vehicles Insured for Comprehensive or Specified Perils Coverage Only

If Statutory coverages (Liability, Accident Benefits, DCPD, Uninsured Automobile) are removed or suspended by way of END 16 twice in one year, subsequent requests will not be permitted until the following renewal. It is not necessary to remove the license plate from the vehicle while coverage is removed or suspended.

If Statutory coverages are not added to the vehicle by the renewal date, the vehicle shall be renewed once with Comprehensive or Specified Perils Coverages only, then lapsed at the next renewal if there is no other vehicle with Statutory coverage on the policy.

Vehicles insured for Comprehensive/Specified Perils only shall not be written as new business.

D. Uninsured Automobile

As provided in the policy. The premium for this coverage is shown on the rate page. Where no premium is shown charge \$6.

E. Family Protection Coverage (END 44)

For a brief description refer to Rule 243: Endorsements Applicable to POL 1 (Owner's Policy). The premium varies with the Liability limit applicable to the vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle.

For example: If the vehicle is insured with a Liability limit of \$2,000,000 the END 44 will also have a limit of \$2,000,000.

END 44 is not available for vehicles that are subject to the Public Section of this manual.

F. Minimum Coverage

Individually rated commercial policies are required to provide at least the statutory minimum coverage applicable to the jurisdiction in which the vehicle is registered except when an automobile is temporarily out of use and in storage.

Coverage other than Comprehensive or Specified Perils may be suspended by means of END 16 for those vehicles that are temporarily laid up. This endorsement does not suspend coverages that relate to 'driving other vehicles'.

The endorsement may be used in respect of most private passenger and commercial-type vehicles. In no event shall a refund be granted for any suspension of less than sixty (60) consecutive days.

Suspended coverages are reinstated by means of END 17.

Note: END 44R may remain on a policy only where 'moving' coverages have been suspended by means of END 16. END 16/17 is not available on experience rated risks.

For Light Commercial vehicles only, in the case of an existing policy that includes Comprehensive or Specified Perils coverage, coverages other than Comprehensive or Specified Perils may be deleted for a maximum of 90 consecutive days. Refer to Rule 201.E.d: Vehicles Insured for Comprehensive or Specified Perils Coverage Only, for conditions.

Note: If all coverages except Comprehensive or Specified Perils are deleted entirely, END 44R must be deleted as well.

Statutory Minimum coverage is to be maintained at all times on policies where the following conditions exist:

- Vehicles for which proof of insurance is issued or filed;
- Recreational vehicles to which the Recreational Section applies;
- Vehicles that were never intended to be driven (e.g. vehicles in a collection);
- Vehicles held for sale whether or not on an auto dealer's lot;
- Experience rated risks

Definitions:

Temporarily: May be defined as 'a limited time only, as distinguished from that which is perpetual or indefinite in duration'. There is an anticipated end point to the vehicle being out of use. Agent/Broker must indicate on the application or policy change request what the anticipated end date is, whether that is 3, 8 or 36 months from the date of the request.

Out of use: The vehicle will not be driven either by the Insured or by garage personnel or potential purchasers.

In storage: The vehicle is not readily available for use e.g. the plates have been removed, the battery has been removed etc. The Agent/Broker must confirm on the application or policy change request that the vehicle is out of use and in storage.

G. Direct Compensation Property Damage (DCPD)

No deductibles are applicable.

Rule 202: Not applicable

Rule 203: Binding Coverage – New Policies

A. Requirements/Procedures for binding new policies

1. The Agent/Broker must have a fully completed application signed by the Named Insured(s) of the vehicle(s) detailing all information on the risk.

Supplementary questionnaires, if required, must be completed and signed by the Named Insured(s). If the Servicing Carrier is required to have a driver's permission to obtain a driver record abstract, that written authorization must accompany the application.

Refer to Rule 204: New Policies for additional Information as to who may enter into a contract of Insurance.

2. Before binding coverage the Agent/Broker must either:

- a) Collect or assume responsibility for the full indicated premium (experience rated risks at Driving Record 0 or, if established, the promulgated fleet rating)

or

- b) Obtain a fully completed premium finance contract together with the full down payment required and promptly send that contract to the finance company office.

3. The insurance shall take effect as of the time and date the coverage is bound. ***Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 am on the date the application is signed.*** However, except when the binding time is 12.01 a.m. of a future date, the policy shall be shown as effective at 12.01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.

For example:

a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.

b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.

4. If the application form cannot be sent to the Servicing Carrier on the date on which coverage was effected, it must be sent the next working day.

5. The Servicing Carrier shall normally issue the policy within 30 days of the effective date. If the Agent/Broker does not receive the policy and the full term liability card within that time, a further temporary liability card must be issued by the Agent/Broker and the Servicing Carrier must be contacted immediately to determine the status of the policy.

6. Before optional physical damage coverage can be bound, a vehicle branded as 'salvage' or 'rebuilt' a valid vehicle registration and at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the application.

B. Term of binding new policies

The term of binding and of the temporary liability card is 30 days. The temporary liability card may not be amended to indicate a longer period. If a short-term policy is to be issued, the temporary liability card shall be amended to indicate a shorter period.

Rule 204: New Policies

A. Name of the Insured and Who may Apply for Insurance

The contract of Insurance may be in the name of:

- a) An Individual; OR
- b) Partnership (unincorporated); OR
- c) Limited Liability Company (incorporated).

Insurance contracts must be made with individuals who have the capacity to enter into a contract and have the authority to enter into a contract on behalf of a Partnership, Joint Venture or Limited Liability Company. Upon the Servicing Carriers request, Articles of Incorporation will be required to confirm insurable interest.

The Name of Insured must reflect the full name, including all “operating as” and/or “Trade” names of the individual or the business as registered with the appropriate municipal, provincial or federal authority and must be the same as the name on the vehicle registration.

Two or More Names as Named Insured:

Where an application is received for vehicle(s) registered in two or more individual names or a Partnership, the application must be signed by all parties. In the event the policy is to be cancelled at the Insured’s request, all parties are required to sign the request for cancellation.

Where an application is received for vehicle(s) registered in two or more limited liability companies, separate policies may be required. Copies of the Articles of Incorporation for all registered entities must be reviewed by the Servicing Carrier to establish common ownership.

The Servicing Carrier reserves the right to require separate applications for policies where common ownership cannot be established.

Two or more limited liability companies linked by common management will require separate policies if rated individually. Refer to Rule 239: Fleets, if policy is fleet rated.

Separate policies may not be required of the policy insures a combination of owned and leased vehicles. Refer to Rule 237: Long Term Leases-Specified Lessees - Leases Exceeding 30 Days.

Where it is discovered in the middle of the policy term, that a single policy has been issued with two (or more) unrelated individuals or limited liability entities, both signatures shall be required on any subsequent request for cancellation of the policy or deletion of a vehicle or coverage. Separate policies must be issued at the time of next renewal.

B. Application Form

Every application for insurance must be made on a current approved Facility Association Application Form and must be fully completed and signed by both the Named Insured(s) and Agent/Broker where required. See also Rule 204:E. Computer Generated Application Forms.

Garage, public, experience rated and some specially rated risks will require completion of supplementary questionnaires.

If indicated on the current standard approved application form as a requirement for certain types of Commercial risks, a completed Commercial Vehicle Supplement must be submitted with the application.

A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application.

Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required when binding a new risk.

C. Owners Policy (APP 1)

A current approved Standard Application Form (APP 1) is required. The Agent/Broker must indicate the time and date that coverage is bound.

D. Faxed Applications

Fully completed and signed current approved Standard Application Forms submitted by fax are acceptable in lieu of original applications. Where required, these applications must be accompanied by the appropriate questionnaires or supplements. Where the original application has been submitted without signature, a signed and faxed copy of the application is acceptable to complete the signature requirement.

E. Computer Generated Application Forms

These application forms are acceptable but must be in the standard format approved by the applicable regulatory authority and must include all information that is required to be provided on the current approved Standard Application Form.

The computerized application must be signed and dated by the Named Insured(s) as well as the Agent/ Broker.

F. Named Insured(s) Signature

The Named Insured(s) signature shall be provided on the current approved Standard Application Form or the computerized application form at the time of binding whenever possible.

If the Named Insured(s) signature cannot be obtained at the time of binding, the Servicing Carrier shall allow the Agent/Broker 30 days to obtain a signature on the original application provided the Agent/Broker assumes

responsibility for the full indicated premium. In the meantime, the Agent/Broker must send a copy of the completed but unsigned application to the Servicing Carrier.

If a signed copy of the application is not received by the Servicing Carrier within the 30 day time period, the Servicing Carrier shall immediately cancel the policy by registered letter. The Agent/Broker shall be responsible for the full indicated earned premium for the time on risk.

G. No Prior Insurance with Out of Province including U.S. Exposure

In the event that Named Insured has no prior insurance with insured vehicles traveling outside of the province, including into the U.S., supplementary underwriting documents (as outlined under Rule 200.D) required to evaluate out of province exposure, may not be immediately available for review at New Business.

Where required supplementary underwriting information is unavailable when binding a new risk, as the Named Insured has not previously traveled outside of the Province or into the U.S., the vehicle(s) shall be underwritten with **75% Out-of-Province exposure.**

If during the first term of insurance, the Named Insured(s) claim entitlement to a lower Out-of-Province/U.S. Exposure amount and submits the required Supplementary Underwriting Documents as outlined under Rule 200.D to the satisfaction of the Servicing Carrier, the Out-of-Province/U.S. Exposure surcharge shall be adjusted effective the date the documentation was submitted. Backdating any adjustment to the Out-of-Province/U.S. Exposure surcharge is not permitted.

H. Other Insurance

If there is any other insurance in force in respect of a risk:

- a) Binding shall not be made effective before the expiry of that other insurance.
- b) If that other insurance is to be cancelled, a liability card may not be prepared before the Insurer concerned has issued the notice of cancellation, or the Insured has signed the request for cancellation as the case may be.

I. Variation in Coverage

To conform to the Insurance Act, the Named Insured(s) must be advised if the coverage provided by the policy is not as requested in the application.

If the information received on supplementary underwriting documents is different from that reported on the application, to the extent that premium or coverage changes, the Servicing Carrier shall issue the policy based on the revised premium and/or coverage in accordance with the Manual of Rules and Rates, and notify the Agent/Broker of the applicable changes.

J. Verification of Driving History

In order to verify the driving history, the Servicing Carrier is required to obtain the following before confirming the premium:

a) Driver record abstract obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years. The report date on the Driver Abstract shall not exceed 90 days prior to the effective date of the policy.

b) All vehicles shall initially be rated at Driving Record 0 unless the application is accompanied by (or the Servicing Carrier already has) proof of the accident free period and the ownership period required for a better driving record.

If the Named Insured(s) claims entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous insurance(s), the Servicing Carrier shall attempt to obtain confirmation of the previous experience. The claimed better driving record shall not be granted unless and until the entitlement is verified, but the re-rating shall then be backdated appropriately.

Previous Insurance history is not required for Motorcycle, Moped, Snow Vehicles, Dirt Bikes, All Terrain Vehicles, Antique Vehicles or applicants with only an international licence. See special instructions under Fleets and the Garage section.

See special instructions under Rule 239: Fleets.

Rule 205: Definitions

A. Commercial Vehicle

A motor vehicle used primarily to transport materials, goods, tools or equipment in connection with the applicant's occupation, and includes a police department truck, a fire department truck, driver training truck, a vehicle designed specifically for construction or maintenance purposes, a vehicle designed to perform a function by means of motive power which is both separate from and additional to the function of transportation and travel, or a trailer intended for use with a commercial vehicle.

Commercial vehicle does not include vehicles:

- a) Used primarily for the transportation of persons, in which case see the Private Passenger or Public section.
- b) Held for sale, demonstration and/or testing, in which case see the Garage section.

B. Vehicle

For the purposes of this section of the manual, the unqualified word "vehicle" shall include "trailer" unless otherwise indicated.

C. Trailer

A unit not equipped with its own motive power designed to be towed by a motor vehicle and intended to be used with a commercial vehicle.

D. Owned/Leased

The expression “owned by” (as in a vehicle owned by the applicant) includes “leased to” if the applicant is/was responsible for obtaining the Liability insurance for the leased vehicle/item concerned. A similar interpretation applies to “owns, ownership”, etc.

E. Rating Information

If indicated on the current standard approved application form as a requirement for certain types of Commercial risks, a completed Commercial Vehicle Supplement must be submitted with the application.

The information in the application and the Commercial Vehicle Supplement (where required and/or provided) is used to determine classification and rating territory.

When a commercial vehicle is operated within a certain radius from different bases where required by different contracts, the territory shall be that of the highest rated location and the radius shall be the road distance of operation from that base.

F. Types of Commercial Vehicles**Standard Production**

The following truck types are generally light and, if standard production models are rated from Rate Group Table I.

Pickup - A truck with an open box behind the vehicle cab (identified by Body Code 0 in Rate Group Table I). The cab may be extended to accommodate additional seating behind the regular driving seat – may be referred to as crew, extended, or super cabs.



Standard Pickup



Extended, Crew or Super Cab

Utility - A “jeep” like truck which may be completely open, have a cab similar to a pickup or have a canvas or full top (identified by Body Code M in Rate Group Table 1).



Multi-purpose Vehicle

Van - A truck with a box like design (identified by Body Code 1 in Rate Group Table 1). Formerly known as panel

trucks. Vans have the driver’s compartment and the cargo area within the body.

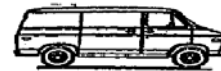


Van



Window Van

Wagon - A truck built from a van or pickup chassis with seating for passengers (identified by Body Code W in Rate Group Table 1).



Van



Window Van

Non Standard Production

Other truck types that are built from a **chassis** (the basic frame of a vehicle, including the engine, wheels, and other mechanical parts but not the body) or **chassis and cab** (a chassis equipped with a driver’s compartment) by the addition of a body to carry goods or for specialized uses. Because these vehicles vary greatly even within a particular body style, Rate Group Table II must be used to establish a rate group.



Chassis



Chassis & Cab

The ‘body’ may be flat platform (**platform or flat deck**) or with racks (**stake**). Stake trucks often have canvas tops. With the addition of a fully enclosed box the vehicle is known as a **van**. Some have the cargo area open to the driver’s compartment (**Step Van**); others have rear or side doors for access to the cargo.



Van



Step Van

Road Tractor - is a motor vehicle with a fifth wheel coupling device for attaching semi-trailers. A **fifth wheel** is a coupling device mounted on a road tractor and used to connect a semi trailer. It acts as a hinge point to assist longer vehicles in turning corners.



Road Tractor

In addition, a Commercial vehicle:

a) may be of the private passenger or station wagon body type, in other words, a vehicle built on a private

passenger chassis. Use Rate Group Table II.

- b) is a Snow Vehicle with a GVW in excess of 1 tonne (2,200 lbs.), or a snow groomer regardless of weight. Use Rate Group Table II.
- c) may be another specialized vehicle such as road machinery (for example, graders). Use Rate Group Table II.
- d) is a Motorcycle designed and used for commercial purposes. Use Rate Group Table II.

G. Gross Vehicle Weight (“GVW”)

The Gross Vehicle Weight is the curb weight of the vehicle **plus** the maximum load capacity. Generally the vehicle permit (licence) will show the Gross Vehicle Weight. The gross vehicle weight is shown in manufacturer’s specification and all truck data books. The GVW is not to be confused with load capacity such as a 3 ton van or 1/2 ton pickup – the GVW for 1/2 ton pickup will range from 3000 to about 6600 pounds (1.4 to 3.5 metric tonnes).

H. Machinery or Apparatus

Commercial vehicles are often equipped with machinery or apparatus. There are two types:

1. The equipment is designed to perform a function by means of motive power. This function is both additional to and separate from the functions of transportation and travel (e.g., welding, spraying, excavating, well drilling and cooking equipment). Insurance must be made subject to END 30 (Excluding Attached Machinery) which excludes coverage under Liability and Accident Benefits while at the site of the work (operation of the machinery or apparatus). See Endorsements in this section.
2. Some equipment is permanently attached to and used for the loading/unloading operations of the vehicle (e.g., fuel oil delivery pumping equipment, or, small hoisting equipment normally found on brick trucks) or the equipment requires the vehicle to be in motion on a public road in order for it to do the work (e.g. snow plows, street sweepers). END 30 is not used in these situations.

Some equipment owned by others may be attached to the vehicle. E.g. the applicant owns the truck but uses a tank body and pumping equipment owned by another. The coverage may be extended by attaching END 31 (Nonowned Equipment). The optional physical damage coverage may only be the same as that provided on the vehicle.

END 30 and 31 cannot be attached to the vehicle at the same time. In circumstances where coverage for attached machinery is excluded by endorsement from the commercial vehicle, coverage may be purchased on a commercial property/general liability policy.

Rule 206: Rating Territory

Commercial vehicles registered and used in Prince Edward Island are rated using Prince Edward Island premiums.

If a filing is required for another jurisdiction, the Outside Prince Edward Island exposure surcharge must be used regardless of the percentage of total mileage driven in that other jurisdiction.

The applicable rating territory is that in which the vehicle ‘is and will be chiefly used’. If however, the vehicle is operated regularly i.e. more than 12 trips per year to or through other territories, the highest rated of those territories is to be used. A vehicle that travels through a higher rated territory from a lower rated territory where it is garaged, to another lower rated territory where the work is performed, shall be charged at the higher rated territory. This applies to all classes in the Commercial section including Truckmen. Outside Prince Edward Island exposure surcharge and currency differential surcharge are to be applied where required.

Prince Edward Island rates apply if the vehicle is operated outside Prince Edward Island but within Nova Scotia, New Brunswick, Newfoundland or Labrador.

Prince Edward Island rates and a surcharge apply if the vehicle is operated outside Prince Edward Island, Nova Scotia, New Brunswick, Newfoundland and Labrador. Refer to Rule 228: Outside Prince Edward Island Exposure and Rule 234: Vehicles Used Outside Jurisdiction of Registration.

Rule 207: Rating Class

A. Load Classification

Vehicles with a Gross Vehicle Weight not in excess of 4,500kg (10,000 lbs.)	Light (L)
Vehicles with a Gross Vehicle Weight of more than 4,500kg (10,000 lbs.)	Heavy (H)
Road Tractors used to haul trailers	Heavy (H)

B. Radius

Radius means the road distance from the boundary of the city or town in which the vehicle is usually kept. Operation within a city or town or within 40 km (25 miles) of the boundaries of a city or town shall be regarded as within a 40 km (25 mile) radius. A radius of 80 km (50 miles) means that the vehicle is being operated within 80 km (50 miles) of the boundaries of the city or town in which it is kept.

Note: A vehicle used for more than 12 trips per year (6 trips on a six month policy) beyond a radius of 80 km (50 miles) is to be rated:

Radius 81-160 km (100 miles)	Class 61
Radius 161- 400km	Class 62
Radius 401-750km	Class 63
Radius over 750km	Class 64

Special Increased Limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications are to be used if the vehicle is transporting Dangerous Goods. Refer to Interurban Rate Pages for classification and rates.

For example: A vehicle hauling dangerous goods is used 13 times a year to transport those goods within a 100 km radius. Class 61B rates are applicable.

or policies issued for less than 6 months, the use of Special increased limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications shall apply if the percentage of mileage used beyond 80 km (50 miles) for the policy period, exceeds 5%.

The use of Special increased limits (for Chemical Products, Explosives, Petroleum Products, Radioactive Materials) classifications does not apply if the vehicle is in transit and is not being used to transport goods or for the specialized purpose for which it was designed.

C. Exclusive Contract

A truckman's vehicles that are operated under contract exclusively for one party, other than for mail or milk transportation may be classified as if owned and operated by that party if the vehicles are used within a radius of 40 km (25 miles). If used beyond a 40 km radius, rate as Truckmen.

For example: Acme Trucking has some trucks which are used solely for the delivery of Superior Drug Wholesaler's products to their customer drug stores within a 40 km radius. Superior Drug Wholesaler's do not have their own trucks. Rate the Acme trucks that are used solely for this purpose as Drug Manufacturer & Wholesalers.

D. Road Tractor Without Trailer

When a road tractor not used in connection with a farm is insured, it is presumed that it will be used with one or more trailers. Accordingly, the semi-trailer Liability premium (see Rule 212: Rating of Trailers) must be charged even if no specific trailer is described.

For tractors used in connection with a Farm, refer to Rule 207.H: Farm Trucks.

E. Vehicles in Transit

A vehicle that is in transit through the jurisdiction and not used to transport goods or for the special purpose for which it was manufactured is treated as a vehicle "not specifically classified".

For example: The insured lives in Prince Edward Island and purchases a road tractor in Ontario which is now driven back to Prince Edward Island to be registered in that jurisdiction. The vehicle is in transit and not being used for the purpose for which it was designed. It shall be rated Class 44 (heavy vehicle not specifically classified).

F. Electrically Powered Vehicles

Discount no longer available.

G. Commercial Vehicles and Underage Operators

A light commercial vehicle principally or occasionally operated by a driver under 25 is to be rated as a private passenger vehicle with the underage operator as the principal operator if the private passenger premium shall be higher than if the vehicle was rated as a commercial vehicle.

H. Farm Trucks

The truck of a farmer who has no other gainful occupation and is residing on the farm may be rated as a farm truck. Vehicles owned by farm managers, farm labourers, transient harvesters and part-time workers may not be rated as farm trucks.

Class 33 is permissible only when the applicant owns both a commercial and private passenger vehicle and is a listed driver on both. If the private passenger vehicle is not insured for mandatory coverage with the Servicing Carrier, the Agent/Broker must confirm in writing to the Servicing Carrier at each renewal that the applicant owns and insures a private passenger vehicle; otherwise, the commercial vehicle is to be rated as a commercial vehicle not specifically classified.

Class 33 or 34 is not permissible if the vehicle is used for any retail/wholesale delivery or any use not considered part of the day to day operation of a farm.

For Class 34, a maximum 11,000 kg GVW is eligible. No extra heavy vehicle e.g. tractor trailers may be rated as farm vehicles.

Maximum annual mileage of any vehicle rated Class 33 or 34 may not exceed 10,000 km.

I. Artisan Class 35

This class is permissible only for those vehicles that are largely immobile i.e. parked during the business hours of the applicant, at or near the place of employment. A vehicle used to go to more than two jobs in a day is not to be rated Class 35. Wholesale or retail delivery is not permitted. The applicant or spouse also must have a private passenger vehicle insured for mandatory coverage.

J. Rating Class Table

Vehicle Type/Use	Class Code	
	Light	Heavy
All Commercial vehicles not specifically classified herein:		
Retail delivery of goods sold or serviced by the applicant	43	45
Excluding retail delivery (wholesale and no delivery)	36	44
All Terrain Vehicles:		
GVW not more than 1 tonne (2,200 lbs.) - see Recreational Section		
GVW more than 1 tonne (2,200 lbs.) - rate according to use		
Ambulances - see Public Section		
Armored Cars	46	46
Artisan	35	n/a
This class is permissible only for those vehicles that are largely immobile i.e. parked, during the business hours of the Applicant, at or near the place of employment. A vehicle used to go to more than two jobs in a day is not to be rated as Class 35. Wholesale or retail delivery is not permitted. The Applicant or spouse also must have a private passenger vehicle insured for mandatory coverage.		
Automobile Hauling - see Truckmen		
Facility Association does not provide legal liability cover for cargo		
Auto Accessories and Parts:		
Retail delivery	43	45
Wholesale delivery	36	44
Bakeries and Distributors	44	45
Brewers and Distributors	45	45
Building materials - including bricks and blocks (excluding dump trucks)	46	46
Buses - see Public Section		
Butchers:		
Retail delivery	43	45
Wholesale Butchers - see Meat Packers		
Caterers	43	45
Canteen Vendors, including Chip Wagons (Use END 30)	43	45
If equipped with a deep fat fryer, multiply premium by factor shown on Special Rating factor page		
Cement Blocks - see Building Materials		
Cement Mixers (Mix-in transit)	45	45
Chemical Products - see Dangerous Goods		
Chip Hauling (Wood) - see Logs		
Cleaners & Dyers	44	45
Coal & Wood Dealers	44	44

Vehicle Type/Use	Class Code	
	Light	Heavy
Contractors Excluding cement mixers, dump trucks and transportation of bricks or other building materials, logs, pulpwood and petroleum products. Class 35 is permissible only for those vehicles that are largely immobile i.e. parked, during the business hours of the applicant, at or near the place of employment. A vehicle used to go to more than two jobs in a day is not to be rated Class 35. Wholesale or retail delivery is not permitted.	35	44
Courier Service Maximum Radius 80 km (50 miles) Pickup and delivery of documents and small parcels/packages where an element of speed or timeliness is involved, excluding wholesale and retail delivery. In excess of 80 km rate as Truckmen.	44	46
Cranes (licensed, mobile) Use END 30	44	44
Dairies and Distributors	44	45
Dangerous Goods Any vehicle carrying substances so classified under Transportation of Dangerous Goods Act, Canada. Special Liability limit factors apply. <u>Maximum radius 80 km (50 miles)</u> Chemical Products no Explosives, Petroleum or Radioactive Materials Multiply the premium that would otherwise apply by the factor on the Special Rating factor page Explosives Manufacturers and Distributors. Use END 4A. Multiply the premium that would otherwise apply by the factor on the Special Rating factor page Petroleum Products Multiply the premium that would otherwise apply by the factor on the Special Rating factor page Radioactive Materials. Use END 4B Multiply the premium that would otherwise apply by the factor on the Special Rating factor page <u>Radius beyond 80 km (50 miles)</u> Use Hazardous Cargo Class 61 (81-160km) Class 62 (161-400km) Class 63 (401-750km) or Class 64 (over 750km) if the Premium Table II total premium is higher than the Class 48 total premium; otherwise Class 48 rates apply	48	48
Delivery of goods sold or serviced by the applicant (where such use is not specifically classified):		
Retail delivery (pickup and delivery from individual households) Excluding retail delivery Other delivery - see Truckmen Dock and Station Trucks - see On-premises trucks	43 36	45 44
Drug Manufacturers and Wholesalers		
Drug Stores	43	45
Dump Trucks not otherwise classified	42	42
Earth - see Sand		
Explosives Manufacturers and Distributors - see Dangerous Goods		
Express Companies - if risk meets definition of Courier, rate accordingly. Otherwise rate as Truckmen		

Vehicle Type/Use	Class Code	
	Light	Heavy
Farm Tractors Multiply the premium that would otherwise apply by the factor on the Special Rating factor page	55	55
Farm Trucks - Not applicable to Greenhouse operators or Horticulturists Class 33 is permissible only where the applicant has both a commercial vehicle and a private passenger vehicle. If the private passenger vehicle is not insured with the Servicing Carrier, the Agent/Broker must confirm in writing to the Servicing Carrier at each renewal that the applicant owns and insures a private passenger vehicle. Otherwise, the commercial vehicle (or one with the highest rating group, if there are two or more) is to be rated as if it were a private passenger vehicle. Classes 33 and 34 are not permissible if the vehicle is used for any retail or wholesale delivery.	33	34
Fast Food Delivery - see Meals		
Fire Department Trucks (subject to END 24 if Optional Physical Damage is insured) See Private Passenger section if private passenger or station wagon type. Multiply the premium that would otherwise apply by the factor on the Special Rating factor page	53	53
Fishermen (excluding Wholesale or retail delivery) Refer to Farm Trucks for conditions of rating as Class 33 or 34	33	34
Fish and Sea Food Distributors Retail delivery	43	45
Wholesale delivery	46	46
Florist Including retail or Wholesale delivery	43	45
Excluding delivery - see Gardeners		
Food and Beverage Vendors - see Canteen Vendors		
Fruit Dealers Retail delivery	43	45
Wholesale delivery	46	46
Fuel Dealers - Solid fuel see Coal & Wood; Other see Dangerous Goods		
Funeral Vehicles - see Public Vehicles		
Furniture Manufacturers and Distributors	46	46
Garbage and Recycling Trucks(equipped with compactors, lift forks or roll off containers)	45	45
Gardeners & Horticulturists: Including delivery (retail or wholesale)	43	45
Excluding delivery (retail or wholesale)	35	45
Gasoline Trucks - see Dangerous Goods		
Golf Carts - used on golf courses only; others rate according to use Multiply the premium that would otherwise apply by the factor on the Special Rating factor page	55	n/a

Vehicle Type/Use	Class Code	
	Light	Heavy
Gravel - see Sand		
Greenhouse Operators - see Gardeners		
Grocers:		
Retail delivery	43	45
Wholesale delivery	46	46
Hardware - including delivery (retail or wholesale)	43	45
Horticulturists - with delivery see Florists; otherwise Gardeners		
Ice Cream Manufacturers and Distributors	44	45
Ice Cream Vendors	43	45
Ice Dealers	44	45
Industrial Machinery Manufacturers and Distributors	36	44
Industrial Trucks - see On-premises Trucks		
Interurban Vehicles - see Truckmen		
Landscape Gardeners - see Gardeners		
Laundries	44	45
Lawn Mowers	55	n/a
Multiply the premium that would otherwise apply by the factor on the Special Rating factor page		
Lawn Service	36	44
If applying chemicals (e.g. fertilizer, pesticides) see Dangerous Goods		
Livestock:		
<u>Maximum radius 80 km (50 miles)</u>	46	46
Multiply the premium that would otherwise apply by the factor on the Special Rating factor page		
<u>Radius beyond 80 km (50 miles)</u>		
Use Class 61 (81-160km) Class 62 (161-400km) Class 63 (401-750km) or Class 64 (over 750km) if the Premium Table II total premium is higher than the Class 46 total premium; otherwise Class 46 rates apply		
Logs, Wood Chips, Pulpwood:		
<u>Maximum radius 80 km (50 miles)</u>	41	41
Multiply the premium that would otherwise apply by the factor on the Special Rating factor page		
<u>Radius beyond 80 km (50 miles)</u>		
Use Class 61 (81-160km) Class 62 (161-400km) Class 63 (401-750km) or Class 64 (over 750km) if the Premium Table II total premium is higher than the Class 41 total premium; otherwise Class 41 rates apply		
Lumber Dealers	46	46

Vehicle Type/Use	Class Code	
	Light	Heavy
Market Gardeners - see Gardeners		
Meals - Home Delivery of Fast Foods (Pizza, Chinese food and the like)	43	45
Meat Packers and Dealers	49	49
Messenger Service - see Courier Service		
Motorcycles designed for and used as a commercial vehicle	57	n/a
Liability - apply the applicable commercial vehicle premium less 50%		
All other coverages - apply applicable commercial vehicle premium in full		
Moving Vans - see Truckmen		
Municipal Corporation - see Public Service Vehicles		
Newspaper Delivery (daily newspapers)		
From or in cities of over 15,000 in population	49	49
Smaller cities and towns - see Delivery		
Nurserymen - see Gardeners		
Oil Drilling, Exploration and Seismograph (use END 30)	54	54
Multiply the premium that would otherwise apply by the factor on the Special Rating factor page		
Oil Tank Trucks - see Dangerous Goods		
On-premises Trucks (unlicensed)	55	55
Trucks used solely on applicant's premises, not designed for road use and which do not fall into any other category		
Multiply the premium that would otherwise apply by the factor on the Special Rating factor page		
Parcel Delivery - see Courier Service		
Petroleum Products - see Dangerous Goods		
Pilot Vehicles travelling in front or behind a vehicle with oversize cargo		
Rate as 'not specifically classified'		
Photo or Film Delivery		
Retail Delivery	43	45
Wholesale Delivery	36	44
Police Department Trucks	53	53
See Private Passenger section if private passenger or station wagon type or Recreational Section if motorcycle type.		
Multiply the premium that would otherwise apply by the factor on the Special Rating factor page		
Poultry Dealers		
Retail Delivery	43	45
Wholesale Delivery	46	46
Produce Dealers		
Retail Delivery	43	45
Wholesale Delivery	46	46

Vehicle Type/Use	Class Code	
	Light	Heavy
Public Service Vehicles (e.g. hydro or telephone) not Ambulance, Fire, Police or 'Road Construction & Maintenance'	43	44
Pulpwood - see Logs		
Radioactive Materials - see Dangerous Goods		
Radio or TV Sales and Service - see Television and Radio Sales & Service		
Radio Escort vehicles used on airport grounds	53	53
Use Fire Department emergency or non emergency rates		
Road Construction and Maintenance (excluding Dump Trucks):	54	54
Graders, Snow Blowers & Plows, Snow Groomers, Street Sweepers, Tar Spreaders and like equipment especially designed and used for road construction or maintenance		
Safe Dealers & Manufacturers	36	44
Sand, Gravel, Stone, Earth	42	42
Multiply the premium that would otherwise apply by the factor on the Special Rating factor page		
<u>Radius beyond 80 km (50 miles)</u>		
Use Class 61 (81-160km) Class 62 (161-400km) Class 63 (401-750km) or Class 64 (over 750km) if the Premium Table II total premium is higher than the Class 42 total premium; otherwise Class 42 rates apply		
Scrap (metal, paper, rags) Recycling , Junk Removal	49	49
Sewer and Septic Tank Cleaning	43	44
Slip Tanks	48	48
carrying Dangerous Goods, irrespective of tank capacity (principal use is carrying petroleum products)		
Snow Blowers/Plows designed for that use - see Road Construction		
Snow Plows - removable blade	36	44
Snow Groomers - see Road Construction		
Snow Vehicles:		
GVW not more than 1 tonne (2,200 lbs) - see Recreational Section		
GVW more than 1 tonne (2,200 lbs) - rate according to use		
Soft Drink Manufacturers, Bottlers and Distributors	44	45
Special Delivery (not Courier or similar services):		
Including retail delivery	43	45
Excluding retail delivery	36	44
Station Trucks - see On-premises Trucks		
Steam Trucks (use END 30)	44	44
Steel Manufacturers & Distributors	46	46
Stone - see Sand		

Vehicle Type/Use	Class Code	
	Light	Heavy
Television and Radio Sales & Service		
Including retail delivery and service	43	45
Excluding retail delivery and service	36	44
Tow Trucks - see Tow Trucks in Garage Section		
Tractors other than road haulage tractors:		
Bush work, logging, lumbering	54	54
Multiply the premium that would otherwise apply by the factor on the Special Rating factor page		
Farm	55	55
Multiply the premium that would otherwise apply by the factor on the Special Rating factor page		
Road construction	54	54
Truckmen		
hauling or transport for others for compensation, where the use is not specifically classified:		
Maximum radius 40 km (25 miles)	46	46
Maximum radius 80 km (50 miles)	49	49
Premium Table II - Interurban Vehicles:		
Radius 81- 160 km	61	61
Radius 161- 400km	62	62
Radius 401-750km	63	63
Radius over 750km	64	64
For Premium Table II vehicles only, if operating any distance outside Canada, code Class 99 and rate as class above depending on radius		
Valet Service (if automobile parking see Garage Section)	44	45
Van Pools - see Public Section		
Vegetable Dealers		
Retail Delivery	43	45
Wholesale Delivery	46	46
Welders	36	44
Well Drilling (use END 30)	36	44
Wood Chip Hauling - see Logs		
Wrecking Contractors	49	49

Rule 208: Rating for More Than One Use

If the vehicle is used for more than one commercial purpose, the highest rated class (based on premium) must be used regardless of the percentage of exposure.

Since private passenger Classes 01, 02, 03 and 07 exclude commercial use, vehicles used for both private passenger and commercial use must be rated commercially.

Examples:

- a) The insured has a minivan used for courier purposes and for pleasure. Rate the vehicle for courier delivery.
- b) The insured has a light pickup truck. During the day he makes business calls to clients of the company he works for as a salesman. During the night he works for another company delivering pizza. Rate the vehicle for pizza delivery.
- c) The Insured owns and operates a courier business with one Straight Truck currently rated for courier services. The Insured successfully bids on a contract to transport radioactive medical isotopes to local hospitals one day per month. Rate the vehicle for the transportation of dangerous goods.

Slip Tanks not carrying petroleum products are to be rated based on commodity hauled, Class 48 (Dangerous Goods) must not be used.

Refer to Rule 236 for instructions on how to rate Driver Training Vehicles.

Refer to Rule 238 for instructions on how to rate Short Term Leases.

Rule 209: Driving Record

Driving record for individually rated policies are the number of years of verified 'Clear Record'. This rule does not apply to coverages that are experience (fleet) rated.

See special instructions under Rule 239: Fleets.

All vehicles shall initially be rated at Driving Record 0 unless the application is accompanied by (or the Servicing Carrier already has) proof of the accident free period and the ownership period required for a better driving record.

If the Named Insured(s) claim entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous insurance details to the satisfaction of the Servicing Carrier, the re-rating shall then be backdated appropriately.

A. Clear Record

Through out the period concerned:

1. There has been no accident involving the described vehicle or one for which it has been substituted;
and
2. The Named Insured(s) has owned the described vehicle or one of a similar type for which it has been substituted.

Ownership is established from the date on which the Applicant takes possession of the vehicle.

There is no requirement that drivers be accident free on other vehicles; the rating is determined from the vehicle history not the driver's history.

B. Driving Record Entitlement

Period of confirmed claims-free experience and vehicle ownership immediately preceding the commencement date of the period of insurance	Driving Record Entitlement
Less than 1 year	0
At least 1 year	1
At least 2 years	2
At least 3 years	3

Notes

1. The driving record established applies to all coverages concerned. A chargeable accident will affect the rating of Liability, DCPD and Collision coverages.
2. Where the Named Insured(s) owns more than one vehicle, each vehicle's driving record is established separately. Where an additional vehicle is acquired it shall develop its own driving record (initially at Driving Record 0). Where a vehicle is deleted, an accident charged for on the deleted vehicle shall be transferred to a remaining vehicle with the best rated driving record.

For example: There are three vehicles on the policy all rated Class 36. Vehicle 1 is rated Driving Record 0 (due to an accident), vehicle 2 is rated Driving Record 1 and vehicle 3 is rated Driving Record 3. Vehicle 1 is deleted from the policy. The accident will be transferred to vehicle 3 and the rating will be amended to Driving Record 0.
3. Where a vehicle replaces another it acquires the driving record of the replaced vehicle.
4. Gaps in insurance coverage within the 3 years immediately preceding the effective date of the insurance shall have the following impact on the assignment of the driving record:

- If the total gap in insurance coverage is less than 1 year in the past 3 years, the driving record will not be affected.
- If the total gap in insurance coverage is 1 year or more in the past 3 years, the driving record will be reduced by 1 for each year's gap in coverage.

For example: The applicant has proof of accident free insurance from June 1, 1999 to February 15, 2003. Effective date of FA policy is July 1, 2003. Since the gap is less than 1 year (February 15, 2003 to July 1, 2003), there is no impact on the driving record. Risk qualifies for Driving Record 3.

The applicant has proof of accident free insurance from June 1, 1999 to May 20, 2002. Effective date of FA policy is July 1, 2003. Since the gap is more than 1 year but less than 2 years (May 20, 2002 to July 1, 2003), the driving record is reduced by 1 year. Risk qualifies for Driving Record 2.

5. A loss history report or letter from the prior carrier is required to confirm claims-free experience for all driving records on individually-rated vehicles. Where a loss history report or letter from the previous insurer verifying claims free experience in Canada or the U.S. is not provided, the insured shall be eligible for a maximum of Driving Record 0.

C. Seasonal Use

Some commercial vehicles, such as those used for road construction, farming, lumbering and fishing may only be used seasonally. In these cases the applicant may not be able to furnish proof of the accident-free period if the previous insurance policy did not retain Comprehensive or Specified Perils. Where this situation occurs and "Seasonal Use" is confirmed from past insurance records, Facility Association shall require only proof of the accident free operation during the previous seasons.

If proof of ownership and accident free use in previous seasons is obtained, then the driving record shall not be affected. The risk shall retain the existing driving record or the driving record shall be allowed to progress in the same manner as vehicles that are used year round.

Rule 210: Not applicable

Rule 211: Vehicle Rate Group

The rate group is determined from Rate Group Table I or Rate Group Table II.

A. Rate Group Table I

This table lists by manufacturer, model and series, standard production pickup, utility, van (panel or sedan delivery) or wagon types, having Gross Vehicle Weights not exceeding 10,000 pounds (4.5 metric tons).

If a current year make/model is not listed but was listed in the immediately preceding year, use the rate group for the immediately preceding year.

If it was not listed in the immediately preceding year (it is a new model or there is a gap in model years), the Servicing Carrier shall provide the rate group assigned by IAO.

For vehicles equipped with attached machinery (e.g. tow trucks, pickups with snowplow blades) or those that have been customized (e.g. special paint job) where the value of the equipment or customization is \$3,000 or greater, an additional premium will be charged. For every \$3,000 of equipment value or customization, a rate group increase of 1 shall be made. If the value of the equipment is less than \$3,000 no additional premium shall be charged. The Servicing Carrier will require a copy of the bills of sale or if they are not available, an appraisal to substantiate the value of the attached equipment or customization.

Rate Group Table I is not to be used for models and series not specifically listed.

B. Rate Group Table II

The model year and list price new are used to determine the rate group.

Rate Group Table II is to be used for:

- a) Commercial vehicles of types and Gross Vehicle Weights not specified in Rate Group Table I.
- b) Any commercial vehicle not listed in Table I equipped with attached machinery (e.g. towing hoist on a pickup) or commercial vehicles that have been customized (e.g. special paint jobs).
- c) Commercial vehicles designated II in Rate Group Table I
- d) Private Passenger vehicles being rated in the Commercial section of the manual that are not listed in Rate Group Table I (e.g. car being used for courier purposes).

- e) Vehicles classed as or rated as Interurban
- f) Motorcycles designed and used for commercial purposes e.g. a three wheel motorcycle with a box built in between the rear wheels that permits the carriage of small packages for delivery purposes.

C. List Price New

The Manufacturer's Suggested Retail Price (MSRP) new **(plus taxes)** of the vehicle, including the value of the body, all permanently attached equipment and any customizing features.

Rule 212: Trailers

A. Types and Uses of Trailers

Non-Cargo Trailer

A trailer that does **not** supplement the load-carrying capacity of the towing vehicle. Such a trailer has a special function (e.g., compressor, tarpot, welding unit, canteen carts) and the insurance must be subject to END 30 described in Rule 205: Machinery or Apparatus.

Cargo Trailer

A trailer that does supplement the load-carrying capacity of the towing vehicle, i.e. it is used for carrying removable cargo.

Common Trailer

A trailer attached to a straight truck by a tongue.

Semi-trailer

A trailer equipped with a "fifth wheel" or "kingpin" coupling device for use with a road tractor. Includes "bogies" used to convert containers into semi-trailers.

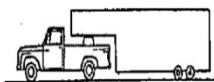
Pup Trailer

A second trailer attached to a lead trailer, either by means of a tongue or trailer converter dolly.

Low-bed Float Trailer

A trailer designed with a low center of gravity and used to haul very heavy loads (e.g. road graders, and transformers).

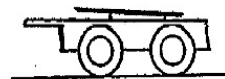
Gooseneck Trailer



A large trailer with a light cargo most commonly pulled by a pickup truck. Attachment to the pickup is by means of a small fifth wheel mounted on the bed of the pickup box.

Trailer Converter Dolly

A dual wheel axle with a fifth wheel mounted and a tongue for attachment to a lead trailer or straight truck.



Tractor-trailer-train or Tandem Rig

Road tractor with two or more trailers attached, or two or more trailers used with a truck.

Notes:

Except as provided above, trailers are classified in the same way as motor vehicles. E.g. a trailer used for grocery delivery is classified in the same manner as a road tractor used for grocery delivery.

For trailers designed or used for passenger carrying, demonstration, sales or office purposes, submit full details to the Servicing Carrier.

B. Rating of Trailers

1. Owned Trailer

Liability, DCPD

Charge the indicated percentage of the premium applicable to the highest rated vehicle with which the trailer may be towed:

Trailer Converter Dolly: Non Cargo Cargo	Nil 25%
Non-Cargo Trailer	10%
Low-bed Float Trailer	25%
Cargo Trailer	
Semi-trailer	10%
Other	25%
Pulling Modular Homes and the like	25%

If tractor-trailer-trains or tandem rigs are operated, every trailer that may be used is to be rated as a "Cargo Trailer-Other".

If the number of trailers insured by a policy exceeds the number that could be used at any one time (including with any vehicles insured by other policies/insurers), the premium under Liability and DCPD for the 'excess' trailers is reduced by 50%. If all trailers do not produce the same premium, the trailer(s) that would otherwise produce the lowest premium shall be considered excess.

For example: There are two tractors and four trailers. Two of the trailers produce premiums of \$500 each. The other two trailers produce premiums of \$700 each. The trailers that produce premiums of \$500 each will be considered excess and the Liability and DCPD premiums for each of those trailers will be reduced by 50%.

The driving record for rating a trailer's Liability and DCPD insurance is the same as the vehicle on which the trailer's premium is based. (For reporting under the Automobile Statistical Plan, the trailer is identified by the use of Driving Record Code "7".)

Conviction surcharges are not applied to Collision coverages unless the trailer is the only vehicle on the policy in which case they apply to all coverages for which a premium has been charged other than Comprehensive/Specified Perils.

A shipping container mounted on a frame is classified according to the frame upon which it is mounted. E.g. If mounted on a semi-trailer chassis then classify as a semi-trailer.

Liability. DCPD

Note: If the towing vehicle is rated with an Outside Prince Edward Island exposure surcharge and/or conviction/accident surcharge, the percentage applies to the towing vehicle premium including that surcharge.

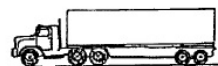
Here are Rating Examples:



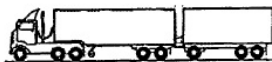
Non Cargo 10%



Cargo Trailer –Other – 25%



Cargo Trailer – Semi– 10%



Road Tractor Semi-Trailer Pup Trailer
Tractor-Trailer-Train each trailer 25%

Accident Benefits, Uninsured Automobile

No charge, unless the trailer is used for purposes like living/dwelling, showroom, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.

Optional Physical Damage Coverage

Each trailer is rated as if it were a separate vehicle. Rating Group Table II is used to determine the rate group.

Each trailer and the vehicle by which it may be pulled use the same Collision driving record. Chargeable accidents will apply to the rating of both the trailer and the pulling vehicle. Apply U.S. exposure and accident surcharge if required.

Direct Compensation – Property Damage Rating

Charge 10% of the DCPD premium applicable to the highest rated vehicle with which the trailer may be towed.

2. Non Owned Trailers

Liability

When a road tractor is insured, it is presumed that it will be used with one or more trailers. Accordingly, the semi-

trailer Liability premium must be charged even if no specific trailer is described. Charge the premium applicable to an owned trailer.

Accident Benefits, Uninsured Automobile

No charge unless the trailer is used for purposes like living/dwelling, showroom, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.

Optional Physical Damage

Charge the premium applicable for these coverages on each trailer as though each trailer was owned. Establish the rate group and premium for the non-owned trailer that has the highest value and multiply that premium by the number of non-owned trailers that may be towed. The limit shown on END 27B will be the amount on which the rate group is based. Apply Outside Prince Edward Island exposure surcharge if required.

NOTE: Since END 27B is a policy level endorsement, a premium must be charged for each non-owned trailer listed on the policy. (All non-owned trailers must be listed on the policy.)

3. Policy Covers Trailers Only

Liability

If it is not known how the trailer is being used, charge 25% of Class 64 (depending on radius) Driving Record 0. If the purpose for which the trailer is being used is known (e.g. local haulage) charge 10% of the appropriate class (e.g. Class 49) at Driving Record 0. Apply surcharge for Outside Prince Edward Island exposure, accident and convictions if required.

If the trailer is being used with a tractor insured under another FA policy with the same Servicing Carrier, the non-owned charge on that other FA policy can be eliminated, whether or not the same Insured owns both the tractor and trailer.

Direct Compensation – Property Damage Rating

Charge 10% of the DCPD premium applicable to the highest rated vehicle with which the trailer may be towed.

Accident Benefits, Uninsured Automobile

No charge unless the trailer is used for purposes like living/dwelling, showroom, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.

Optional Physical Damage

Establish the rate group and rate accordingly. If required, apply surcharges for Outside Prince Edward Island exposure to all optional Physical Damage Coverage and surcharges for accidents and convictions to Collision coverage.

4. Livestock Trailers

Where the trailer is used for transporting livestock (including horses) as part of the insured's business, the trailer is to be rated as a commercial cargo trailer, either 'semi' or 'cargo other' depending on the type of trailer. Where the trailer is used for transporting livestock for pleasure purposes, the trailer is to be rated as a utility trailer in the Recreational Vehicles Section.

Rule 213: Endorsement Forms/ Wordings

Changes to standard approved forms are not permitted.

Rule 243: Endorsements Applicable to POL 1 (Owner's Policy) provides certain details and rating instructions for approved endorsement forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions.

Provided the endorsement form does not indicate the expiry date of the policy term, once an endorsement form has been signed, it need not be signed again on subsequent policy renewal terms.

Rule 214: Commonly Used Endorsements

END 13C – Deletion of Glass Coverage

The coverage provided under Comprehensive for damage to glass may be amended by attaching 13C. This endorsement is only applicable to vehicles listed in Rate Group Table I and Private Passenger type vehicles. The premium charged for the reduced Comprehensive coverage is the Specified Perils premium plus 10% of the Comprehensive premium.

Where the deductible is \$1,000 or higher, there is no premium reduction.

END 20 – Loss of Use

Facility Association does not provide this coverage for vehicles that are used or rated commercially.

Machinery or Equipment Endorsements

END 30 – Excluding Operation of Attached Machinery

The description of the machinery or apparatus shall read: "all or any machinery or apparatus designed to perform a function additional to and separate from the function of travel".

Where the equipment is used on a public road and the vehicle is subject to compulsory automobile insurance, the END 30 must exclude only non road use of the equipment by adding "while the vehicle is not being used upon a public highway".

END 31 – Non-owned Equipment

Use of this endorsement is not permitted in respect of a vehicle to which END 30 applies.

The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit must be specified. The rate group is based on Rate Group Table II using the list price new of the vehicle and the non-owned equipment.

END 27B – Business Operations - Legal Liability for Damage to Non-Owned Automobile(s) in your Care, Custody or Control

The Applicant must specify the types of vehicle/trailer that may be in the Applicant's custody and provide the required limit per occurrence.

The premiums to be charged are those applicable to the highest rated vehicle that may be in the Applicant's custody as though the vehicle was an owned vehicle. The rating is based upon the driving record, the type and use of the vehicle/trailer.

Non-Owned Trailers

Optional Physical Damage

Charge the premium applicable for these coverages on each trailer as though each trailer was owned. Establish the rate group and premium for the non-owned trailer that has the highest value and multiply that premium by the number of non-owned trailers that may be towed. The limit shown on END 27B will be the amount on which the rate group is based. Apply Outside Prince Edward Island exposure surcharge if required.

NOTE: Since END 27B is a policy level endorsement, a premium must be charged for each non-owned trailer listed on the policy. (All non-owned trailers must be listed on the policy.)

After Market Sound and Electronic Communication Equipment

Where the vehicle is equipped with sound or electronic communication equipment, other than factory installed equipment, application of either the END 37 or END 38 is mandatory.

END 37 – Limitation to Automobile Sound and Electronic Communication Equipment

This endorsement limits the amount of coverage on such equipment to \$1,500. Where a vehicle is covered for Comprehensive or Specified Perils, this endorsement must be added if the applicant does not wish to purchase additional coverage. The endorsement must be signed by the insured.

END 38 – Increased Limit, Automobile Sound and Electronic Communication Equipment

Where a vehicle is covered for Comprehensive or Specified Perils, and the applicant wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased at a rate of \$30 per \$1,000 of value in excess of \$1,500 or part

thereof. Documentation (appraisal or receipts) is necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the insured.

For example: END 38 has a limit of \$4,300. The premium for END 38 shall be \$90.

Rule 215: Premiums

A. Premium Quotations

The Agent/Broker is responsible for calculating premiums in accordance with this manual, including the “base” premiums applicable to experience (fleet) rated risks. Experience rated risk premiums are calculated at Driving Record 0.

Where there is any doubt on the matter, the Servicing Carrier will be pleased to assist in establishing risk classifications, but the Servicing Carrier shall not make premium quotations except where the manual does not provide for the particular coverage required.

The Servicing Carrier shall require clarification from the Agent/Broker if the information on the application contradicts the quoted premium.

B. Manual Rates

The rates published in this manual are for annual policy terms. For six-month policies charge 52% of the annual premium **except** for Motorcycles/Mopeds, Snow Vehicles and Antique Vehicles. See the **Recreational Vehicle** section for rating instructions on these vehicles.

Fleets as defined in Rule 239 are not eligible for six month policies.

C. Premium Rounding

The premium for each coverage shall be rounded to the nearest whole dollar. A premium that includes 50 cents or more shall be rounded up to the next whole dollar. e.g. 46.56 will be rounded up to \$47.00 and 46.44 will be rounded down to \$46.00.

This applies to all premium transactions, including refunds except where the policy is cancelled by registered letter at the request of the Agent/Broker or by the Servicing Carrier. In that event, the return premium shall **always** be rounded up to the next whole dollar (\$45.10 will be rounded up to \$46.00).

D. Minimum Premium/Minimum Retained Premium

The minimum premium for any automobile policy or renewal and, the minimum retained premium in the event of cancellation of the policy, is \$25, regardless of the term of insurance. The minimum retained premium must be stated on the declaration page of the policy.

Note: The minimum premium and minimum retained premium for garage policies (POL 4) is \$250.00.

E. Premium Determination

A. Calculating Premium with No Outside Prince Edward Island Exposure:

Steps

1. Ensure that the vehicle qualifies as a Commercial Vehicle (See Rule 205: Definitions).
2. Establish the rating territory (See Rule 206: Rating Territory).
3. Establish the rating class (See Rule 207: Rating Class).
4. For Liability, DCPD and Collision coverages, establish the driving record (See Rule 209: Driving Record).
5. For DCPD establish the rate group and for optional physical damage, establish the rate group and the minimum deductible. Refer to Rule 209: Vehicle Rate Group and Rule 201: Coverages Available and Minimum Deductibles.
6. Establish what, if any, special rating factors apply.
7. Refer to the Schedule of Rates in this section and establish the “manual” premium for each coverage.
8. Where a premium for a rate group or deductible is not shown on the rate page, first calculate the rate group premium by multiplying the base premium by the rate group factor, and then multiply the rate group premium by the deductible Factor. For trailers, also see Trailers in this section.
9. Apply any special use factor.
10. Apply fleet rating or accident/conviction surcharges if required.

B. Calculating Premium with Outside Prince Edward Island Exposure: Towing Vehicles

Liability – Calculate the Outside Prince Edward Island exposure surcharge for Liability and add to that the currency differential surcharge (if applicable). Apply to the premium. Then apply any fleet rating or accident/conviction surcharge to the resulting premium.

DCPD – Apply the Outside Prince Edward Island exposure surcharge to the premium. Then apply any fleet rating or accident/conviction surcharge to the resulting premium.

Accident Benefits – Apply the Outside Prince Edward Island exposure surcharge for Liability to the premium.

Collision – Calculate the Outside Prince Edward Island exposure surcharge for optional physical damage and apply to the premium. Then apply any fleet rating or accident/ conviction surcharge to the resulting premium.

Comprehensive/Specified Perils – Apply the Outside Prince Edward Island exposure surcharge for optional physical damage to the premium.

END 44 – Apply the Outside Prince Edward Island exposure surcharge for Liability to the premium.

Trailers Liability

Determine the premium for the Towing Vehicle in accordance with Rule 215: Steps 1 – 10 above plus any fleet rating surcharge or discount. Apply the appropriate trailer percentage charge to obtain the premium. If the towing vehicle is rated with a Outside Prince Edward Island exposure surcharge and/or conviction/accident surcharge, the appropriate percentage for the trailer applies to the towing vehicle premium including that surcharge. If the trailer is the only vehicle on the policy, apply the accident/conviction surcharge.

DCPD – Determine the premium for the towing vehicle in accordance with Rule 213.E. Apply 10% of the towing vehicle premium to obtain the premium applicable to the trailer. If the trailer is the only vehicle on the policy, apply the accident/conviction surcharge.

Accident Benefits, Uninsured Automobile

No charge unless the trailer is used for purposes like living/dwelling, showroom, office, demonstration or changing rooms. In these cases, charge 100% of the premium applicable to the towing vehicle.

Collision

Calculate the premium for the required deductible in accordance with Rule 215: Steps 1 – 10 plus any fleet rating surcharge or discount. Calculate Outside Prince Edward Island exposure surcharge and accident surcharge and apply to the premium. Do not apply a conviction surcharge unless the trailer is the only vehicle on the policy.

Comprehensive/Specified Perils

Calculate premium for the required coverages and deductibles in accordance with Rule 215: Steps 1 – 10 plus any fleet rating surcharge or discount. Calculate Outside Prince Edward Island exposure surcharge and apply to premium.

Rule 216: Policy Term

Every policy or renewal shall be issued for a term of either one year or six months. See also Rule 145: Purchasing Vehicles in Jurisdiction Where FA Does Not Operate and Rule 100.C Non Residents and Vehicle Not Registered in Jurisdiction.

A short term policy may be issued in the event that the vehicle/item is in transit in or through the jurisdiction, i.e. a single trip from a location within a jurisdiction in which Facility Association operates to another location within a jurisdiction in Canada or the continental U.S.A. A short term policy may also be issued for a vehicle being temporarily operated in a jurisdiction in which it is not registered.

The Servicing Carrier may accept an application for a short term policy and issue the policy accordingly or accept an application for a 6 or 12 month term and a cancellation voucher signed to provide coverage for only the shortened term.

The premium for the policy shall be calculated using the highest rated territory of the originating jurisdiction and the applicable short term table in this manual, subject always to the minimum retained policy premium.

Policies subject to Rule 239: Fleets cannot be issued for a term of 6 months.

Rule 217: Policy Changes

A. A change to a policy shall not be processed if:

- a) The change is substantial e.g. the insured is covered under POL 1 and now requires POL 4 or 6 instead. A new policy may be necessary. If in doubt, the Agent/ Broker should contact the Servicing Carrier for direction. If a new policy is required, a new application must be submitted. The existing policy shall be cancelled pro rata.
- b) There is a change of the jurisdiction in which a vehicle is registered and the vehicle must be registered in the new jurisdiction. The insurance on the vehicle must be cancelled.

Upon receipt of a copy of the replacing policy application, or temporary liability card from the new jurisdiction, the refund shall be calculated on a pro rata basis, subject to the minimum retained premium.

B. Name of Insured When Adding or Deleting Vehicles

Leased Vehicles

- Where the insured has a leased vehicle and is returning the vehicle to the lessor and replacing it with an owned vehicle, provided there is no change in the name of the insured (the person who actually applied for the insurance), the change to remove the lessor's name from the policy and the vehicle substitution may be made by endorsement. A release of the lessor's interest must be obtained or comparable notification of the change must be sent to the lessor by registered mail.

- Where an insured has an owned vehicle, and is now obtaining a leased vehicle and disposing of the owned vehicle, the change to the vehicle and name of insured may be made by endorsement, provided there is no change in the name of the applicant, other than to add the lessor's name to the policy.
- In situations where the insured has an owned vehicle and a leased vehicle, separate policies may not be necessary for each vehicle. Where an insured has two or more vehicles leased from different leasing companies, a separate application is required for each vehicle.

Owned Vehicles

Two or More Names as Registered Owner of the Vehicle:

Where an application is received for vehicle(s) registered in two names, such as Pat and Drew Doe, the application must be signed by both parties. In the event the policy is to be cancelled at the insured's request, both signatures are required on the request for cancellation. If the situation is other than the applicant and spouse, refer to the Servicing Carrier prior to quoting or binding to verify the rating.

Two or More Vehicles Registered to Different Names:

If the applicant has vehicles leased from different leasing companies or, one vehicle registered for example in the father's name and one in the son's name, separate policies must be maintained.

C. Amending or Deleting Coverage on Vehicles with Lessees or Lienholders

Where optional physical damage coverage is being amended or deleted on a leased vehicle or a vehicle on which there is a lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the transaction.

D. Binding Coverage - Policy Changes

If the change involves a vehicle for which proof of insurance has been filed or is required, please also see Rule 227: Proof of Insurance. Before binding coverage the Agent/Broker must collect or assume responsibility for any indicated additional premium.

Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt' a valid vehicle registration and at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier.

NOTE: No policy shall be written for vehicles branded 'nonrepairable'.

Procedure of notification

- 1) The Agent's/Broker's procedure for reporting changes to the Servicing Carrier must be acceptable to the Carrier. The request for change must be made in

writing and **specify the effective date and the effective time.**

- 2) Faxed or mailed policy change requests are acceptable.
- 3) If the policy change request cannot be sent to the Servicing Carrier on the date the insured makes the request, it must be sent to the Servicing Carrier on the next working day.
- 4) The Servicing Carrier shall normally issue any required endorsement, updated Certificate of Insurance (if required) and permanent liability card (if required) within 30 days of the effective date of the change.
- 5) Coverage may not be shown as effective prior to the date and time that the request was received by the Agent/Broker from the insured, except when contractual coverage exists automatically under the policy and notice is given within the time permitted. A permissible policy change is in effect as of the time and date requested.
- 6) Where a vehicle is being added or substituted, a copy of the valid vehicle registration will be required with the request for the policy change. If the registration cannot be submitted with the request for policy change, a copy of the registration must be submitted within 30 days of binding coverage.

Where a copy of the registration is not provided, the following shall apply:

- The vehicle(s) shall be added or substituted at the correct premium.
- If any registration is not provided within 30 days of the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter.
- If the missing registration(s) is provided before the cancellation takes effect, the policy may be reinstated.
- Agent/Broker may submit a new application for the vehicles meeting the registration requirement.

E. Deletions of Vehicles and Coverages

- a) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the deletion is to be effected, the deletion shall take effect at 12:01 a.m. on the date that it was requested to be effective. In the event that the deletion was specifically requested to be effective at a time other than 12:01 a.m., the deletion shall be effected at 12:01 a.m. the following day.

For example: The Insured requests deletion of the vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on September 20. The Servicing Carrier will issue the policy change effective 12:01 a.m. September 5. If the Insured requested the deletion to be effective at 3:40

p.m. on September 5, the Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. on September 6.

- b) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the deletion was requested to be effected, the deletion shall take effect at 12:01 a.m. on the date that the deletion request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).

For example: The Insured requests deletion of a vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on October 10. The Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. October 10.

Note for a) and b)

If the date the request was received by the Agent/Broker is not evident the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier.

- c) In the event that the **vehicle has been sold**, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the vehicle shall be deleted the day after the vehicle is sold regardless of what that date might be.

For example: The vehicle was sold June 5. The Servicing Carrier does not receive the request to delete until September 5. If the insured can produce a satisfactory bill of sale, the Servicing Carrier will delete the vehicle effective 12:01 a.m. June 6.

- d) In the event that a vehicle has been **written off** in a claim, deletion shall not be effected prior to the day after the loss occurred. If the request for vehicle deletion is received more than 30 days after the date of loss, the deletion shall be effected:
- i) The day after the salvage is signed over to the insurer;
 - or**
 - ii) The date the policy is no longer under the temporary substitute auto provision, if that date is later than the date salvage was signed over.

For example:

The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to delete the vehicle effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing

Carrier will delete the vehicle effective 12:01 a.m. June 21.

- e) In the event the insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card, the Servicing Carrier shall delete effective the date that replacement coverage took effect.

Servicing Carriers shall proceed with deletion as outlined in a) or b) unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points c), d) or e) exist.

F. New or Replacement Driver

If the change includes an additional or replacement driver, the Servicing Carrier shall be required to verify the driving history by ordering:

- a) Driver Record Abstract must be obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years. Driver Record Abstracts are not to be obtained on experience rated risks or for the operators of any Snow Vehicles, Dirt Bikes, All Terrain Vehicles or Antique Vehicles to be insured.
- b) Since the rating is determined from the vehicle history not the driver's history, there is no requirement that drivers are accident free on other vehicles and, consequently, Previous Insurance History on the additional or replacement driver(s) is not required.
- c) Insurance history is not required for Snow Vehicles, Dirt Bikes, All Terrain Vehicles or Antique Vehicles. See special instructions under Rule 239: Fleets.

If the information is different from that reported, to the extent that the premium or coverage requires amendment, the Servicing Carrier shall promptly issue a correcting endorsement.

G. Not Applicable

H. Midterm Policy Change Premium Calculation

In regard to the period licensed, period of ownership, the period since the date of an accident, the period since the date of a conviction, the rating is always based on the position as at the effective date of the policy period, (or, in the case of a subsequent addition/substitution of a driver or addition of a vehicle as at the addition/substitution date). Midterm rerating is NOT permissible in respect of changes that occur in regard to those matters during the period of insurance merely because of the lapse of time. Midterm change due to age is permissible, provided a request is received by the Servicing Carrier within 30 days of the birthday. If the request is received after 30 days, then the

change will be effective at 12.01am following the date the Servicing Carrier receives the request, and back dating will not be permissible.

Rates to be used

Addition of a vehicle:

Rates in effect at the effective date of the transaction.

Addition of a coverage or other midterm transactions:

Rates in effect at the start of the policy period.

Method of premium calculation:

Premiums for midterm policy changes are calculated (pro rata) by using the Day Table except in the case of Snow Vehicles, Motorcycles/Mopeds and Antique Vehicles. For those vehicles, Short Term tables 3 and 4 are to be used for all coverages except Comprehensive/Specified Perils for which the Day Table is used.

Minimum premiums for midterm changes:

A minimum additional premium of \$5 shall be charged for any transaction that includes one or more of the following, regardless of the period of insurance:

- addition of a vehicle or a coverage
- increase of a Liability limit
- decrease of a deductible

Note 1: Any additional premium of less than \$5 may be waived by the Servicing Carrier unless mentioned above. Return premiums may not be waived.

Note 2: When a vehicle, not newly acquired, is substituted for another on the policy there will be a \$50 charge for each such substitution in excess of 2 in a 30 day period or more than 12 in a 12 month period.

Rule 218: Renewals

A. Before issuing a Renewal:

If the renewal involves a vehicle for which proof of insurance has been filed or is required – see Rule 227: Proof of Insurance.

Experience Rated, Garage and Commercial Risks may require the Agent/Broker to determine whether the information on record and/or coverages needs revision or updating.

A Driver Record Abstract must be obtained for those risks where eligibility or rating is dependent upon driving history. These must be ordered on all drivers prior to every renewal (for six month policies every other renewal).

Renewals shall only be offered on policies for annual or six month terms.

NOTE: Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police shall be non-renewed.

B. Not Applicable

C. Accidents Occurring Between Renewal Process Date & Effective Date

Once a renewal or offer to renew has been processed, and the Servicing Carrier receives notice of an at fault loss that occurred prior to the renewal's effective date, the Servicing Carrier shall amend the renewal rating accordingly.

D. Renewal Processing

1. Other than Direct Billing

Servicing Carrier Responsibilities

The renewal documents shall be issued by the Servicing Carrier and must reach the Agent's/Broker's address no later than 30 days prior to the policy's current expiry date.

Agent/Broker Responsibilities

Before releasing any renewal documents the Agent/Broker must collect or assume responsibility for the full renewal premium. In the case of experience (fleet) rated risks, where renewals may be late due to missing information, the Agent/Broker is responsible for the premium calculated at Driving Record 0. For other than experience rated risks, if the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the insured and Collect a downpayment based on the estimated annual premium for the upcoming renewal term.

Or

Obtain a fully completed premium finance contract together with the full downpayment required and promptly send that contract to the premium finance company.

Renewal not accepted

If the renewal is not accepted by the Insured, the Agent/Broker must submit one of the following acceptable evidence of renewal refusal to the Servicing Carrier:

- a) Return all the renewal documents (including liability cards) to the Servicing Carrier;
OR
- b) Written confirmation that the renewal has been returned complete with liability cards to the Agent/Broker AND that the documents were destroyed in the Agent/Broker's office;
OR
- c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date.

If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater.

Renewals where acceptable evidence of refusal has been submitted to the Servicing Carrier for cancellation may not be reissued unless the Servicing Carrier receives instructions no later than the renewal's effective date and the Agent/Broker collects or assumes responsibility for the full premium as outlined above.

If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.

2. Direct Billing Renewals

Servicing Carrier Responsibilities

- a) For each policy an offer to renew shall be issued by the Servicing Carrier. The offer to renew must reach the insured's last known address no later than 30 days prior to the policy's current expiry date.
- b) The payment due date must be clearly indicated on the offer to renew and must be the same as the policy's current expiry date.
- c) If the required premium is received by the Servicing Carrier no later than 15 days after the payment due date, the Servicing Carrier shall promptly issue the appropriate renewal documents to the insured.
- d) The renewal documents must not be released by the Servicing Carrier until the full premium is received or the required first payment is received on time by the Servicing Carrier (by first payment due date if a deferred premium payment plan is available). If this rule is followed, neither the Carrier nor the agent/broker incurs any responsibility for the premium. If the Servicing Carrier follows any unauthorized procedure, the Servicing Carrier will be responsible for the earned premium for the time on risk calculated on a pro rata basis and will be required to stop offering a Direct Bill option.

Payment Not Received

If the required payment is not received by the Servicing Carrier within 15 days of the payment due date, the policy shall be treated as though it has expired and the Servicing Carrier shall advise the Agent/Broker accordingly within the following 10 days.

Rule 219: Cancellations

A. Mid-term Cancellation - Effective Date

1. Received by Agent/Broker or Servicing Carrier within 30 days

If the request for a midterm cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the cancellation is to be effected, and no effective time is requested, the cancellation shall take effect at 12:01 a.m. on the date it was requested to be effective. In the event that the cancellation was specifically requested to be effective at a time other than 12:01 a.m., the cancellation shall be effected at 12:01 a.m. the following day.

For example: The Insured requests a cancellation of the policy to be effective August 5. The cancellation request is received by the Agent/Broker on August 20. The Servicing Carrier shall cancel the policy effective 12:01 a.m. August 5. If the Insured requested cancellation to be effective at 3:40 p.m. on August 5, the Servicing Carrier shall cancel the policy effective 12:01 a.m. on August 6.

2. Received by Agent/Broker or Servicing Carrier after 30 days

If the request for cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the cancellation was requested to be effected, the cancellation shall take effect at 12:01 a.m. on the date that the cancellation request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).

For example: The Insured requests cancellation of the policy to be effective September 5. The cancellation request is received by the Agent/Broker on October 10. The Servicing Carrier shall cancel the policy effective 12:01 a.m. October 10.

Note for 1 and 2

If the date the request was received by the Agent/Broker is not evident the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier.

3. Received by Servicing Carrier after 30 days and vehicle sold

In the event that the vehicle has been sold, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the policy shall be cancelled the day after the vehicle is sold regardless of what that date might be.

For example: The vehicle was sold June 5. The Servicing Carrier does not receive the request to cancel until September 5. If the insured can produce a satisfactory bill of sale, the Servicing Carrier will cancel the policy effective 12:01 a.m. June 6.

4. In the event of a total loss

In the event that a vehicle has been written off in a claim, cancellation shall be effected:

- a) The day after the salvage is signed over to the insurer,
- or**
- b) The date the policy is no longer providing coverage on a rental vehicle under the temporary substitute auto provision, if that date is later than the date salvage was signed over.

For example: The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to cancel the policy effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will cancel the policy effective 12:01 a.m. June 21.

5. Coverage placed in Voluntary Market

In the event the insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card, the Servicing Carrier shall cancel the policy effective the date that replacement coverage took effect.

Servicing Carriers shall proceed with cancellation as outlined in points 1 or 2 unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points 3, 4 or 5 exist.

B. Policies with Lessors or Lienholders

If the policy is being cancelled at the insured's request, a release of interest must be obtained from the lessor or the lienholder. In the event the Servicing Carrier does not receive a release of interest from the lessor, a notice is to be sent to the lessor by registered mail to advise that the policy is being cancelled and the effective date of cancellation. If no release is received from the lienholder, a notice is to be sent to the lienholder (registered mail is not required) to advise that the policy is being cancelled and the effective date of cancellation.

If the policy is being cancelled at the Agent's/Broker's request or Servicing Carrier's initiative by registered letter, a copy of the registered letter must be sent to the lessor or lienholder by registered mail.

C. Where Proof of Insurance Has Been Filed

If proof of insurance has been filed, the notice period required by the authority must expire before cancellation can be effected, therefore the Servicing Carrier shall cancel the policy effective the date the notice period expires. (See Rule 227: Proof of Insurance.)

D. Policy is Financed Through a Premium Finance Company

If a return premium is payable on a policy financed with a premium finance company, the gross refund is to be sent

directly to the premium finance company *regardless of the reason* for cancellation. The Agent's/Broker's account shall be debited with the amount of the premium refund sent to the premium finance company.

E. Cancellation – Procedures**1. Cancellation at the request of the Insured or the Premium Finance Company – Broker Bill & Direct Bill**

Cancellation requested by the insured or the premium finance company under power of attorney must be made in writing in a format suitable to the Servicing Carrier.

The Facility Association shall accept faxed signed and dated cancellation requests.

The return premium shall be calculated as follows:

Motorcycles, Mopeds, Snow Vehicles, and Antique Vehicles use Short Term Table 3 or 4 for all coverages except Comprehensive/Specified Perils and Short Term Table 1 or 2 for Comprehensive/Specified Perils subject to any applicable minimum retained premium.

All other vehicles being placed in the voluntary market calculate on a pro rata basis using the Day Table subject to any applicable minimum retained premium

All other vehicles not being placed in the voluntary market use Short Term Table 1 or 2 subject to any applicable minimum retained premium.

If the policy is on Broker Bill, the Servicing Carrier shall credit the Agent/Broker's account with the unearned premium refundable unless the premium is financed through a premium finance company.

2. Cancellation at the request of the Agent/Broker – Broker Bill**When additional premium cannot be collected on original quote**

If the Agent/Broker cannot collect the additional premium arising from an increase to the premium originally quoted for new business:

- a) The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the insured,
- or**
- b) The Agent/Broker must have the policy signed off. The Facility Association shall accept faxed signed cancellation requests.

If the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of those increases, the earned premium for cancellation shall be calculated pro rata on the Agent's/Broker's originally quoted premium. Otherwise, the earned premium shall be calculated pro rata on the revised premium. If a subsequent application is submitted by the same Agent/Broker to the same Servicing Carrier for substantially the same risk within 30 days of the effective date of cancellation of the first policy and, the Agent/Broker reports non-payment of additional premium, the earned premium shall be calculated pro rata on the revised premium.

Note: For policies for which premium is paid direct to the Servicing Carrier and the Carrier initiates cancellation the words 'agent/broker' will be read to mean Servicing Carrier.

When outstanding premium cannot be collected in all other cases

Agent/Broker Responsibilities

If cancellation of a policy is requested by the Agent/Broker due to inability to collect the full policy/renewal premium or a subsequent additional premium, the Agent/Broker will be responsible for the time on risk charge which will be pro rata of the full premium.

The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the insured.

Servicing Carrier Responsibilities

The Servicing Carrier shall promptly issue a registered notice of cancellation in accordance with the Statutory Conditions. The earned premium for cancellation shall be calculated pro rata on the full term premium at the time of cancellation.

When the Servicing Carrier issues a registered letter of cancellation, any unearned premium shall be refunded directly to the insured (unless the policy is financed through a premium finance company) and the Agent's/Broker's account shall be debited for the amount of the refund and credited for the unearned premium.

3. Cancellation of Late Issued Renewals

If the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the insured and collect a downpayment based on the estimated annual premium (or the estimated semi-annual premium for 6 month policies) for the upcoming renewal term.

Once the renewal is issued, if the insured does not accept the renewal premium, the Agent/Broker shall advise the Servicing Carrier of the amount of premium collected and request that notice of cancellation be issued to the insured or shall have the insured sign off the policy.

The Servicing Carrier shall then issue a registered letter of cancellation in accordance with the Statutory Conditions or issue the necessary cancellation documents. The earned

premium shall be calculated pro rata based on the previous term premium.

4. Flat Cancellation

New Policy

Flat cancellation of a new policy is not allowed except as provided under Rule 219: Flat Cancellation Exceptions.

Additional Premium Policy Change

Flat cancellation of an additional premium policy change is not allowed.

Renewal

If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 218) is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be responsible for earned premium. A written request acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of evidence of renewal refusal.

5. Cancellation of Renewals in Outlying Areas

No longer applicable

6. Flat Cancellation Exceptions

- 1) Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.
- 2) Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat.
- 3) If a cheque or electronic payment received for a new policy or renewal premium or, for the first installment thereof is not honoured by the financial institution, flat cancellation shall be allowed to the Agent/Broker provided that:
 - a) the cheque was dated and issued on or before the effective date of the policy period concerned or the electronic payment was made on or before the effective of the policy period concerned; and
 - b) the cheque was immediately deposited; and
 - c) in the case of a first installment, the amount of the cheque or electronic payment was sufficient to meet the Servicing Carrier's requirement or if financed under a contract with a premium finance company the full down payment required under the terms of the contract; and

- d) The return of the cheque by the financial institution or dishonour of the electronic payment is promptly reported to the Servicing Carrier. A copy of the cheque front and back or copy of the dishonour notice must be provided to the Servicing Carrier.

However, on the registered letter of cancellation to the insured, the Servicing Carrier shall request payment of the full pro rata time on risk charge.

7. Cancellation initiated by the Servicing Carrier

Non-Payment – Direct Bill

If premiums are paid directly to the Servicing Carrier, the Servicing Carrier may cancel an insurance policy for non-payment of premium. The earned premium shall be calculated pro rata.

Other Circumstances

The Servicing Carrier may not otherwise cancel an insurance policy unless approval of such action is contained elsewhere in this manual or is obtained in the manner prescribed by the Association's Board of Directors.

F. Refund Calculation

1. Insured's Request

For a policy cancellation requested by or on behalf of the insured (e.g. requested by a premium finance company) the premium refund shall be calculated in accordance with the Short Term Tables, unless a pro rata cancellation is being allowed because the risk (excluding Motorcycles, Mopeds, Snow Vehicles and Antique Vehicles) is being placed in the voluntary market.

2. Any Other Reason

Where the policy is being cancelled for any other reason (e.g. by registered letter) the premium refund shall be calculated on a pro rata basis using the Day Table.

Rule 220: Not applicable

Rule 221: Time on Risk Tables

A. Pro Rata

Calculation for Endorsements & Cancellations

Using the Day Table on the next page:

1. Determine the percent that corresponds to the policy's expiry month and day. For example March 26 is .233. Express the policy's expiry date in a decimal format by combining the year and the fraction. March 26, 1999 would become 1999.233.
2. Determine the percent that corresponds to the effective date of the policy change or cancellation and express that date in a decimal format. If the effective date of policy change is November 20, 1998 that would be expressed as 1998.888. Note that if the effective date of change or cancellation is February 29, it should be treated as February 28.
3. Subtract the second number from the first.

Policy expiry date	1999.233
Policy change date	1998.888
Refund/change percentage	.345
4. Where the policy is a six month policy, double the refund/change percentage.
5. For a policy cancellation, the refund is calculated by multiplying the policy premium as of the cancellation date by the refund/change percentage. The policy premium is the full term premium for the coverage in force at the time of cancellation. Minimum retained premium must be taken into consideration.
6. For a policy change, the additional/return premium is obtained by multiplying the full term premium for the change by the refund/change percentage.

C. Short Term Tables

1. Motorcycles, Mopeds, Antique Vehicles.

Use Short Term Table 3 for all coverages other than Comprehensive/Specified Perils which are subject to Short Term Table 1 or 2.

2. Snow Vehicles

Use Short Term Table 4 for all coverages other than Comprehensive/Specified Perils which are subject to Short Term Table 1 or 2.

3. All Other Vehicles

For a policy cancellation use Short Term Table 1 or 2. For a short term policy, use Short Term Table 1.

Cancellation requested by or on behalf of Insured

1. Referring to the Day Table calculate the number of days the policy has been in force.
2. Referring to Table No. 1 (in the case of an annual policy) or Table No. 2 (in the case of a six-month policy), determine the “Percentage of premium”.
3. Subtract that percentage from 100% to determine the “refund percentage”.

4. Apply the refund percentage to the full term policy premium as at the cancellation date. Minimum retained premium must be taken into consideration.

Calculating premium for a Short Term policy:

1. Referring to the Day Table, calculate the number of days the policy has been in force.
2. Referring to Table No. 1, determine the “Percentage of premium”.
3. Apply that percentage to the annual premium. Minimum retained premium must be taken into consideration.

SHORT TERM TABLE No. 1				SHORT TERM TABLE No. 2			
ANNUAL POLICIES				SIX MONTH POLICIES			
Days in force	% of Premium	Days in force	% of Premium	Days in force	% of Premium	Days in force	% of Premium
1-3	8	181-184	55	1	15	87-88	58
4-7	9	185-188	56	2-3	16	89-90	59
8-11	10	189-192	57	4-5	17	91-92	60
12-15	11	193-195	58	6-7	18	93-94	61
16-19	12	196-199	59	8-9	19	95-96	62
20-23	13	200-203	60	10-11	20	97-98	63
24-26	14	204-207	61	12-13	21	99-100	64
27-30	15	208-211	62	14-15	22	101-102	65
31-34	16	212-215	63	16-17	23	103-104	66
35-38	17	216-219	64	18-19	24	105-106	67
39-42	18	220-222	65	20-21	25	107-108	68
43-46	19	223-226	66	22-23	26	109-110	69
47-49	20	227-230	67	24-25	27	111-112	70
50-53	21	231-234	68	26-27	28	113-114	71
54-57	22	235-238	69	28-29	29	115-116	72
58-61	23	239-242	70	30-31	30	117-118	73
62-65	24	243-245	71	32-33	31	119-120	74
66-69	25	246-249	72	34-35	32	121-123	75
70-73	26	250-253	73	36-37	33	124-125	76
74-76	27	254-257	74	38-39	34	126-127	77
77-80	28	258-261	75	40-41	35	128-129	78
81-84	29	262-265	76	42-43	36	130-131	79
85-88	30	266-268	77	44-45	37	132-133	80
89-92	31	269-272	78	46-47	38	134-135	81
93-96	32	273-276	79	48-49	39	136-137	82
97-99	33	277-280	80	50-51	40	138-139	83
100-103	34	281-284	81	52-53	41	140-141	84
104-107	35	285-288	82	54-55	42	142-143	85
108-111	36	289-292	83	56-57	43	144-145	86
112-115	37	293-296	84	58-59	44	146-147	87
116-119	38	297-299	85	60-62	45	148-149	88
120-122	39	300-303	86	63-64	46	150-151	89
123-126	40	304-307	87	65-66	47	152-153	90
127-130	41	308-311	88	67-68	48	154-155	91
131-134	42	312-315	89	69-70	49	156-157	92
135-138	43	316-318	90	71-72	50	158-159	93
139-142	44	319-322	91	73-74	51	160-161	94
143-146	45	323-326	92	75-76	52	162-163	95
147-149	46	327-330	93	77-78	53	164-165	96
150-153	47	331-334	94	79-80	54	166-167	97
154-157	48	335-338	95	81-82	55	168-169	98
158-161	49	339-341	96	83-84	56	170-171	99
162-165	50	342-345	97	85-86	57	172 or more	100
166-169	51	346-349	98				
170-172	52	350-353	99				
173-176	53	354 or more	100				
177-180	54						

D. Short Term Tables No. 3 and No. 4 (seasonal use vehicles)

These tables apply to all coverages except Comprehensive or Specified Perils for Motorcycles, Mopeds, Snow Vehicles and Antique Vehicles. For Comprehensive or Specified Perils coverage use Short Term Table No. 1 or No. 2 or a pro rata calculation, depending upon the circumstances.

1. For each full month that insurance was provided, charge the corresponding "Percentage of annual premium" indicated below.
2. For part of a month charge pro-rata of the percentage applicable to the complete month. For example, in respect of a motorcycle insurance that commences on June 7th:

**30 days minus 6 days = 24; 24 divided by 30 = .8;
8 times 20% = 16% for the month of June.**

SHORT TERM TABLE No. 3			
Motorcycles & Mopeds and Antique Vehicles			
Excluding Comprehensive/Specified Perils			
Period	Percentage of annual premium	Period	Percentage of annual premium
January	Nil	July	20
February	Nil	August	20
March	5	September	10
April	10	October	5
May	10	November	Nil
June	20	December	Nil

3. The tables below apply to Canadian conditions. If there is use outside Canada during a month where the table indicates the charges as "Nil" there shall be an additional premium charged for that month equal to pro-rata of the annual premium. The surcharge for U.S. exposure is applicable, except where the vehicle is used for personal use only and proof of insurance is not required.

For example: The insured has a motorcycle that he wishes to trailer down to Florida to use during the months of November and December in addition to regular use for the year in Halifax. The annual premium is \$1,250 excluding any premium calculation for November and December. Using the Pro Rata Day Table, calculate the pro rata fraction for the months of November and December (.164) and apply that to the total annual premium. The additional premium charge for November and December will be \$205.

SHORT TERM TABLE No. 4			
Snow Vehicles			
Excluding Comprehensive/Specified Perils			
Period	Percentage of annual premium	Period	Percentage of annual premium
January	25	July	Nil
February	25	August	Nil
March	15	September	Nil
April	Nil	October	Nil
May	Nil	November	10
June	Nil	December	25

Rule 222: Reinstatements

A. A policy may only be reinstated if:

- a) The Servicing Carrier receives instructions not later than **the day before** the cancellation takes effect. This includes instructions from a premium finance company. Where the Agent/Broker has not forwarded payments to a premium finance company, the policy cannot be reinstated. Cancellation takes effect at 12:01 am. E.g. If the policy is to be cancelled effective July 1, the request for reinstatement must be received by the Servicing Carrier before midnight June 30. If the cancellation has taken effect, the policy cannot be reinstated and a new application must be completed. Any unpaid earned premium under the policy due to the Servicing Carrier must be paid with the new application.
- b) The policy was cancelled for non-payment, and the full required premium is received (by cash, money order or certified cheque from the insured) or there is written confirmation from the Agent/Broker assuming full responsibility for that premium. Where a refund cheque accompanied the registered letter, the amount of the refund cheque must also be obtained from the insured (by cash, money order or certified cheque) or the Agent/Broker shall assume full responsibility for that amount.

B. When a policy is reinstated

When a policy is reinstated, the Servicing Carrier shall issue a notice of reinstatement. If necessary, the Agent/Broker or Servicing Carrier shall issue a temporary or permanent liability card. If proof of insurance was cancelled, the necessary proof of insurance shall be reissued.

Rule 223: Commission Schedule

The commission rates are:

Commercial Vehicles	Experience Rated	Individually Rated
Long haul vehicles (including trailers) Classes 61-64, 99	6%	6%
Classes 33-36, 41-49, 53-55	7.5%	10%

Rule 224: Not applicable

Rule 225: Definition of Accident

A. What Is A Chargeable Accident

A chargeable (at fault) accident is an occurrence resulting in damage to persons or property arising out of the ownership, use or operation of a vehicle, in consequence of which:

1. An amount has been paid or would have been paid but for the existence of provincial Direct Compensation laws or agreements,
Or
2. A loss remains unsettled or unpaid,
Or
3. A civil suit is pending **in respect of** Liability, Collision or the Collision portion of All Perils coverage

A chargeable accident is always taken into account in rating even if there was no insurance in effect or the loss was repaid to the insurer by or on behalf of the insured or if the insured chose not to present the claim.

B. What Is Not A Chargeable Accident

An occurrence shall not be regarded as a chargeable accident if:

1. The insured's degree of fault is determined as zero under the relevant provincial fault determination laws or agreements or dispute resolution mechanism.
2. Damage to the applicant's vehicle
 - a) resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours;
 - b) occurred while the vehicle was legally parked and is reported to police within 24 hours;
 - c) resulted from collision with a wild or domestic animal;
 - d) is legally recoverable from the owner or driver of an uninsured or unidentified automobile.

Note: The words "loss(es)" and "claim(s)" where used in this manual are considered to have the same meaning as the word "accident."

The words "at fault" and "chargeable" where used in this manual are considered to have the same meaning.

C. How To Allocate Chargeable Accidents

No accident shall be used more than once in determining the premium for vehicles insured through Facility Association by the same Servicing Carrier (whether or not on the same policy).

There is no requirement that drivers be accident free on other vehicles. The rating of the commercial vehicle is determined from the vehicle history not the driver's history.

If the driver involved in the accident is removed from the policy, the accident shall continue to be assigned to the vehicle on which it occurred.

A chargeable accident will affect the rating of Liability, DCPD and Collision coverages.

At new business, where there are multiple vehicles and multiple drivers insured on a policy, any claims shall be assigned to the vehicle involved in the claim or one for which it has been substituted. At renewal, any at fault accidents which occurred during the policy term shall be assigned to the vehicle on which they occurred.

For example: A new application is received. Applicant is principal operator of vehicle 1 and has had 2 losses on vehicle 1 and 1 loss on vehicle 2. Employee is principal operator of vehicle 2 and has had 1 loss on vehicle 1 and 1 loss on vehicle 2. For purposes of allocating accidents, the 3 accidents involving vehicle 1 will be allocated to vehicle 1 and the 2 accidents involving vehicle 2 will be allocated to vehicle 2.

The term 'vehicle' includes 'one for which it has been substituted'.

The following table illustrates how chargeable accidents are to be applied in the rating of other types of vehicles if they cannot be assigned to the vehicle actually involved

Type of vehicle involved in the accident	Type of vehicle to which the accident can be applied
Private Passenger	Private Passenger, Motorhome, Light Commercial, Taxi or Garage
Light Commercial	Commercial, Private Passenger, Motorhome or Garage
Commercial	Commercial or Garage
Public (excluding Taxi)	Public (excluding Taxi)
Taxi	Taxi or Private Passenger
Motorhome	Motorhome, Private Passenger or Light Commercial
Motorcycle	Motorcycle
Garage	Garage
All Terrain or Snow Vehicle	All Terrain or Snow Vehicle

Note: "Type of vehicle" means the section of the manual in which the vehicle was or would have been rated.

For example: A pickup truck is rated as a private passenger vehicle used for pleasure only and the insured

had an at fault accident. The insured is now going to begin using the vehicle for commercial purposes. The accident that occurred while the vehicle was rated for personal use will continue to be applied when the insured begins driving the vehicle for commercial use.

Where an at fault accident is being charged against a vehicle showing on the policy and that vehicle is deleted from the policy or mandatory coverage on that vehicle is removed or suspended, the at fault accident shall be re-assigned on the following basis:

- to a remaining vehicle with active mandatory coverage i.e. not deleted or suspended
- to the vehicle that produces the highest premium where there is more than one remaining vehicle
- effective the date coverage on the original vehicle was deleted or suspended

Rule 226: Accident and Conviction Surcharges

These surcharges are applicable to Liability (including Passenger Liability), DCPD and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated.

A. Accidents

Accident surcharges are assessed in accordance with the Surcharge Schedule for chargeable accidents that occurred during the 36 months immediately preceding the effective date of the commencement of the insurance.

1. At New Business

No accident shall be used more than once in determining the premium for vehicles insured through Facility Association by the same Servicing Carrier (whether or not on the same policy).

Accidents arising from the ownership of any vehicle other than the described vehicle are not to be considered.

For example: The insured owns a business in which three commercial vehicles are driven by employees. Two of the commercial vehicles are insured in the voluntary market; the other is insured in FA. There have been 2 accidents on each of the vehicles in the voluntary market, none of which arose from the use or operation of the vehicle by the insured himself. There have been 3 accidents on the vehicle insured in FA. The accidents that occurred on the vehicles insured in the voluntary market are not used to calculate the accident surcharge on the vehicle insured in FA, as long as they are rated under another inforce automobile policy.

Where the term 'described vehicle' is used, it includes a vehicle substituted for it.

Accidents arising out of the use or operation of other vehicles for which another listed driver is responsible shall not be considered. There is no requirement that drivers are accident free on other vehicles – the rating is determined from the vehicle history not the driver's history.

a) One vehicle on the policy

Consider accidents that involved the described vehicle or a vehicle substituted for it.

For example: Applicant has had 1 at fault accident on the described vehicle and 1 accident on a neighbour's car. Employee had 1 at fault accident on own vehicle insured elsewhere but has now sold that vehicle. Only the accident on the described vehicle shall be considered.

b) One driver and two or more vehicles

Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the applicant or any other listed operator shall not be considered.

For example: There are two commercial vehicles on the policy; applicant is the only operator. There has been one accident on commercial vehicle 1 and one accident on commercial vehicle 2. Applicant also had two accidents on a pleasure vehicle insured elsewhere. The claims on the commercial vehicles are rated on the vehicles on which they occurred. The two accidents on the vehicle insured elsewhere are not considered.

c) Two or more drivers and two or more vehicles

Each driver is to be assigned as principal operator on the vehicle he/she most frequently drives. Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the applicant or any other listed operator shall not be considered.

For example: There are two commercial vehicles on the policy and two operators. Applicant is principal operator of vehicle 1 and has had one accident on vehicle 1 and one accident on his personal vehicle insured elsewhere. Employee is principal operator of vehicle 2 on which there have been two accidents. On vehicle 1 count only the accident that occurred on the described vehicle. The accident on the personal vehicle insured elsewhere is not to be considered. On vehicle 2 count both accidents as they occurred on the described vehicle.

2. At Renewal (for surcharge only)

At the time of renewal, the accident record shall be updated. Any accidents that occurred more than 36 months prior to renewal date shall be excluded and all accidents that occurred during the expiring term that involved the following shall be added:

- a) The described vehicle (regardless of driver).
- b) Other vehicles but were the subject of claims under this policy.

B. Convictions

Conviction surcharges shall be assessed for traffic offences (as hereinafter described) for which the insured was convicted in the 36 months immediately preceding the commencement of the period of insurance.

1. How to apply conviction surcharges

No conviction record shall be used more than once to determine conviction surcharges for vehicles insured in FA by the same Servicing Carrier, whether or not insured on the same policy.

If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they shall be considered as one conviction.

Convictions for road offences shall not be used in the rating of off road vehicles (e.g. Snow Vehicles, All Terrain Vehicles) and vice versa.

Surcharges shall not be assessed on private type trailers as described under Recreational Vehicles.

a) One vehicle and more than one driver

The conviction record of all persons who are listed drivers of the vehicle shall be reviewed to establish which conviction record develops the highest surcharge percentage in accordance with the Surcharge Schedule for convictions and/or the lowest driving record. That conviction record shall be used in calculating the maximum driving record and the conviction surcharge.

b) More than one vehicle and more than one driver

Each driver shall be allocated to the vehicle they drive most and that driver's conviction record shall be considered in relation only to that vehicle.

c) One driver and more than one vehicle

The driver's conviction record shall be applied to the vehicle that produces the highest premium prior to the application of any accident or conviction surcharges.

C. Accident/Conviction Surcharge Table

Maximum surcharge to be applied for accidents, serious, major and minor convictions is 250%.

Events in the preceding 36 months	Surcharge
Chargeable Accidents:	
2	10%
3	30%
Each additional	15%
Major Convictions	
1	25%
Each additional	25%

Minor Convictions

2	5%
3	15%
4	25%
Each additional	15%

Serious Convictions

1	100%
Each additional	100%
Maximum surcharge for accidents and all convictions	250%

D. Conviction Definitions**a. Major**

Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada

Failing, in the event of an accident, to give name and licence number to the police or any other person entitled to such information

Fail to obey school crossing stop sign

Failing to report an accident

Fail to report damage to highway property

Improper passing of a school bus

Improper passing in a school or playground zone

Improper speeding in a school or playground zone

Using a hand held wireless communication/entertainment device

Graduated Licence (where applicable):

- Accompanying driver has excess blood alcohol
- Drive at unlawful hour
- Drive motorcycle on prohibited highway
- Drive motorcycle with passenger
- Drive on prohibited highway
- Drive with excess passengers
- Drive with front seat passenger
- Driver unaccompanied by a qualified driver
- Permit novice driver in contravention of cond/rest

b. Minor

The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including, but not limited to:

Fail to notify police

Fail to make written report

Backing up/unsafe/illegal/improper: any type

Brakes/none/inadequate/improper: any type

Crowding driver's seat

Door opening/illegal/obstructing traffic: any type

Emergency vehicle/operating with no regard for safety

Driving off roadway (including shoulder/sidewalk/median): any type

Flagman/disobeying

Following too closely (including tailgating)

Headlights/parking lights/improper/lack of use: any type

Lack of control of vehicle: any type

Motor-assisted bicycle carrying passengers

Motorcycle/operating with only an instruction permit

Motorcycle/failure to wear helmet

Passing infraction: any type except school bus or school/playground zone

Pedestrian crossing violation: any type

Radar warning device in motor vehicle: if illegal in province

Railway crossing: any type

Safety zone violation: any type

Seatbelt: any offence

Signalling offences: any type

Slow driving/endangering other: any type

Smokescreen device on vehicle

Speeding: any type, except when listed as major or serious

Squealing tires

Stopping/illegal/improper: any type

Tires/defective/worn: any type

Towing/prohibited/unsafe: any type

Traffic signals/regulating lights: any type

Traffic signs/disobeying any legal sign except parking regulations

Trailer: improper attachments/improper towing

Turns/illegal/improper: any type

Unlicensed driver: any type including improper licence class (Driving without a subsisting licence)

Unsafe move

Unsafe vehicle: any type

Wrong side of road/wrong way: any type

Yield, failing to: any type

Note: This is a generic list and will not, in all cases, match the exact wording printed on the Driver Record Abstract.

c. Serious

Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:

Criminal negligence committed in the operation or use of a motor vehicle

Manslaughter committed in the operation or use of a motor vehicle
Driving while licence under suspension

Racing

Speeding of 50 kph or more over limit

Careless driving

Driving without due care and attention

Driving without insurance

Dangerous driving

Stunting

Impaired driving

Failure or refusal to submit to a breath or blood test

Failure to pass a breath or blood test

Failure to stop/remain at the scene of an accident

Failure to stop on request of or obey directions of a police officer

Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement

Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped

Driver under 22 years of age with alcohol in blood

Learner/Level One driver fail/refuse breath sample

Learner/Level One driver with alcohol in blood

If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction.

Rule 227: Proof of Insurance Where Notice of Cancellation or Deletion is Required

1. The Agent/Broker is authorized to issue proof of insurance on behalf of the Servicing Carrier in the form of the Servicing Carrier's standard certificate or a CSIO-approved Certificate of Insurance, with a notice of cancellation period not exceeding 15 days.

- a) If a notice of cancellation period exceeding 15 days is required, the Agent/Broker is to obtain approval from the Servicing Carrier prior to certificate issuance.
- b) Certificates must be issued only on a Described Automobiles basis. Should proof be required on a Blanket Basis, refer to item #4 below.
- c) Copies of all certificates issued by the Agent/Broker shall be submitted to the Servicing Carrier within one (1) business day for acceptance and documentation.
- d) The Servicing Carrier is ultimately responsible to ensuring that all proof of insurance issued by the Agent/Broker is acceptable and reflects the limits of the policy. The Servicing Carrier will promptly reissue any certificate originally issued by the Agent/Broker, where indicated coverage differs from the policy or where the notice of cancellation period was not previously approved by Underwriting.

2. The Servicing Carrier is responsible for the completion of any non-standard certificates (i.e. certificates that are to be completed on a non-CSIO approved form), Out-of-Province, U.S. or Other filings.
 - a) The Agent/Broker must specify to the Servicing Carrier if proof of insurance (e.g. a financial responsibility certificate) must be issued or filed with a Local, Provincial, Federal or U.S. authority.
 - b) Where vehicles are operated in the U.S., Agents/Brokers must confirm with the Insured's if proof of insurance is to be filed and, if so, in what amount.
3. If proof of insurance is issued by the Servicing Carrier, a copy must be supplied to the Agent/Broker for their records.
4. Proof of insurance must only be issued on a 'Described Automobile' basis. Proof may not be issued or filed on a 'Blanket Basis' (i.e. without specifying the insured vehicles), only if the authority concerned permits no alternative. In that case, the Facility Association's form of 'Indemnification and Hold Harmless Agreement' must be fully completed, and include the signatures of the Applicant and a witness. The completed form is to be kept on file with the Servicing Carrier.
5. Parties requiring proof cannot be added as additional named Insureds on the policy. The certificate showing proof of insurance guarantees to the Party that the vehicle is insured. This is the full extent of the guarantee.
6. Should the Servicing Carrier have any concern with the coverages or limits being guaranteed when asked to use a certificate prescribed by the organization or authority with whom the certificate is being filed, the Servicing Carrier should contact Facility Association Head Office.

A. Financial Responsibility Certificate

A temporary liability card may be issued for an applicant who requires the filing of a financial responsibility certificate before he/she may be licensed to drive, provided a fully completed and signed application is submitted for the applicant at the time the temporary liability card is issued. Details of the licence subsequently obtained must be reported promptly to the Servicing Carrier.

B. Renewal or Offer to Renew

If a renewal or offer to renew is issued where proof of insurance has been issued or filed and the renewal is not required, the Servicing Carrier must be notified in sufficient time to file a notice of cancellation in accordance with the applicable authority's requirements. Otherwise the Agent/Broker/Insured shall be responsible for time on risk charges.

C. Policy Cancellation, Vehicle Deletion,

1. Registered Letter

Where proof of insurance has been issued or filed and the policy is to be cancelled, the cancellation of coverages to

which the proof of insurance relates shall be processed in accordance with the Statutory Conditions.

The notice of cancellation for the authority concerned must be issued on the same day as the notice of cancellation to the insured. However, as a result of the authority's requirements the effective date of cancellation may be different.

For example: The registered letter of cancellation for the policy is issued on June 1 for both the insured and the provincial authority. For the insured, cancellation shall take effect 15 days from the date the registered letter is received at the post office to which it was addressed. Let's say June 19. The provincial authority requires 30 days notice of cancellation. The effective date of cancellation for the authority shall be June 30. If the insured had a Comprehensive loss on June 25, the policy would not respond. If however, the insured had a Liability loss on June 25, the policy may have to respond as the proof of insurance provides that Liability coverage is in effect until cancelled on June 30.

2. Insured's Request

Where proof of insurance has been issued or filed, and the vehicle is to be deleted from the policy or the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed after taking into consideration the period of notice required by the authority.

The effective date of cancellation or deletion shall be the same for both the insured and the authority concerned.

For example: The insured requests cancellation of the policy to be effective June 1. The provincial authority requires 30 days notice of cancellation. The notice to the provincial authority is sent on June 5. The effective date of cancellation for the insured will be July 5.

D. Filing Liability Limits

The filing should always be made for the limit required by law even if the policy actually shows a higher limit.

Where a vehicle requires filings in multiple jurisdictions, the filing should be made showing only the limits required in that jurisdiction. The policy should be written with the lowest limits necessary to meet all requirements.

For example: In one jurisdiction a filing for a vehicle requires a split limit of \$1,000,000 road hazard and \$1,000,000 passenger hazard. A filing for a \$5,000,000 combined limit is also required in another jurisdiction for the same vehicle. The policy must be issued with a \$5,000,000 inclusive limit. One filing should be made showing the split limits of \$1,000,000 and \$1,000,000. The other filing should be made showing the \$5,000,000 limit.

Where a filing is to be made for a leased vehicle, the filing should be made in the name of the lessee only.

E. Processing Fees for Filings

Please contact your Servicing Carrier for a schedule of fees which will be charged on a 100% cost recovery basis.

Any charge required by the authority concerned shall be in addition to, and separate from, the Processing Fees.

Rule 228: Outside Prince Edward Island Exposure

A. Outside Prince Edward Island Exposure Surcharge

Any commercial vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge.

The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.

Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S.

The percentage of U.S. Exposure will be determined based on the International Fuel Tax Assessment (IFTA) reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.

If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure.

If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of U.S. exposure.

If this exposure is 5.0% or less of total mileage, a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile, DCPD and END 44R.

NOTE: Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the minimum FMCSA required limit based on the type of carriage, commodity transported and State required.

Liability, Accident Benefits, Uninsured Automobile, DCPD, END 44R

For each percentage point of total mileage in the U.S. or applicable Canadian jurisdiction, surcharge 1% of the applicable premium.

For example:

Outside Prince Edward Island Exposure	Applicable Surcharge

Up to 5%	5%
10%	10%
25%	25%
50%	50%

Optional Physical Damage

For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge .50% of the applicable premium.

For example:

Outside Prince Edward Island Exposure	Applicable Surcharge
6%	3%
10%	5%
25%	12.5%
50%	25%

B. Currency Differential Surcharge

Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars.

The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day..

The surcharge percentage is calculated by means of the following formula:

Currency differential x Outside Prince Edward Island exposure surcharge

For example:

The rate of exchange for the U.S. dollar is 1.3085 Canadian.

Therefore the currency differential is 0.31.

The Outside Prince Edward Island exposure surcharge is 25%.

Currency differential surcharge:
 $0.31 \times 25\% = 7.75\%$

The Currency differential surcharge is

1. Applied only to the Liability premium (Road/ Passenger Hazard) not DCPD.
2. Not subject to a minimum surcharge.
3. Additional to but not compounded on the Outside Prince Edward Island exposure surcharge.

Example:

The Liability premium is \$1,000

Outside P.E.I. Exposure Surcharge is	25%
The Currency Differential Surcharge is	7.75%
Base Premium	\$1,000
Outside P.E.I. Exposure \$1,000 X .25 =	\$250
Currency Differential 1,000 X 7.75 =77.50 (rounded) \$78	
Total Liability premium	\$1,328

4. In addition to the Servicing Carrier's fee for filing proof of insurance.
5. Payable only when proof of insurance is required by U.S. authorities.
6. The combined dollar value of the currency differential surcharge and the Outside Prince Edward Island exposure surcharge is subject to a minimum of \$50 per policy term.

For example: Using the example above, the dollar value of the Outside Prince Edward Island exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.

Rule 229: Claims

Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to his Facility Association policies must immediately be reported in the manner prescribed by the Servicing Carrier.

1. Snow Vehicles and All Terrain Vehicles (with or without END 9) on Ice/Water

The following scenarios shall be considered Comprehensive losses:

An insured drives a Snow Vehicle or All Terrain Vehicle on a frozen lake and hits open water.

An insured drives a Snow Vehicle or All Terrain Vehicle on a frozen lake. The ice cracks and the Snow Vehicle or All Terrain Vehicle sinks to the bottom.

A Snow Vehicle or All Terrain Vehicle is parked on ice. The ice cracks under the machine and it sinks to the bottom.

2. Collision with Animals

Losses involving Collision with animals, both wild and domestic, shall be paid under Comprehensive coverage. If the policy does not afford Comprehensive coverage but does provide Collision coverage, the loss shall be paid under Collision coverage and be regarded as not at fault.

Rule 230: Not applicable

Rule 231: Suspension and Reinstatement of Coverages – END16/17

Liability, DCPD, Accident Benefits, Uninsured Automobile and Collision as they relate to the **use and operation** of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16.

This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the **ownership** of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.

No refund is allowed in respect of Comprehensive and Specified Perils.

If Liability and Accident Benefits coverages are removed or suspended twice in a year, then removal of these coverages is not permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while these coverages are removed or suspended.

END 16/17 is not available for the following:

1. Vehicles for which proof of insurance is issued or filed.
2. Experience rated risks
3. Recreational vehicles rated in the Recreational Vehicle Section
4. Vehicles that were never intended to be driven.
5. Vehicles held for sale whether or not on an auto dealer's lot.

Rating

The refund for the period of cancellation is calculated according to the table printed on the END 16 form.

In no event shall a refund be granted for any suspension period of less than sixty (60) consecutive days.

Rule 232: Suspension of Operator's Licence

The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence, or where a driver is unlicensed. These provisions apply whether END 28A (Excluded Driver) is being added to the policy at the request of the insured or by the Servicing Carrier because of the above mentioned circumstances.

A. If there is no other driver of the vehicle

1. An application for insurance of the vehicle shall be declined by the Agent/Broker.
2. If the situation is discovered after the policy has been issued, the Servicing Carrier shall cancel the policy by registered letter.
3. The time on risk charge for the period to expiration of notice of cancellation will be pro rata of the premium applicable to the risk as submitted.
4. If the situation is discovered as a result of enquiries prior to the renewal date, the Servicing Carrier shall issue a notice of nonrenewal.

Note: Where the Insured's licence is suspended, the Insured shall be permitted to place the vehicle in storage and suspend or remove moving coverages. See Rule 201: Minimum Coverage.

B. If there is another licensed driver of the vehicle

(It is assumed that the person concerned will not drive without a valid licence.)

1. The Servicing Carrier shall issue END 28A (Excluded Driver Endorsement) for that person.
2. If that person being a driver affected the rating of the insurance, the insurance shall be re-rated to remove that person as a driver but any accidents that occurred while that person was driving shall continue to be taken into account in rating.

C. Unsigned END 28A

If END 28A (Excluded Driver) is not signed, END 28A shall be deleted and the policy shall be re-rated as though there was no END 28A.

NOTE:

Where a contract evidenced by a motor vehicle liability policy names an excluded driver, the insurer is not liable to any person under the contract or under the Insurance Act or the regulations for loss or damage that occurs while the excluded driver is driving an automobile insured under the contract.

Rule 233: Home-Made/Reconstructed/Right Hand Drive/Imported Vehicles

The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle.

This rule does not apply to vehicles with a manufacturer assigned VIN and a status of rebuilt which are to be rated using CLEAR rate groups.

A. Liability, DCPD, Accident Benefits

No coverages are permissible until the following is provided to the Servicing Carrier:

1. A valid vehicle registration and at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier

And

2. For vehicles valued \$15,000 or more, an appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured.

These certificates must accompany the application to the Servicing Carrier.

3. Rate group 10 is to be used for Accident Benefits where vehicles are rated by value.
4. The insurance shall be subject to END 19 (Limited the Amount Paid for Loss or Damage Coverages) which must be attached to the policy and a copy signed by the Insured. END 19A (Agreed Value of Automobiles) is not available.

B. Optional Physical Damage Coverage

1. No optional physical damage coverage (for any value) will be available for:
 - a) 'Home-Made'/Reconstructed Vehicles until the construction, reconstruction, restoration has been completed and the mechanical fitness and value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.
 - b) Right Hand Drive and Imported Vehicles until value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.
2. The premium is based on the appraised amount.
3. The insurance shall be subject to END 19 (Limiting the Amount Paid for Loss or Damage Coverages) which must be attached to the policy and a copy signed by the Insured. END 19A (Agreed Value of Automobiles) is not available.

Rule 234: Vehicles Used Outside Jurisdiction of Registration

When a Named Insured takes up permanent residence, or registers the business in another jurisdiction, the Named Insured is required to register the vehicle(s) in the new jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction.

Facility Association shall not provide insurance for vehicles that are never operated in the jurisdiction in which they were registered.

When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes:

1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction.
2. If it is known in which territory the vehicle is being used and there are FA premiums for that territory, then the appropriate FA premiums for that territory must be used.
3. If the vehicle is operated outside Prince Edward Island, including into the U.S., Prince Edward Island rates and a surcharge apply. Refer to Rule 228: Outside Prince Edward Island Exposure to determine the surcharges applicable.

Rule 235: Purchasing Vehicles in Jurisdiction Where FA Does Not Operate

When an insured acquires a new vehicle and all vehicles owned by the insured are covered under a POL 1, coverage is automatically provided for the newly acquired vehicle if the insurer is notified of the acquisition within 14 days.

When the insured:

- a) acquires a vehicle in the U.S. and brings it to Canada to a jurisdiction in which FA operates, or
- b) acquires a vehicle in a jurisdiction in Canada in which FA does not operate;

FA shall if necessary, issue a short term policy to provide coverage while the vehicle is in transit (under a transit authority permit) before it is registered in the jurisdiction of residence. The short term policy shall only be provided for a period of time sufficient to allow the vehicle to be driven from the point of purchase to the residence of the owner. This should correspond to the period of time the transit permit is valid.

When the insured comes through Customs, the vehicle must be declared and the insured will be provided with the appropriate forms to complete and submit to the provincial registry so that the vehicle may be registered. A new

application can then be submitted for a 6 or 12 month policy if required.

Where an individual or company has a business that includes the purchasing of vehicles in the U.S. or jurisdictions where FA does not operate for shipment back to a Canadian FA jurisdiction for resale, coverage must be provided by means of a garage policy for Automobile Dealers.

Premium Calculation

The premium is to be calculated in accordance with Short Term tables subject to minimum premium.

Private passenger vehicles are to be rated class 01 or 08-19 using the appropriate driving record. There is no surcharge for Outside Prince Edward Island exposure.

The territory to be used is the territory where the insured resides.

Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated class 44. Driving record is 0. 100% Outside Prince Edward Island Exposure Surcharge applies.

Rule 236: Short-Term Rentals-Unspecified Lessees - Leases of 30 Days or Less

Use POL 1 and END 5c. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21a/b is not permitted. Use of END 44 is not permitted.

Liability, DCPD, Optional Physical Damage

Class of Vehicle	Premium
Private Passenger Vehicles	250% of 07/0 rate
Commercial Vehicles	
Light Trucks	200% of 43/0 rate
Heavy Trucks	200% of 45/0 rate
Tractors/Trailers	175% of 64/0 rate
Motor Homes and Vehicles with mounted Camper Unit	
Liability, DCPD	250% of 07/0 rate
Optional Physical Damage	250% of normal rate
Private Type Trailers	
BI	Non Pleasure rate plus \$15
PD	Normal rate
Optional Physical Damage	250% of normal rate
Motorcycles & Mopeds	250% of Driving Record 0 rate applicable to Age 16-20
Snow Vehicles	250% of normal rate
All Terrain Vehicles	250% of normal rate
Any other vehicle	Refer to Servicing Carrier

NOTE: No DCPD premium is applicable to private trailers and camper units.

Accident Benefits, Uninsured Automobile

Charge the normal rate for the type of vehicle concerned.

Rule 237: Long-Term Leases-Specified Lessees- Leases Exceeding 30 Days

A. Application

The lessee must complete an FA application form. The name and address of the applicant/lessee and the name and address of the lessor must be shown where required on the application form.

B. Policy

Use POL 1 with END 5. The name and address of the lessor and the name and address of the lessee must appear on the policy declaration page.

C. Rating

The vehicle is rated as if owned by the lessee.

Rule 238: Driver Training Vehicles

All Driver Training Vehicles (regardless of vehicle type) shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee.

Use POL 1 with END 6D. This endorsement extends the Liability section of the policy to cover the applicant's liability for student drivers/observers.

A. Driving Record

Driving record is to be calculated in accordance with the section of the manual that applies to a similar class of vehicle, subject to a maximum of Driving Record 3. Clear record earned on a similar vehicle which was not previously used for driver training, shall be applied when determining the driving record for driver training vehicles.

For example: The insured opens a driver training school and either uses his own car or buys another car to use as a driver training vehicle. The insured has no previous experience with driver training and is 5 years accident free. According to the rules in the Private Passenger section the insured is entitled to Driving Record 5. Therefore the insured is entitled to Driving Record 3 on the driver training vehicle. If the insured had never owned a tractor trailer and purchased one to use for driver training, the driving record entitlement would be 0 according to the rules in the Commercial section.

B. Vehicle used solely for Driver Training

Calculate the premium as follows, add any applicable accident and conviction surcharges, and then apply the surcharges indicated in the Driver Training Surcharge Table.

Private Passenger Vehicles:

Rate as Class 07

Commercial Vehicles:

Light – Rate as Class 36; Heavy – Rate as Class 44

Public Vehicles (Buses, etc.):

Private Passenger Type Vehicles:

Rate as Class 07

Other Vehicles:

Light Rate as Class 36; Heavy Rate as Class 44

Recreational Vehicles:

Rate at non-pleasure rates

C. Vehicles used for Driver Training in addition to some other use

1. Calculate the premium as though the vehicle is used solely for driver training.
2. Calculate the premium as though the vehicle were used solely for the 'other use'. *For example:* If the vehicle is used for driving to and from work less than 17 km one way, use Class 02.
3. Add the dollar value of the driver training surcharge calculated in step 1 to the premium calculated in step 2.
4. Compare the premium in step 1 to the premium calculated through steps 2 and 3 and use the higher of the two.

For example:

Step 1

The vehicle is a private passenger vehicle and using class 07, the total premium is \$700. The Liability premium is \$200. The vehicle is equipped with dual controls so a surcharge of 35% is applied to the Liability premium for a surcharge of \$70. The total policy premium calculated in step 1 is therefore \$770.

Step 2

The driver training use is part time and the insured also uses the vehicle to drive to and from another job. Therefore a premium of \$400 is calculated by rating the vehicle as Class 02.

Step 3

The premium in Step 2 is \$400 and we add to that the surcharge premium of \$70 calculated in Step 1.

Step 4

Use the higher of the results from Step 1 (\$770) or Step 3 (\$470).

D. Driver Training Vehicle Surcharge Table**1. Vehicles used only for Secondary School, College or University training courses.**

Coverage	Equipped with dual controls	Other
Liability/DCPD	35%	135%
Collision	0%	75%

2. Other Vehicles

Coverage	Equipped with dual controls	Other
Liability/DCPD	70%	170%
Collision	25%	100%

Rule 239: Fleets**A. Definition**

A fleet is a group of 10 or more self-propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long-term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.

For example: If the insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the insured has 132 months of Liability insurance. If the insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated.

The 120 months is established on the basis of vehicles the insured has owned or leased from others. The applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.

Vehicles that the insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however,

one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured by FA. If the policy does qualify for experience rating, only the experience on the vehicles insured by FA shall be used to promulgate the rate.

The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated 07 shall be added (with any claims) on the policy and in the experience rating.

Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s).

Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:

1. the Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations **and**
2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle **and**
3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, **and**
4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, **and**
5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.

A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.

A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.

The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 239.

B. Fleet Rating

Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured in FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date so as to facilitate experience rating.

Experience rating includes the following:

- All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim;
- Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application;
- Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer;
- Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss;
- Amounts above FA deductibles when the prior Insurer had higher deductibles;
- Losses falling within any special agreements with the prior Insurer.

NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.

Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21a and 21b is not permitted.

Midterm Rating

If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 239:B. Fleet Rating.

Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time.

If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If

more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies.

If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date.

Optional Physical Damage Coverage

Vehicles may not be covered for Comprehensive/Specified Perils only.

The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage.

Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.

C. Loss Information

Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed.

For example: The new policy term will be May 1, 1999 to May 1, 2000. The insured had 2 losses between May 1, 1998 and May 1, 1999. The insured had 2 losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.

D. New Applications

1. Forms required for Fleet Submissions

- a) Facility Association application
The application form fully completed and signed. Under vehicle items show "Fleet Policy".
- b) Automobile Fleet Schedule
All vehicles including trailers for which insurance is required must be fully described.
- c) Fleet Vehicle Count Calculation
Must be completed to determine the number of vehicles insured by coverage.
- d) Fleet Rating Information Statement
This form provides additional information about the risk.
- e) Any additional supplements such as drivers list, taxi questionnaire.

2. Incomplete Fleet submission forms

If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.

3. The Applicant must understand that:

The risk is bound from the effective date shown and an earned premium shall be charged.

The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker.

If proof of insurance is required by U.S. authorities, a Currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 228: Outside Prince Edward Island Exposure.

The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 227: Proof of Insurance.

Fleets cannot be issued with a term of 6 months.

The applicant(s) must sign and date all documentation where indicated.

4. Agent/Broker responsibilities:

Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays.

Premiums are to be calculated at Driving Record 0 and must include the Outside Prince Edward Island Exposure Surcharge if applicable.

If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.

Collect from the applicant the premium quoted at driving record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the insured.

Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a "blanket" wording of any kind.

A premium must be quoted and the risk bound before the fleet is submitted.

5. Servicing Carrier responsibilities:

The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound.

Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents.

6. If the revised premium is not acceptable:

If a promulgated fleet rating is not acceptable to the applicant, the coverages shall be cancelled without charge if all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating

For example: The Agent/Broker bound coverage as of June 1 and quoted the applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the insured of the premium increase and the insured advises they want to cancel the policy. On July 18, the Agent/Broker advises the insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000.

If a fleet rate has been established and the policy is cancelled because the applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium.

For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.

7. Premium Calculation**Liability**

Where the applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.

Public Vehicle - Road Hazard and Passenger Hazard

- a) Enter the premium applicable to the minimum statutory limit for Road Hazard.
- b) If one premium applies to both Road and Passenger B.I., or if a combined Road and Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately.

For example:

- a) The insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages.
- b) The insured requires \$1,000,000 Road Hazard and \$2,000,000 Passenger B.I. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium will be entered on the fleet schedule as \$400/\$300 because different Liability limits apply to each coverage.
- c) If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column.

Note: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6a/b/c/f, 22).

Every other vehicle

Enter the premium applicable to the statutory minimum limit.

Physical Damage**All Perils**

No longer available

All other coverages

Enter premium and deductibles where indicated.

Premium Totals**Liability**

1. Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Liability – Hazardous Cargo), Table 2 (Passenger Hazard B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined)
2. Apply the increased limit factor for limits up to \$1,000,000. See the Commercial and Public sections of the manual for the factors.
3. Apply the increased limit factor for limits over \$1,000,000 if required. See Commercial section for tables 1A and 1B and Public section for Tables 1A, 2 and 3.

4. Add the final total under each Table to the total derived from adding together all other premiums.

All Other Coverages

Total the premiums in each column.

E. Renewals

Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record.

Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer-to-renew before the insurance expires.

The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned.

Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued. Policies currently having 6 month terms will be renewed as annual policies on their next renewal.

Rule 240: Not applicable**Rule 241: Carrying Explosives**

The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4a. END 4a can be applied to all coverages or limited to the mandatory coverages.

An Explosive Questionnaire must be completed and signed by the applicant and submitted to the Servicing Carrier.

1. A commercial type vehicle operated by an explosive manufacturer or dealer shall be rated in accordance with the Commercial section of the manual.
2. For any other vehicle there shall be an additional charge applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium.

Rule 242: Carrying Radioactive Material

The standard policy exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4b. END 4b can be applied to all coverages or limited to the mandatory coverages.

A Radioactive Materials Questionnaire must be completed and signed by the applicant and submitted to the Servicing Carrier. An additional charge shall be applied to the vehicle premium.

Contact your Servicing Carrier for the amount of the additional premium.

Rule 243: Endorsements Applicable to POL 1 (Owner's Policy)

Notes:

1. No endorsements, no special wordings and no changes to standard forms are permissible except as approved by or on behalf of the Superintendent(s) of Insurance.
2. This Manual (in this section and elsewhere) provides certain details of approved endorsement forms. The descriptions are necessarily very brief and reference must be made to the actual wordings of the endorsements to ascertain the full provisions and restrictions.
3. In certain cases a copy of the endorsement must be signed by the applicant and filed with the Servicing Carrier. The insurance will not be continued or the policy will be re-rated, if this requirement is not met.

Liability or (TPL) means B.I. and P.D. Tort;

DCPD means Direct Compensation – Property Damage;

Optional Physical Damage means Optional Coverages – Loss or Damage (Collision, Comprehensive, Specified Perils)

	Standard Endorsement Form Number, Title and Purpose	Rating
2	Providing Coverage When Named Persons Drive Other Automobiles Extends the “drive other automobiles” Liability and Accident Benefits coverage to persons other than the insured and spouse.	The premium is dependent upon the Liability limit applicable to the vehicle: Limit in thousands \$200 \$300 \$500 \$1000 Premium per person 8 9 10 11 Accident Benefits per person \$1.
3	Drive Government Automobiles Covers the insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle that may be in their custody and, in regard to the optional physical damage coverages, must indicate the required limit per occurrence.	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the insured's custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability/DCPD:20% Accident Benefits:50% Optional Physical Damage:100%
4A	Permission to Carry Explosives Removes the policy form's exclusion in regard to carrying specified explosives only.	If main cargo, rate vehicle as Class 48, 61B-64B plus special factors. If incidental, net annual \$50. See Rule 241
4B	Permission to Carry Radioactive Materials Removes the policy form's exclusion in regard to carrying radioactive materials only.	If main cargo, rate vehicle as Class 48, 61B-64B plus special factors. If incidental, net annual \$50. See Rule 242
5	Permission to Rent or Lease Automobiles and Extending Coverage to the Specified Lessee(s) Applicable to leases exceeding 30 days.	No charge for the endorsement. Vehicle is rated as if owned by lessee. See Rule 237
5C	Permission to Rent or Lease (unspecified lessees - short term leases only) Applicable to leases not exceeding 30 days	The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, DCPD, Collision, Comprehensive and Specified Perils: Private Passenger250% of 07/0 Commercial Vehicles Light Trucks 200% of 43/0 Heavy Trucks 200% of 45/0 Tractor/Trailers175% of 64/0 Private Trailers Liability, DCPDNon pleasure rate plus \$15 optional Physical Damage250% of normal

		MotorHomes & Camper Units Liability/DCPD. 250% of 07/0 Optional Physical Damage 250% of normal Motorcycles & Mopeds 250% of DR 0 for age 16-20 Snowmobiles & ATVs 250% of normal See Rule 236
5D	Conversion Coverage (rented or leased automobiles)	Not available on Facility Association policies.
6A	Permission to Carry Passengers for Compensation Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Vehicles and Public Vehicles. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	For Private Passenger Vehicles used in car pools : add 10% of Liability premium. Attach 6A. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6a is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of insured's job and employer reimburses employee for expenses - then 07 rates apply. Attach 6A. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then 02 or 03 rates can apply. Attach 6A. iii) All others, then appropriate taxi, limousine or bus rates are applicable. See Public Vehicles section. END 6a would be attached, however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Vehicles Section of the manual.
6B	School Bus Used in respect of School Buses. In regard to Passenger Hazard, provides either (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) passengers' property or (b) a combined limit in respect of all passengers' bodily injury and property damage. Also, see END 22.	Rate vehicle according to Public Vehicles Section.
6C	Public Passenger Vehicles Used in respect of buses other than School Buses. In regard to Passenger Hazard, provides either (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property carried in the automobile, or (b) a combined limit in respect of all passengers' bodily injury and property.	Rate vehicle according to Public Vehicles Section
6D	Driver Training School Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both "any one person" and "two or more persons". Also, see END 22	See Rule 238 for rating instructions
6F	Public Passenger Vehicles	Rate vehicle according to Public Vehicles Section

	Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	
7	Separate Limits (Liability) Used only when proof of insurance is filed in respect of a vehicle. The authority concerned requires that, in respect of Road Hazard, the insurance provide separate Liability limits for (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property.	Premium is that applicable to an inclusive limit equal to the sum of the limits of “ii” and “iii”.
8	Property Damage Reimbursement	Not available on Facility Association policies.
8a	Property Damage Reimbursement for Operation by Named Person Used in conjunction with END 28 and 78. The insured agrees to indemnify FA for loss or damage to property arising out of accidents while the person named on the endorsement is operating the vehicle. END 8a may not be used where the person to whom it applies is the named insured	No charge
9	Marine Use Excluded Specifies that insurance is not provided while the vehicle is in or upon water or being launched or landed. The use of the endorsement is mandatory in respect of vehicles designed for use on both land and water (amphibious vehicles, all terrain vehicles, swamp buggies).	No charge.
13C	Deletion of Glass Coverage Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage.	Private Passenger Vehicles, Motor Homes and “Light” Commercial Vehicles (excluding Trailers) Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$1,000 or over where there is no discount from the full applicable Comprehensive premium. Note: For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage. Other Vehicles: Not offered.
16	Suspension of Coverage The Liability, DCPD, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16. The endorsement does not suspend the Liability and Accident Benefits coverages that relate to “driving other vehicles”. The endorsement may be used in respect of most private passenger and commercial-type vehicles. It is not available in respect of - a. Vehicles for which proof of insurance is issued or filed. b. Experience-rated vehicles. c. The Recreational vehicles/items to which the Recreational Vehicles Section relates. d. Vehicles that were never intended to be driven. e. Vehicles held for sale whether or not on an auto dealer’s lot.	In no event shall refund be granted for any suspension of coverage less than sixty (60) consecutive days.
17	Reinstatement of Coverage Used in connection with END 16. See Rule 231	
19	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the DCPD and optional physical damage sections of the policy is the actual cash value of the vehicle or the specified	Base DCPD and optional physical damage premiums on estimated or appraised current value.

	dollar amount (selected by the insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.	
19A	Valued Automobiles	Not available on Facility Association policies.
20	Loss of Use	Not offered in this section.
21A	Receipts or Mileage Basis Fleet	Not available on Facility Association policies.
21B	Blanket Basic Fleet	Not available on Facility Association policies.
22	Damage to Property of Passengers Used to insure the Passenger Property Damage hazard when either (a) END 6a or 6d is attached to the policy or (b) END 6b is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage	Charge the Passenger Hazard Property Damage premium for the class of vehicle concerned and attach END 22 when required.. See Public Vehicles Section.
22N	Cargo Insurance	Not available on Facility Association policies.
23A	Mortgage Records the joint interest of a lienholder. If an END 23a is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	No charge.
23B	Mortgage (Broad Form) Broader than END 23a in that it provides additional protection to the lienholder. If an END 23b is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	10% of total optional physical damage premium; minimum net annual \$25.
24	Fire Apparatus Excludes optional physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle	No charge.
25	Alteration Used by Servicing Carrier to record policy changes..	No charge. Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.
26	Disappearing Deductible	Not available on Facility Association policies.
27	Legal Liability for Damage to Non-Owned Automobile(s) and Providing Other Coverages When Insured Persons Drive Other Automobiles	Not offered in this section
27B	Business Operations - Liability for Damage to Non-Owned Automobile(s) in your Care, Custody or Control The purpose of the endorsement is to cover the Insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle/trailer that may be in his custody and indicate the required limit per occurrence.	Coverage premiums charged are those applicable to the highest rated vehicle as if the Insured owned such a vehicle. The limit per occurrence is used to calculate rate group; model year is assumed to be the current year. Non-Owned Trailers Optional Physical Damage Charge the premium applicable for these coverages on each trailer as though each trailer was owned. Establish the rate group and premium for the non-owned trailer that has the highest value and multiply that premium by the number of non-owned trailers that may be towed. The limit shown on

		END 27B will be the amount on which the rate group is based. Apply Outside Prince Edward Island exposure surcharge if required. NOTE: Since END 27B is a policy level endorsement, a premium must be charged for each non-owned trailer listed on the policy. (All non-owned trailers must be listed on the policy.)
28	Reduction of Coverage as Respects Operation By Named Persons Used if the coverages provided by the policy are to be restricted when certain named operators are driving the vehicle.	No premium reduction.
28A	Excluded Driver Endorsement Used if specifically named driver(s) are excluded from all coverage provided by the policy when driving the named vehicle(s)	No premium reduction.
29	Additional Coverage as Respects Operation By Named Persons	Not available on Facility Association policies
30	Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END 30 may not be used in conjunction with END 31	No charge
30A	Excluding Attached Machinery Excludes Section C coverage in respect of equipment mounted on and attached to vehicle. END 30A may not be used in conjunction with END 31.	No charge
31	Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	No specific charge, equipment cost to be included in vehicle value
32	Recreational Vehicles Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	No charge.
35	Emergency Service Expense Provides coverage up to \$50 for towing and emergency service expenses necessitated by disablement of the vehicle.	\$6 per annual term per vehicle.
36	Commercial Automobiles used exclusively for Pleasure Required when a commercial type vehicle is used only for pleasure purposes and is so rated.	No charge. When applicable this endorsement will be read in.
37	Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.	No charge.

38	Increased Limit, Automobile Sound and Electronic Communication Equipment Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the described equipment is the limit shown in the endorsement or the actual cash value of the described equipment whichever is less.	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. eg. Equipment is valued at \$4,300. The premium for END 38 will be \$90.
40	Fire and Theft Deductible Used when the Comprehensive or Specified Perils deductible is to be made applicable to fire losses and to theft of the entire vehicle. This endorsement is mandatory for all motorized vehicles described in the Recreational Section of this manual.	No charge.
43	Removing Depreciation Deduction	Not available on Facility Association policies.
43A	Removing Depreciation Deduction for Specified Lessee(s)	Not available on Facility Association policies.
44	Family Protection Provides limited protection to the insured, spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Liability insurance than the insured. For a complete description of the coverage, see the actual endorsement form and the “Supplement”. The limit for any one accident (ie., all claimants) is normally the difference between the Liability limit carried by the other motorist and the Liability limit applicable to the insured vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle. For example: If the vehicle is insured with a Liability limit of \$2,000,000 the END 44 will also have a limit of \$2,000,000.	Premiums are dependent on class of vehicle and limit of Liability. Premiums are shown on rate pages in each section of the manual. This endorsement is not available on “Public Vehicles” as described in the Public Vehicles Section of this manual or any other vehicles used in the manner of “Public Vehicles”.

Rule 244: Territories

The entire province of:

PRINCE EDWARD ISLAND **STAT CODE 600**

GUIDELINES

COMMERCIAL SECTION

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																				
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01
ACURA																									
	00-81	6,7,8																							
	1.7EL MPV 2 WHEEL DRIVE																								
278	TOURING 4DR	-	2.5 - 3.5	M 746 3																	6	5	5	4	
	INTEGRA WAGON ALL WHEEL DRIVE																								
229	GS 2DR	-	Up to 2.5	W 1004 2																				7	
	RSX WAGON ALL WHEEL DRIVE																								
289	2DR	-	Up to 2.5	W 1009 2															10	8	8	7	7		
	TL WAGON ALL WHEEL DRIVE																								
700	4DR	-	3.5 - 4.5	W 1016 4							16	15	14	13	13	11	12	11	11	10	10				
ACURA TRUCK/VAN																									
	00-81	6,7,8																							
	MDX MPV 4 WHEEL DRIVE																								
286	4DR 4WD	-	2.5 - 3.5	M 742 3		20	20	20	18	18	17	17	15	14	14	14	13	13	12	12	11	11	10	10	9
	MDX MPV ALL WHEEL DRIVE																								
1943	ELITE 4DR AWD	-	Up to 2.5	M 854 2		21																			
	RDX MPV ALL WHEEL DRIVE																								
1400	4DR AWD	-	3.5 - 4.5	M 740 4	19	19	19	19	17	17	16	16	15	14	14	14	12	12	10						
1960	PMC 4DR AWD	-	3.5 - 4.5	M 1418 3	20																				
AM GENERAL																									
	HUMMER MPV 4 WHEEL DRIVE																								
1502	OPEN TOP 4DR 4WD DIESEL	-	3.5 - 4.5	M 744 4																		28	27	27	26
AUDI																									
	A4 WAGON ALL WHEEL DRIVE																								
9483	1.8T QUATTRO 4DR	-	Up to 2.5	W 987 2																9	9	8	8	7	
	A4 PICK UP ALL WHEEL DRIVE																								
8973	2.0T ALLROAD QUATTRO WAGON	-	Up to 2.5	0 1322 2		20	20	20	19	18	17	16	14												

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																								
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01				
AUDI																													
A4 WAGON ALL WHEEL DRIVE																													
9573	2.0T QUATTRO 4DR	-	2.5 - 3.5	W 1349 3	19	19	19	19	18	17	16	16	15	14	13	13	12	12	11	10	9								
A7 MPV ALL WHEEL DRIVE																													
9721	TECHNIK 3.0 TFSI QUATTRO 4DR SB	-	3.5 - 4.5	M 1358 4	25	24	24	23	22	22	21	20	19	19															
AUDI TRUCK/VAN																													
00-81																													
6,7,8																													
Q3 WAGON ALL WHEEL DRIVE																													
9786	KOMFORT 45 2.0 TFSI 4DR AWD	-	2.5 - 3.5	W 1363 3	17	17	17	17	16	16	15																		
Q5 MPV ALL WHEEL DRIVE																													
9700	4DR AWD	-	2.5 - 3.5	M 744 3	19	18	17	17	16	16	15	15	14	13	12														
9674	V6 4DR AWD	-	2.5 - 3.5	M 743 3					16	16	15	15	14	14	13	13	12												
Q7 MPV ALL WHEEL DRIVE																													
9600	KOMFORT 55 3.0 TFSI 4DR AWD	-	3.5 - 4.5	M 1353 4	23	22	21	20	18		17	17	16	15	14	14	14	15	14										
9594	V8 4DR AWD	-	2.5 - 3.5	M 1351 3												17	16	17	16										
Q8 MPV ALL WHEEL DRIVE																													
8804	PROGRESSIV 55 3.0 TFSI 4DR AWD	-	2.5 - 3.5	M 460 3	26	25	24																						
BMW																													
320i WAGON ALL WHEEL DRIVE																													
9000	xDrive 4DR AWD	-	Up to 2.5	W 1326 2				18	17	17	16	16	15																
328i WAGON ALL WHEEL DRIVE																													
9037	xDrive 4DR AWD	-	2.5 - 3.5	W 1330 3						18	17	17	16		15	15	14	13	11										
335i WAGON ALL WHEEL DRIVE																													
9075	2DR	-	Up to 2.5	W 1339 2									18	17	15	15	13	14	13										
340i MPV ALL WHEEL DRIVE																													
8858	xDrive 4DR AWD	-	Up to 2.5	M 455 2				21	20	20																			

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Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																				
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01
BMW																									
	528i WAGON ALL WHEEL DRIVE																								
9063	xDrive 4DR AWD	-	Up to 2.5	W 1336	2					21	20	20	19	19		18	17	18							
	530i WAGON ALL WHEEL DRIVE																								
9104	4DR	-	Up to 2.5	W 1342	2			20										15	15	13	13	12	12	11	
	535i WAGON ALL WHEEL DRIVE																								
9062	xDrive 4DR AWD	-	2.5 - 3.5	W 1335	3					23	22	22	20	20	19	19	18	19							
	650i WAGON ALL WHEEL DRIVE																								
8970	xDrive GRAN COUPE 4DR AWD	-	2.5 - 3.5	W 1321	3		29	29	28	28	27	27	26												
	M MPV 2 WHEEL DRIVE																								
9158	2DR COUPE	-	Up to 2.5	M 454	2												19	18	18				16	15	
	M5 MPV ALL WHEEL DRIVE																								
9125	4DR	-	Up to 2.5	M 456	2					30	29	28	27	27		26	25	26	24	24			21	21	20
	M850i WAGON ALL WHEEL DRIVE																								
8793	xDrive 2DR AWD	-	Up to 2.5	W 1318	2	33	33	33																	
BMW TRUCK/VAN																									
	01																								
	X3 MPV ALL WHEEL DRIVE																								
8997	28i 4DR AWD	-	Up to 2.5	M 452	2					16	16	15	14	13	13	12	12								
8996	30i 4DR AWD	-	Up to 2.5	M 451	2	19	18	18	17							13									
8839	M40i 4DR AWD	-	Up to 2.5	M 830	2	22	21	21	21																
9092	2.5i 4DR AWD	PA	Up to 2.5	M 458	2														11	10	9				
9093	3.0i 4DR AWD	PA	Up to 2.5	M 457	2												12	12	11	12	10	9			
	X4 WAGON ALL WHEEL DRIVE																								
8922	M40i 4DR AWD	-	2.5 - 3.5	W 1317	3	22	21	21	20	19	19														

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																			
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02
BMW TRUCK/VAN																								
01																								
X5 MPV ALL WHEEL DRIVE																								
9041	35d 4DR AWD	ZW	2.5 - 3.5	M 453 3				21	19	19	18	17	16	16	15	15	14							
8989	35i 4DR AWD	-	2.5 - 3.5	M 454 3				21	19	19	18	17	16	16	14									
9153	4.4i 4DR AWD	-	2.5 - 3.5	M 451 3															16	15	15	14	13	12
8990	50i 4DR AWD	-	2.5 - 3.5	M 450 3	27	26	25	25	23	23	22	21	20	19	17									
8994	30i 4DR AWD	-	2.5 - 3.5	M 1325 3											14	14								
9068	4.8i 4DR AWD	-	3.5 - 4.5	M 1337 4													17	18	17					
X5 VAN ALL WHEEL DRIVE																								
9155	3.0i 4DR AWD	-	Up to 2.5	1 450 2															14	13	13	12	11	10
X5 PICK UP ALL WHEEL DRIVE																								
9069	3.0si 4DR AWD	-	Up to 2.5	0 1338 2													13	14	13					
X5 WAGON ALL WHEEL DRIVE																								
9042	M 4DR AWD	-	2.5 - 3.5	W 1331 3	33	32		29	27	27	25		23	23	21	21								
X6 MPV ALL WHEEL DRIVE																								
9051	35i 4DR AWD	-	2.5 - 3.5	M 1333 3			22	22	20	20	19	19	18	17	16	16	15	16						
9052	50i 4DR AWD	-	2.5 - 3.5	M 452 3			26	25	23	23	22	22	21	20	18	18	17	18						
9009	M 4DR AWD	-	2.5 - 3.5	M 455 3	34	33	30	29	27	27	26	25	24	23	21	21								
BUICK																								
99-81		5,6,7																						
REGAL WAGON 2 WHEEL DRIVE																								
6377	TURBO 4DR	-	Up to 2.5	W 760 2					15	15	14	13	12	11										
VERANO MPV 2 WHEEL DRIVE																								
6378	4DR	V23	Up to 2.5	M 434 2					14	14	13	13	12	12										

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RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																						
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01		
BUICK TRUCK/VAN																											
	99-81	5,6,7																									
	ENCLAVE MPV 2 WHEEL DRIVE																										
5786	CX 4DR 2WD	V23	2.5 - 3.5	M 433	3	18	18	17	17	16	16	15	15	14	14	13	13	12	12								
	ENCLAVE MPV ALL WHEEL DRIVE																										
5787	CXL 4DR AWD	V23	2.5 - 3.5	M 432	3	19	19	18	18	17	17	16	15	14	14	13	13	12	12								
	ENCORE MPV ALL WHEEL DRIVE																										
5907	GX SELECT 4DR AWD	-	Up to 2.5	M 530	2	16	16																				
	ENVISION MPV ALL WHEEL DRIVE																										
5798	4DR AWD	-	Up to 2.5	M 586	2		17	17	17	16																	
5797	TURBO 4DR AWD	V23	Up to 2.5	M 582	2	17	18	18	18	17	17																
	RAINER MPV 4 WHEEL DRIVE																										
5759	CXL 4DR 4WD	T13	2.5 - 3.5	M 431	3														11	11	10	9					
	RENDEZVOUS VAN 2 WHEEL DRIVE																										
5736	CX 4DR 2WD	A03	2.5 - 3.5	1 430	3														8	9	8	8	7	7			
	TERRAZA MPV ALL WHEEL DRIVE																										
5769	CX EXT	V23	2.5 - 3.5	M 434	3														8	7	7						
CADILLAC TRUCK/VAN																											
	01-99	6,7,8																									
	ESCALADE MPV ALL WHEEL DRIVE																										
5135	EXT 4DR AWD	-	3.5 - 4.5	M 579	4									20	19	18	18	17	16	15	15	14	14	12	12		
5136	ESV 4DR AWD	-	3.5 - 4.5	M 580	4	28	28	28	27	26	25	23	23	22	21	20	20	19	18	17	19	18	16	14			
	ESCALADE VAN ALL WHEEL DRIVE																										
5134	4DR AWD	K13	2.5 - 3.5	1 577	3	28	28	28	27	25	24	23	22	21	21	19	19	18	18	16	16	15	15	14	13		

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																				
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01
CADILLAC TRUCK/VAN																									
	01-99	6,7,8																							
	SRX MPV 2 WHEEL DRIVE																								
5138	V6 4DR 2WD	E63	2.5 - 3.5	M 578 3						15	14	14	13	14	13	13	13	13	12	12	12	11			
5140	V8 4DR 2WD	E63	2.5 - 3.5	M 580 3												15	15	14	14	12	12				
	SRX MPV ALL WHEEL DRIVE																								
5139	V6 4DR AWD	E63	2.5 - 3.5	M 579 3						18	17	16	15	15	14	14	13	13	12	12	11	11			
	XT5 MPV ALL WHEEL DRIVE																								
5185	PLATINUM V6 4DR AWD	-	Up to 2.5	M 510 2			21	20	19																
	XT6 MPV ALL WHEEL DRIVE																								
5091	V6 4DR AWD	-	Up to 2.5	M 1408 2	21	21																			
CHEVROLET																									
	01-81 80-69	5,6,7 2,4,5																							
	BOLT MPV 2 WHEEL DRIVE																								
5294	LT 5DR	-	Up to 2.5	M 556 2	18	18	18	17	16																
	COBALT MPV 2 WHEEL DRIVE																								
5490	LS 2DR	-	Up to 2.5	M 591 2												9	8	8	7	7	6				
	CRUZE MPV 2 WHEEL DRIVE																								
5099	LT TURBO 4DR	-	Up to 2.5	M 598 2			15	15	14	14	13	12	11	11	10										
	CRUZE WAGON 2 WHEEL DRIVE																								
5092	LS 4DR HATCHBACK	-	Up to 2.5	W 1377 2			14																		
	IMPALA MPV 2 WHEEL DRIVE																								
5429	4DR	-	Up to 2.5	M 597 2																	6	6	5	5	4
5472	SS 4DR	-	Up to 2.5	M 589 2												10	9	8	8	8	8				
	IMPALA WAGON 2 WHEEL DRIVE																								
5486	LT V6 4DR	-	Up to 2.5	W 1420 2		17	17	17	16	16	15	14	13	13	11	11	9	8	7	7					

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RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																				
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01
CHEVROLET																									
	01-81 80-69	5,6,7 2,4,5																							
	LUMINA VAN 2 WHEEL DRIVE																								
5589	4DR	UM*, 06	Up to 2.5	1 591	2																				2
	MALIBU MPV 2 WHEEL DRIVE																								
5498	MAXX LT 5DR	-	Up to 2.5	M 599	2													8	7	7	6				
	VOLT MPV 2 WHEEL DRIVE																								
5367	PREMIER 5DR	T13, 14, 18	Up to 2.5	M 557	2			17	17	16	16	15	14	14	13	12									
CHEVROLET TRUCK/VAN																									
	01-81 80-69	5,6,7 2,4,5																							
	ASTRO VAN 2 WHEEL DRIVE																								
5665	CARGO VAN EXT 2WD	M15, 19	Up to 2.5	1 589	2															5	4	3	3	2	
	ASTRO VAN ALL WHEEL DRIVE																								
5599	CARGO VAN EXT AWD	J15, 19; L15, 19	2.5 - 3.5	1 602	3															6	5	4	4	3	
	ASTRO WAGON 2 WHEEL DRIVE																								
5664	LS WAGON EXT 2WD	M15, 19	Up to 2.5	W 588	2															5	5	4	4	3	
	ASTRO WAGON ALL WHEEL DRIVE																								
5598	LT WAGON EXT AWD	M15, 19	2.5 - 3.5	W 593	3															6	6	5	5	4	
	AVALANCHE MPV 2 WHEEL DRIVE																								
5735	1500 LS 2WD	-	Up to 2.5	M 562	2								15	15	14	14	12	11	9	9	8	7	6	6	
	AVALANCHE MPV 4 WHEEL DRIVE																								
5734	1500 LS 4WD	K13, 12	Up to 2.5	M 563	2								18	17	15	15	13	12	11	10	9	9	8	8	
	BLAZER MPV 4 WHEEL DRIVE																								
5629	LS 2DR 4WD	T18	Up to 2.5	M 584	2															7	7	6	6	5	
	BLAZER MPV ALL WHEEL DRIVE																								
5453	LT 4DR AWD	T13, 14, 18	Up to 2.5	M 555	2	17	17															7	6	6	5

RATING GROUP TABLE I

Veh Code	MAKE	V.I.N.	Gross	Body	Rating Group																						
	MODEL Series		Vehicle Weight	Codes Weight	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01		
CHEVROLET TRUCK/VAN																											
BLAZER MPV ALL WHEEL DRIVE																											
5899	LT V6 4DR AWD	-	Up to 2.5	M	506	2	16	16	16																		
5900	RS V6 4DR AWD	-	Up to 2.5	M	507	2	18	18	18																		
BLAZER MPV 2 WHEEL DRIVE																											
5628	LS 2DR 2WD	S13, 14, 18	Up to 2.5	M	554	2																9	8	7	6		
CITY EXPRESS VAN 2 WHEEL DRIVE																											
5794	LS CARGO VAN	-	3.5 - 4.5	1	500	4				14	13	13	12														
COLORADO PICK UP 2 WHEEL DRIVE																											
5761	LS REG CAB 2WD	S14	Up to 2.5	0	506	2								12	11	11	10	9	8	8	7	6					
5763	LT CREW CAB 2WD	S13	Up to 2.5	0	505	2	16	16	16	16	15	15	14		14	12	12	11	10	9	9	8	7				
COLORADO PICK UP 4 WHEEL DRIVE																											
5796	LT CREW CAB 4WD DIESEL	-	2.5 - 3.5	0	508	3	19	19	19	19	17	17															
5765	LT EXT CAB 4WD	T19	3.5 - 4.5	0	508	4	17	17	17	17	16	16	15		13	12	12	11	11	10	9	8	7				
COLORADO VAN 2 WHEEL DRIVE																											
5762	LT EXT CAB 2WD	S19	Up to 2.5	1	507	2	15	15	15	15	14	14	13		12	11	11	10	10	9	9	7	7				
COLORADO VAN 4 WHEEL DRIVE																											
5766	LT CREW CAB 4WD	T13	Up to 2.5	1	511	2	17	17	17	17	16	16	15		14	13	13	12	12	10	10	8	7				
EQUINOX MPV 2 WHEEL DRIVE																											
5876	LS 4DR 2WD	LD	Up to 2.5	M	503	2	17	17	17	17	16	15	14	14	13	12	10	10									
5859	LT V6 4DR 2WD	-	Up to 2.5	M	505	2					16	15	14	14	13	13	11	11	10	10	9	9	7				
EQUINOX MPV ALL WHEEL DRIVE																											
5878	LS 4DR AWD	LD	Up to 2.5	M	503	2	17	17	17	17	16	15	14	14	13	13	12	12									
5860	LT V6 4DR AWD	L23	2.5 - 3.5	M	504	3					17	16	15	15	13	13	12	12	11	11	10	10	8				
5894	PREMIER 2.0T 4DR AWD	LD	Up to 2.5	M	504	2		18	18	18																	
EXPRESS PICK UP 2 WHEEL DRIVE																											
5743	2500 CARGO VAN EXT	G35, 39	3.5 - 4.5	0	533	4	17	16	15	15	14	14	13	13	11	10	9	9	8	8	6	6	5	5	4	3	2
5745	2500 CARGO VAN EXT DIESEL	-	2.5 - 3.5	0	587	3	18		17	16		15	14	14	13	13	11	11	10	10	8	8			4	3	
5746	3500 CARGO VAN EXT DIESEL	-	2.5 - 3.5	0	588	3	18		17	16		15	14	14	13	13	11	11	10	10	8	8			5	4	
5742	3500 LS EXT DIESEL	G35, 39	3.5 - 4.5	0	534	4	19		19	18	17	17	16	15	15	14	12								6	5	

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RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																							
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01			
CHEVROLET TRUCK/VAN																												
	01-81 80-69	5,6,7 2,4,5																										
EXPRESS PICK UP 4 WHEEL DRIVE																												
5744	3500 CARGO VAN EXT	-	2.5 - 3.5	0	585	3	17	16	16	15	14	14	13	13	12	12	10	10	8	8	6	6	5	5	4	4	3	
EXPRESS VAN 2 WHEEL DRIVE																												
5712	1500 CARGO VAN	G15	2.5 - 3.5	1	527	3							14	13	13	11	11	10	10	9	9	7	6	4	3	2		
5738	1500 LT	-	2.5 - 3.5	1	550	3							15	14	14	12	12	11	10	9					4			
5713	2500 CARGO VAN	G25, 29	2.5 - 3.5	1	542	3	17	17	17	17	16	16	15	15	14	13	11	11	10	10	9	9	7	6	4	3	2	
5714	2500 CARGO VAN DIESEL	G29	2.5 - 3.5	1	548	3	20		20	20	19	19	18	17	15	14	13	13	11	10	9	8				4	3	
5715	3500 CARGO VAN	G35, 39	3.5 - 4.5	1	527	4	17	17	17	17	16	16	15	15	14	13	12	12	10	9	8	8	7	6	5	4	3	
5716	3500 CARGO VAN DIESEL	G35	3.5 - 4.5	1	548	4	20		20	20	19	19	18	17	15	14	13	13	11	10	9	9				5	4	
EXPRESS VAN ALL WHEEL DRIVE																												
5751	1500 CARGO VAN AWD	-	3.5 - 4.5	1	534	4							16	14	14	12	12	11	11	9	9	7	6	5				
EXPRESS WAGON 2 WHEEL DRIVE																												
5717	1500 LS	G15	2.5 - 3.5	W	531	3							15	14	14	12	12	11	10	9	8	7	6	4	4	3		
5718	2500 LS	G25, 29	3.5 - 4.5	W	532	4	18	18	18	18	17	17	16	15	14	14	12	12	11	11	9	9	7	6	5	5	4	
5719	2500 LS DIESEL	-	3.5 - 4.5	W	536	4	19		19	19	18														6	5		
5720	3500 LS	G35, 39	3.5 - 4.5	W	533	4	18	18	18	18	17	17	16	16	14	14	13	13	11	11	9	8	6	6	5	5	4	
5740	3500 LS EXT	G35, 39	3.5 - 4.5	W	534	4	18	17	17	16	15	15	14	14	12	12	11	11	10	10	8	8	7	7	5	5	4	
5721	3500 LT DIESEL	-	3.5 - 4.5	W	537	4	19	19	19	18	17	17	16	15			13								6	5		
HHR MPV 2 WHEEL DRIVE																												
5868	LS PANEL 4DR	A13	Up to 2.5	M	517	2										10	10	9	9	8								
5865	LT 4DR	A13	2.5 - 3.5	M	517	3										10	10	9	9	8	8							
5872	SS 4DR	LD	Up to 2.5	M	502	2											12	10	10									
HHR MPV 4 WHEEL DRIVE																												
5863	LS 4DR	A13	Up to 2.5	M	516	2										10	10	9	9	8	8							
ORLANDO MPV 2 WHEEL DRIVE																												
5880	LT 4DR 2WD	CK	Up to 2.5	M	593	2							12	11	11													
S 10 PICK UP 2 WHEEL DRIVE																												
5661	LS 2WD	C, S14, 19	Up to 2.5	0	553	2																		6	5	4		
S 10 PICK UP 4 WHEEL DRIVE																												
5667	4+CAB 4WD	T19	Up to 2.5	0	499	2																		7	7	6		

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																				
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01
CHEVROLET TRUCK/VAN																									
	01-81 80-69	5,6,7 2,4,5																							
	S 10 VAN 2 WHEEL DRIVE																								
5666	4+CAB 2WD	M15, 19	Up to 2.5	1 590 2																		5	4	3	
	SILVERADO PICK UP 2 WHEEL DRIVE																								
5822	1500 LS EXT CAB 2WD	C, K14, 19	2.5 - 3.5	0 556 3									13	14	12	12	11	10	9	8	7	6	5	5	4
5850	1500 LS HYBRID EXT CAB 2WD	-	2.5 - 3.5	0 576 3															8	8	8				
5845	1500 LT CREW CAB 2WD	-	3.5 - 4.5	0 559 4	17	17	17	17	16	16	15	15	14	14	12	12	11	10	9	8	8	7	6	5	4
5884	1500 LT DOUBLE CAB 2WD	-	2.5 - 3.5	0 579 3	17	17	17	17	16	16	15	15													
5862	1500 SS EXT CAB 2WD	-	2.5 - 3.5	0 578 3															9	9	9				
5821	1500 WT REG CAB 2WD	C, K14, 19	2.5 - 3.5	0 555 3	16	16	16	16	15	15	14	14	13	13	12	12	10	10	9	8	7	7	5	4	3
5849	2500 HD LT CREW CAB 2WD	K23	3.5 - 4.5	0 538 4	19	19	18	18	17	17	16	16	14	14	12	12	11	10	8	8	7	7	6	6	5
5830	2500 HD LT EXT CAB 2WD	C29	3.5 - 4.5	0 582 4									15	14	12	12	10	10	8	8	7	7	6	6	5
5834	2500 HD LT EXT CAB 2WD DIESEL	K23	3.5 - 4.5	0 548 4									16	15	13	13	12	11	10	9	8	8	7	6	5
5829	2500 HD WT REG CAB 2WD	C24	3.5 - 4.5	0 564 4	18	18		18	17	17	16	16	15	15	13	13	11	10	8	8	7	6	5	5	4
5825	2500 REG CAB 2WD	C24, 29	2.5 - 3.5	0 559 3																		6	5	5	4
	SILVERADO PICK UP 4 WHEEL DRIVE																								
5846	1500 HIGH COUNTRY CREW CAB 4WD	K13	3.5 - 4.5	0 558 4	19	19	19	19	18	18	17	16	15	15	13	13	12	12	11	10	9	8	6	5	4
5857	1500 LS HYBRID EXT CAB 4WD	-	2.5 - 3.5	0 577 3															9	9	9				
5823	1500 LS REG CAB 4WD	K19, 14	2.5 - 3.5	0 558 3	17	17	17	17	16	16	15	15	14	14	12	12	11	11	10	9	8	7	5	5	4
5885	1500 LT DOUBLE CAB 4WD	-	3.5 - 4.5	0 555 4	18	18	18	18	17	17	16	16													
5824	1500 LT EXT CAB 4WD	K19	2.5 - 3.5	0 572 3									15	15	13	13	12	11	10	9	8	8	6	5	4
5904	1500 LTZ CREW CAB 4WD DIESEL	-	2.5 - 3.5	0 1385 3	21	20																			
5828	2500 EXT CAB 4WD	K29	3.5 - 4.5	0 557 4																		8	7	7	6
5852	2500 HD LT CREW CAB 4WD	K23	3.5 - 4.5	0 536 4	22	22	22	22	21	21	19	18	17	16	14	14	12	12	10	9	8	8	7	7	6
5858	2500 HD LT CREW CAB 4WD DIESEL	K23	3.5 - 4.5	0 571 4	24	24	24	24	23	22	20	19	18	17	15	15	13	13	11	10	9	9	8	7	6
5888	2500 HD LT DOUBLE CAB 4WD	K29	3.5 - 4.5	0 568 4	20	20	20	20	19	19	18														
5832	2500 HD LT EXT CAB 4WD	K23	3.5 - 4.5	0 549 4									17	16	14	14	12	12	10	9	8	8	7	7	6
5836	2500 HD LT EXT CAB 4WD DIESEL	K29	3.5 - 4.5	0 566 4									18	17	15	15	13	13	11	10	9	9	8	7	6
5835	2500 HD LT REG CAB 4WD DIESEL	K24	3.5 - 4.5	0 565 4	21	21		21	20	20	19	19	18	17	15	15	13	12	11	10	9	9	7	7	6
5831	2500 HD WT REG CAB 4WD	K24, 23, 49	3.5 - 4.5	0 547 4	19	19	19	19	18	18	17	17	15	15	14	14	12	11	9	9	8	8	7	6	5
5856	2500 LS CREW CAB 4WD	K23	3.5 - 4.5	0 540 4																		8			
5827	2500 REG CAB 4WD	K24, 29	2.5 - 3.5	0 557 3																					5
5864	3500 LT CREW CAB 4WD	KO	3.5 - 4.5	0 516 4	21	21	20	19	18	17	16	15	14	14	12	12	11	11	9	9	8	8	7	7	6
5867	3500 LT CREW CAB 4WD DIESEL	K1	3.5 - 4.5	0 586 4	24	23	22	21	20	20	19	18	16	16	14	14	12	13	11	11	10	10	8	8	7
5892	3500 LT DOUBLE CAB 4WD	-	2.5 - 3.5	0 1391 3	19	18		18	17	17	16														
5840	3500 LT EXT CAB 4WD	K23	3.5 - 4.5	0 535 4									14	14	12	12	11	11	9	9	8	8	7	7	6
5844	3500 LT EXT CAB 4WD DIESEL	K39	3.5 - 4.5	0 583 4									16	16	14	14	12	13	11	10	9	9	8	8	7
5839	3500 LT REG CAB 4WD	K34	3.5 - 4.5	0 585 4	20	20		20	19	18	17	16	15	14	12	12	10	10	9	9	8	8	7	7	6
5843	3500 LT REG CAB 4WD DIESEL	-	2.5 - 3.5	0 547 3	21	21		21	20	19	18	17	15	14	12	12	11	11	10	10	9	9	8	7	6
	SILVERADO PICK UP ALL WHEEL DRIVE																								
5847	1500 SS EXT CAB AWD	K19	2.5 - 3.5	0 574 3																	10	10	9		
	SUBURBAN MPV 4 WHEEL DRIVE																								
5729	2500 LT 4WD	K26	3.5 - 4.5	M 575 4									17	16	14	14	12	12	11	11	11	10	9	9	8

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Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																						
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01		
CHEVROLET TRUCK/VAN																											
	01-81 80-69	5,6,7 2,4,5																									
SUBURBAN WAGON 4 WHEEL DRIVE																											
5724	1500 4WD	K16	2.5 - 3.5	W 568 3																					6		
5725	1500 LT 4WD	K16	2.5 - 3.5	W 570 3	23	23	22	22	20	20	19	19	18	17	15	15	13	13	12	11	11	10	9	9	8		
5728	2500 4WD	K26	3.5 - 4.5	W 569 4																					6		
TAHOE MPV 2 WHEEL DRIVE																											
7220	LS 4DR 2WD	-	2.5 - 3.5	M 520 3	20	20	20	19	17	16	15	15	14	14	12	12	11	11	10	11	9	9	8	7	6		
TAHOE MPV 4 WHEEL DRIVE																											
7221	LT 4DR 4WD	K13, 18, 12	2.5 - 3.5	M 518 3	21	21	21	21	20	20	19	19	17	16	14	14	12	11	10	11	10	10	8	8	7		
7236	LTZ 4DR 4WD	KC	2.5 - 3.5	M 521 3	24	23	23	23	22	22	21	21	19	18	16	16	15	14	12								
TRACKER MPV 2 WHEEL DRIVE																											
5480	HARDTOP 4DR 2WD	-	Up to 2.5	M 1409 2																		6	6	5			
5460	SOFT TOP 2DR 2WD	E18	Up to 2.5	M 520 2																		4	4	3			
TRACKER MPV 4 WHEEL DRIVE																											
7226	HARDTOP 4DR 4WD	-	Up to 2.5	M 1410 2																	9	7	7	6			
5595	ZR2 SPORT SOFT TOP 2DR 4WD	J18, 13	Up to 2.5	M 590 2																		6	6	5			
TRAILBLAZER MPV 2 WHEEL DRIVE																											
5732	LT 4DR 2WD	-	Up to 2.5	M 560 2													11	11	10	10	9	9	8	7			
TRAILBLAZER MPV 4 WHEEL DRIVE																											
5730	LT 4DR 4WD	-	Up to 2.5	M 561 2													12	12	11	11	10	9	8	7			
TRAVERSE MPV 2 WHEEL DRIVE																											
7250	LS 4DR 2WD	-	Up to 2.5	M 722 2	16	16	15	15	14	14	13	13	11	11	10	10	9										
TRAVERSE MPV ALL WHEEL DRIVE																											
7252	LS 4DR AWD	J24	Up to 2.5	M 591 2	16	16	16	16	15	15	14	14	12	12	11	11	10										
7253	LTZ 4DR AWD	-	Up to 2.5	M 592 2	20	20	19	19	16	16	15	15	14	14	13	13	12										

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Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																				
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01
CHEVROLET TRUCK/VAN																									
	01-81 80-69	5,6,7 2,4,5																							
	TRAX MPV ALL WHEEL DRIVE																								
5883	LT 4DR AWD	-	Up to 2.5	M 595	2	15	16	16	16	15	15	14	14	12											
	TRAX MPV 2 WHEEL DRIVE																								
5882	LT 4DR 2WD	3GNCJKSB	Up to 2.5	M 594	2	15	15	15	15	14	14	13	13	11											
	UPLANDER MPV 2 WHEEL DRIVE																								
5772	LS	U03, 23	Up to 2.5	M 581	2												10	10	8	7	6				
5773	LS EXT	V23	Up to 2.5	M 579	2												10	10	8	7	7				
	VENTURE WAGON 2 WHEEL DRIVE																								
5479	LS	U06, 03, 23	Up to 2.5	W 540	2																	6	5	5	4
5482	LS EXT	V03	Up to 2.5	W 576	2																6	6	5	4	3
5474	VENTURE	U06, 03, 23	Up to 2.5	W 539	2																	5	4	4	3
CHRYSLER																									
	300 MPV ALL WHEEL DRIVE																								
1255	TOURING 4DR	-	Up to 2.5	M 230	2	17	17	17	17	16	16	15	15	13	12	11	11	10	10	9	9	8			
	300 WAGON ALL WHEEL DRIVE																								
1256	LIMITED 4DR	-	2.5 - 3.5	W 1036	3	18	17	17	17	16	16	15	15	14	13	11	11	10	10	9	9	8			
1398	LIMITED 4DR AWD	-	2.5 - 3.5	W 1039	3	18	18	18	18	17	17	16	16	14	13		12	11	11	9	9	8			
	300C MPV ALL WHEEL DRIVE																								
1257	4DR	-	Up to 2.5	M 231	2		18	18	17	16	16	15	15	14	14	12	13	11	11	10	10	9			
	SEBRING WAGON 2 WHEEL DRIVE																								
1190	TOURING 4DR	-	Up to 2.5	W 1399	2												11	9	9	8	8	7	7		

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Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																				
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01
CHRYSLER TRUCK/VAN																									
	01-81	5,6,7																							
	ASPEN MPV 4 WHEEL DRIVE																								
2808	LIMITED 4DR 4WD	W58	2.5 - 3.5	M 231 3													13	12	11						
	PACIFICA MPV 2 WHEEL DRIVE																								
2880	TOURING-L	-	2.5 - 3.5	M 300 3	19	18	18	18	17																
	PACIFICA MPV ALL WHEEL DRIVE																								
1187	4DR AWD	-	2.5 - 3.5	M 780 3													11	10	11	9	9				
	PACIFICA VAN 2 WHEEL DRIVE																								
2883	LIMITED HYBRID	-	Up to 2.5	1 251 2	20	20	20	20	19																
	PACIFICA WAGON 2 WHEEL DRIVE																								
1186	4DR 2WD	-	Up to 2.5	W 1034 2													10	8	9	8	8				
	PT CRUISER MPV 2 WHEEL DRIVE																								
2757	TOURING EDITION 4DR	-	Up to 2.5	M 229 2												11	10	10	8	9	8	8	7	7	6
	TOWN & COUNTRY WAGON 2 WHEEL DRIVE																								
1156	TOURING	Y, H54; T64	Up to 2.5	W 262 2					18	17	16	15	14	13	13	11	10	9	10	9	9	7	7	6	
	TOWN & COUNTRY WAGON ALL WHEEL DRIVE																								
1162	TOURING AWD	K54; P64	Up to 2.5	W 263 2																	10	9	8	7	
DODGE																									
	01-81 80-69	5,6,7 1,2,3																							
	AVENGER WAGON 2 WHEEL DRIVE																								
2287	R/T 4DR	-	Up to 2.5	W 1105 2						14	13	13		11	10	9									
2286	SE 4DR	-	Up to 2.5	W 1104 2						13	12	12	11	11	9	9									
2288	SXT V6 4DR	-	Up to 2.5	W 1106 2						13	12	12	11		10	9									
	AVENGER WAGON ALL WHEEL DRIVE																								
2289	R/T 4DR AWD	-	Up to 2.5	W 1107 2												10									
	CALIBER VAN 2 WHEEL DRIVE																								
2280	SXT 5DR	K25, 44, 54, 55; P24	2.5 - 3.5	1 255 3								10	9	9	8	8	7								
2280		P25, 44, 45, 54, 55	2.5 - 3.5	1 255 3								10	9	9	8	8	7								

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																						
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01		
DODGE																											
CHALLENGER PICK UP ALL WHEEL DRIVE																											
2291	SCAT PACK 2DR	-	3.5 - 4.5	0 1090 4	19			19	18	17	16	16	15	15	14	14	13	13									
CHALLENGER WAGON ALL WHEEL DRIVE																											
2310	GT 2DR	-	Up to 2.5	W 1092 2	16	16	16	16	15	15	14	13	12	12	11	11	10										
CHARGER WAGON ALL WHEEL DRIVE																											
2275	SXT 4DR	-	Up to 2.5	W 1089 2	17	17	17	17	16	16	14	14	13	13	11	11	10	9	8	8							
2282	SXT 4DR AWD	-	Up to 2.5	W 1094 2	18	18	18	18	17	17	15	15	14	14		13	11	11	9								
DART WAGON ALL WHEEL DRIVE																											
2293	AERO 4DR	-	Up to 2.5	W 1091 2					12	11	11	10															
MAGNUM WAGON ALL WHEEL DRIVE																											
2274	RT WAGON	V57	2.5 - 3.5	W 288 3													10	9	9	7							
NEON WAGON ALL WHEEL DRIVE																											
2261	SXT 4DR	-	2.5 - 3.5	W 1088 3																6	5	4	4	3			
DODGE/RAM TRUCK/VAN																											
01-81 80-69		5,6,7 1,2,3																									
CARAVAN VAN 2 WHEEL DRIVE																											
2657	CV (CARGO)	H11, 14; K11, 14	Up to 2.5	1 228 2														6	6	4	4	3					
CARAVAN WAGON 2 WHEEL DRIVE																											
2645	CARAVAN	K25, 44, 54, 55; P24	Up to 2.5	W 254 2														7	7	5	5						
2645		P25, 44, 45, 54, 55	Up to 2.5	W 254 2														7	7	5	5						
2660	SE	P25	2.5 - 3.5	W 252 3														7	7	5	5	4	4	3			
CARGO VAN VAN 4 WHEEL DRIVE																											
2856	CARGO VAN	RG	3.5 - 4.5	1 292 4						14	14	13															

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Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																						
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01		
DODGE/RAM TRUCK/VAN																											
01-81 80-69		5,6,7 1,2,3																									
DAKOTA PICK UP 2 WHEEL DRIVE																											
2650	REG CAB 2WD	N14; L16, 23, 26	Up to 2.5	0 256 2																	7	5	5	4			
2713	SLT CLUB CAB 2WD	N14; L23, 22, 26	2.5 - 3.5	0 256 3														9	9	8	7	5	5	4			
2770	SLT QUAD CAB 2WD	K48	2.5 - 3.5	0 289 3														9	9	8	7	5	5	4			
2771	SLT V8 QUAD CAB 2WD	E48	2.5 - 3.5	0 268 3														9	9	8	7	5	5	4			
2821	ST EXT CAB 2WD	W52	2.5 - 3.5	0 273 3										12	12	10	10										
DAKOTA PICK UP 4 WHEEL DRIVE																											
2652	REG CAB 4WD	R14; G23, 26	Up to 2.5	0 257 2																	8	6	6	5			
2714	SLT CLUB CAB 4WD	R14; G23, 26, 32; W42	2.5 - 3.5	0 257 3														9	9	8	7	6	6	5			
2827	SLT CREW CAB 4WD	R14; G23, 26, 32; W42	2.5 - 3.5	0 258 3										13	13	12	11										
2772	SLT QUAD CAB 4WD	W48	2.5 - 3.5	0 344 3														9	9	8	7	6	6	5			
2763	SLT V8 CLUB CAB 4WD	W52	2.5 - 3.5	0 269 3														9	9	8	8	6	8	7			
2828	SLT V8 CREW CAB 4WD	W52	2.5 - 3.5	0 272 3										14	14	12	11										
2773	SLT V8 QUAD CAB 4WD	G4	Up to 2.5	0 275 2														9	9	8	8	6	6	5			
2762	SLT V8 REG CAB 4WD	-	2.5 - 3.5	0 250 3																	7	5	6	5			
2824	SXT V8 EXT CAB 4WD	-	2.5 - 3.5	0 259 3										13	13	12	11										
DURANGO MPV ALL WHEEL DRIVE																											
2884	SRT 4DR AWD	-	2.5 - 3.5	M 1370 3	24	23	23	22																			
2799	CITADEL 4DR AWD	E5	2.5 - 3.5	M 221 3	20	20	20	20	19	19	18	18	16	15	13												
DURANGO PICK UP 2 WHEEL DRIVE																											
2756	SXT 4DR 2WD	-	2.5 - 3.5	0 264 3					15		14	14	13	13			11	11	10	10	9	8	7	7	6		
DURANGO PICK UP 4 WHEEL DRIVE																											
2754	LIMITED 4DR 4WD	B58	2.5 - 3.5	0 298 3					17	17	16	15					12	12	11	11	9	9	8	8			
DURANGO PICK UP ALL WHEEL DRIVE																											
2753	SXT 4DR AWD	S28	2.5 - 3.5	0 265 3	19	19	19	19	18	18	17	17	15	14	13		12	11	10	10	9	9	8	8	7		
GRAND CARAVAN VAN 2 WHEEL DRIVE																											
2789	CV (CARGO)	Z44, 64	2.5 - 3.5	1 241 3										12	11	11	9	8	7	7	5	5	4				
2724	EX	-	2.5 - 3.5	1 268 3																		7	6	6	5		
2662	SE	P44, 24	2.5 - 3.5	1 253 3		17	17	17	16	15	14	14	13	12	11	11	9	8	7	7	6	6	4	4	3		
2670	R/T	Z44, 64	2.5 - 3.5	1 243 3						16	15	15	14	13	12												

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Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																			
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02
DODGE/RAM TRUCK/VAN																								
	01-81 80-69	5,6,7 1,2,3																						
GRAND CARAVAN VAN 4 WHEEL DRIVE																								
2723	GRAND CARAVAN	P2	2.5 - 3.5	1 267 3														7	7	5	5			
GRAND CARAVAN VAN ALL WHEEL DRIVE																								
2725	ES AWD	Z44, 64	2.5 - 3.5	1 242 3																		7	7	6
JOURNEY MPV 2 WHEEL DRIVE																								
2829	SE 4DR 2WD	-	2.5 - 3.5	M 298 3		14	14	14	13	13	12	12	11	11	10	10	9							
2830	SXT 4DR 2WD	DC	Up to 2.5	M 299 2		15	15	15	14	14	13	13	12	11	10	10	8							
JOURNEY MPV ALL WHEEL DRIVE																								
2833	R/T 4DR AWD	-	Up to 2.5	M 300 2					15	14	14	13	12	11	11	10								
2832	SXT 4DR AWD	-	2.5 - 3.5	M 299 3			17	17	16	16	15	15	13	13	11	11	10							
NITRO MPV 4 WHEEL DRIVE																								
2811	SE 4DR 4WD	GU5	2.5 - 3.5	M 223 3										12	12	11	11	10						
PROMASTER VAN 2 WHEEL DRIVE																								
2858	1500 CARGO VAN	-	3.5 - 4.5	1 272 4	16	15	15	15	14	14	13	12												
2859	1500 CARGO VAN EXT	-	3.5 - 4.5	1 271 4	16	15	15	15	14	14	13	12												
2862	2500 CARGO VAN	-	3.5 - 4.5	1 273 4	16	16	16	15	14	14	13	13												
2873	2500 CARGO VAN DIESEL	-	2.5 - 3.5	1 251 3					15	15	14	14												
2863	2500 CARGO VAN EXT	-	3.5 - 4.5	1 330 4	17	16	16	15	14	14	13	13												
2864	3500 CARGO VAN EXT	-	3.5 - 4.5	1 290 4	17	17	17	16	15	15	14	13												
2876	CITY SLT CARGO VAN	-	Up to 2.5	1 250 2	15	15	14	14	13	13	12													
2874	2500 CARGO VAN EXT DIESEL	-	3.5 - 4.5	1 274 4					15	15	14	14												
2878	3500 CARGO VAN DIESEL	-	3.5 - 4.5	1 251 4								13												
PROMASTER WAGON 2 WHEEL DRIVE																								
2879	CITY ST WAGON	-	2.5 - 3.5	W 250 3	15	15	14	14	13	13	12													

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																			
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02
DODGE/RAM TRUCK/VAN																								
	01-81 80-69	5,6,7 1,2,3																						
RAM VAN 2 WHEEL DRIVE																								
2746	VAN 1500 REGULAR	B11	2.5 - 3.5	1 290	3																	4	3	2
2747	VAN 2500 REGULAR	B21, 24	2.5 - 3.5	1 291	3																	4	4	3
2748	VAN 3500 REGULAR	B31, 34	2.5 - 3.5	1 292	3																	4	4	3
RAM VAN 4 WHEEL DRIVE																								
2854	2500 POWER WAGON CREW CAB 4WD	-	2.5 - 3.5	1 340	3	21	21	21	20	18	18	17	17	16	15	14								
2801	2500 LARAMIE MEGA CAB 4WD	T2	3.5 - 4.5	1 295	4	23	22	22	21	19	19	18	18	17	16	15	15	14	13	12	11			
RAM WAGON 2 WHEEL DRIVE																								
2749	WAGON 1500 SHORT	B15	2.5 - 3.5	W 293	3																		4	3
2750	WAGON 2500 REGULAR	B21, 24, 25	2.5 - 3.5	W 294	3																		5	4
2751	WAGON 3500 MAXI	B34, 35	2.5 - 3.5	W 295	3																		5	4
SPRINTER VAN 2 WHEEL DRIVE																								
2787	2500 WB 118 CARGO VAN DIESEL	14	3.5 - 4.5	1 248	4															8	7	7		
2790	2500 WB 140 CARGO VAN DIESEL	D64	3.5 - 4.5	1 245	4															9	8	7	6	
2815	2500 WB 144 CARGO VAN DIESEL	E74	3.5 - 4.5	1 247	4												12	12	11					
2819	2500 WB 144 DIESEL	E84	3.5 - 4.5	1 250	4													12	12	11				
2791	2500 WB 158 CARGO VAN DIESEL	D74	3.5 - 4.5	1 244	4															10	8	8	7	
2786	2500 WB 158 DIESEL	-	3.5 - 4.5	1 310	4															10	9	9		
2816	2500 WB 170 CARGO VAN DIESEL	E84	3.5 - 4.5	1 243	4												13	13	12					
2792	3500 WB 140 CARGO VAN DIESEL	D44	3.5 - 4.5	1 246	4															9	8	8		
2817	3500 WB 144 CARGO VAN DIESEL	E84	3.5 - 4.5	1 241	4													12	12	11				
2793	3500 WB 158 CARGO VAN DIESEL	D5	3.5 - 4.5	1 223	4															10	9	9	8	
2818	3500 WB 170 CARGO VAN DIESEL	-	3.5 - 4.5	1 344	4												13	13	12					
SPRINTER VAN 4 WHEEL DRIVE																								
2785	2500 WB 140 DIESEL	D64	3.5 - 4.5	1 242	4															9	8	8	7	
FIAT																								
	01-81 80-69	5,6,7 1,2,3																						
500 WAGON ALL WHEEL DRIVE																								
8628	LOUNGE 2DR	-	Up to 2.5	W 1312	2			14	14	13	13	12	12	11	11									
8627	POP 2DR	-	Up to 2.5	W 1311	2			13	13	12	12	11	11	10	10									

GUIDELINES

COMMERCIAL SECTION

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																					
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	
FIAT																										
500L WAGON ALL WHEEL DRIVE																										
8633	TREKKING 4DR	-	2.5 - 3.5	W 1313	3		15	15	14	13	13	12	12													
FORD																										
FIESTA WAGON 2 WHEEL DRIVE																										
3792	S 4DR	-	Up to 2.5	W 366	2			12	12	11	11	10	10	9	9	8										
3793	SE 4DR	-	Up to 2.5	W 367	2			13	13	12	12	11	11	10	10	9										
3794	TITANIUM 5DR	-	Up to 2.5	W 368	2			13	13	12	12	11	11	10	10	9										
FIVE HUNDRED MPV 2 WHEEL DRIVE																										
9010	SEL 4DR	A50, 55	Up to 2.5	M 335	2													8	8	6						
FOCUS WAGON 2 WHEEL DRIVE																										
9020	SE 4DR	-	Up to 2.5	W 325	2				13	12	12	11	11	10	10	9	9	8	8			6	5	5	4	
8983	SE 5DR	-	Up to 2.5	W 323	2				14	13	13	12	12	11	11											
9030	ZXW SES WAGON	-	Up to 2.5	W 322	2													7	7	6						
FOCUS WAGON ALL WHEEL DRIVE																										
9028	ZX4 S 4DR	-	Up to 2.5	W 1329	2													7	7	6						
8975	ELECTRIC 5DR	-	Up to 2.5	W 1323	2				18	17	17	16	16	14	14											
FUSION WAGON 2 WHEEL DRIVE																										
3440	SE 4DR	-	Up to 2.5	W 370	2		16	15	15	14	14	13	13	12	12	10	10	9	9	7	7					
MUSTANG MPV 2 WHEEL DRIVE																										
3367	2DR	A50, 55	Up to 2.5	M 334	2	16	16	16	16	15	14	13	13	12	12	11	11	10	10	9	9	8	8	7	7	6
TAURUS WAGON ALL WHEEL DRIVE																										
3447	LIMITED 4DR AWD	-	Up to 2.5	W 365	2			18	18	17	17	16	15	14	14	12	12	11	11							

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																				
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01
FORD TRUCK/VAN																									
	01-81 80-69	5,6,7 1,2,3																							
CLUB WAGON WAGON 2 WHEEL DRIVE																									
3608	E150 XL	E11	2.5 - 3.5	W 337	3																	6	5	4	
3611	E350	E31-3; S31	2.5 - 3.5	W 350	3																			5	
ECONOLINE WAGON 2 WHEEL DRIVE																									
3768	E150 XL WAGON	-	3.5 - 4.5	W 1070	4							16	15	15	14	14	12	11	10	9	8	7	6	5	4
3769	E350 SD XL WAGON	S31	3.5 - 4.5	W 338	4							16	15	15	14	14	12	11	10	9	8	7	6	6	5
3778	E350 SD XL WAGON EXT	S34	3.5 - 4.5	W 329	4							17	16	15	14	14	12	11	10	9	8	7	6	6	5
ECONOLINE VAN 2 WHEEL DRIVE																									
3622	E150 CARGO VAN	E14-6	2.5 - 3.5	1 324	3							14	13	12	11	11	9	9	8	7	6	5	4	4	3
3624	E250 CARGO VAN	E24-6	2.5 - 3.5	1 326	3							14	13	12	11		9	9	8	7	6	5	4	4	3
3625	E250 CARGO VAN EXT	S24	2.5 - 3.5	1 325	3							15	13	12	11	11	9	9	8	7	6	5	4	4	3
3626	E350 SD CARGO VAN	E37, 34	2.5 - 3.5	1 328	3							15	13	12	11	11	9	9	8	7	6	6	4	4	3
3776	E350 SD CARGO VAN DIESEL	-	3.5 - 4.5	1 320	4											12	11	10	9	8	6	6	5	5	4
3627	E350 SD CARGO VAN EXT	S24	3.5 - 4.5	1 327	4							14	13	12	11	11	9	9	8	7	6	6	4	4	3
3777	E350 SD CARGO VAN EXT DIESEL	S34	3.5 - 4.5	1 329	4											13	11	10	8	8	6	6	5	5	4
3772	E350 SD XL DIESEL	S24	3.5 - 4.5	1 333	4													12	11	10	8	7	6	6	5
ECOSPORT MPV 4 WHEEL DRIVE																									
3291	S 4DR 4WD	-	Up to 2.5	M 301	2	14	14	14	14																
EDGE MPV 2 WHEEL DRIVE																									
3780	SE 4DR 2WD	K39	Up to 2.5	M 365	2	16	16	16	15	14	14	13	13	11	11	11	11	11	10						
EDGE MPV ALL WHEEL DRIVE																									
3781	SE 4DR AWD	K49, 48	Up to 2.5	M 363	2	16	16	16	16	15	15	14	14	13	13	12	12	11	11	11					
3791	SPORT 4DR AWD	K49	2.5 - 3.5	M 362	3				18	17	17	16	15	13	13	12	12	11	11						
3800	ST 4DR AWD	-	2.5 - 3.5	M 363	3	18	18	18																	
3828	TITANIUM 4DR AWD	-	3.5 - 4.5	M 321	4	17	17	17	17	16	16	15													
ESCAPE MPV 2 WHEEL DRIVE																									
3736	S 4DR 2WD	B91	Up to 2.5	M 389	2	15	15	15	15	13	13	12	12	11	12	11	11	10	9	8	8	7	7	6	5
3782	SE 4DR 2WD	B91	Up to 2.5	M 386	2	15	15	15	15	14	14	13	13	11	11	11	11	10	9	8	8	6			3
3754	XLT V6 4DR 2WD	U03	Up to 2.5	M 989	2										12	11	11	10	10	9	9	8	8	6	5

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RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																			
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02
FORD TRUCK/VAN																								
	01-81 80-69	5,6,7 1,2,3																						
ESCAPE MPV 4 WHEEL DRIVE																								
3771	HYBRID 4 DR 4WD	U59	Up to 2.5	M 988 2		16								13	12	12	11	10	9	9	8			
3783	SEL 4DR 4WD	U9H	Up to 2.5	M 986 2	16	16	16	16	15	15	14	14	13	13	12	12	11	10	9	9	8			
3753	XLS V6 4DR 4WD	U92	Up to 2.5	M 391 2																		9	8	8
3741	XLT V6 4DR 4WD	U93, 94	Up to 2.5	M 987 2										13	12	12	11	11	10	10	9	9	8	8
ESCAPE MPV ALL WHEEL DRIVE																								
3737	SE 4DR AWD	-	Up to 2.5	M 390 2	16	16	16	16	15	15	14	13	12	12	11	11	10	10	9	9	8			6
EXCURSION MPV 4 WHEEL DRIVE																								
3735	LIMITED 4DR 4WD	U43	3.5 - 4.5	M 371 4																	12	11	10	
3740	LIMITED 4DR 4WD DIESEL	U45	3.5 - 4.5	M 370 4																	13	13	11	
EXPEDITION MPV 2 WHEEL DRIVE																								
3665	LIMITED 4DR 2WD	U17	Up to 2.5	M 384 2						19	17	16	15	14	13	13	13	13	11	11	10	10	8	
EXPEDITION MPV 4 WHEEL DRIVE																								
3580	EL XLT 4DR 4WD	-	2.5 - 3.5	M 333 3						18	18	17	17	16	15	13	13	12	12	11				
3666	LIMITED 4DR 4WD	U18	2.5 - 3.5	M 388 3	24	24	23	23	20	20	19	18	17	16	15	15	13	13	12	12	11	10	9	
3590	MAX LIMITED 4DR 4WD	U17	2.5 - 3.5	M 382 3	25	24	23	23	21	21	20	19	17	16	15	15	13	13	11					
3664	XLT 4DR 4WD	-	2.5 - 3.5	M 370 3	20	20	20	20	19	19	18	18	17	16	14	14	12	12	10	10	9	9	8	
EXPLORER MPV 2 WHEEL DRIVE																								
3656	SPORT 2DR 2WD	U22, 32	Up to 2.5	M 380 2																			8	
EXPLORER MPV 4 WHEEL DRIVE																								
3657	SPORT 2DR 4WD	U24, 34, 70, 72, 77	Up to 2.5	M 381 2																			8	
3659	XLT 4DR 4WD	U72	Up to 2.5	M 388 2	17	17	17	17	16	16	15	15	14	14	13	13	11	11	9	9	8	8	7	
3662	LIMITED 4DR 4WD	U74, 75	2.5 - 3.5	M 386 3	19	19	19	19	18	18	17	17	15	15	13	13	12	12	10	10	9	9	8	
3568	SPORT ECOBOOST 4DR 4WD	-	Up to 2.5	M 387 2	21	21	20	20	19	19	18	18	16											
3600	SPORT TRAC XLT 4DR 4WD	U77	2.5 - 3.5	M 387 3												13	12	11	9		9	9	8	
EXPLORER MPV ALL WHEEL DRIVE																								
3557	ST 4DR AWD	-	Up to 2.5	M 360 2	20	20																		

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RATING GROUP TABLE I

Veh Code	MAKE	V.I.N.	Gross	Body	Rating Group																							
	MODEL Series		Vehicle Weight	Codes Weight	21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01			
FORD TRUCK/VAN																												
01-81 80-69		5,6,7 1,2,3																										
F350 PICK UP 4 WHEEL DRIVE																												
3762	SD XL CREW 4WD	-	3.5 - 4.5	0	323	4	22	22	22	21	20	19	18	17	16	15	13	13	11	11	10	9	8	8	7	7	6	
3763	SD XL CREW CAB 4WD DIESEL	W31	3.5 - 4.5	0	341	4	24	24	24	23	22	21	20	19	17	16	14	14	12	11	10	10	9	9	7	7	6	
3730	SD XL REG CAB 4WD	X, W31	3.5 - 4.5	0	320	4	19	19	19	19	18	18	17	17	15	15	13	13	11	10	9	9	8	8	7	6	5	
3748	SD XL REG CAB 4WD DIESEL	F31, 33; W33	3.5 - 4.5	0	318	4	21	21	20	20	19	19	18	17	15	15	13	13	11	11	10	10	9	8	7	7	6	
3732	SD XL SUPERCAB 4WD	-	3.5 - 4.5	0	330	4	21	21	21	21	20	19	18	18	16	15	14	14	12	11	10	9	8	8	7	7	6	
3750	SD XL SUPERCAB 4WD DIESEL	X31	3.5 - 4.5	0	340	4	22	22	22	22	21	20	19	19	17	16	14	14	12	11	10	10	9	8	7	7	6	
F450 PICK UP 4 WHEEL DRIVE																												
3785	SD LARIAT CREW CAB 4WD DIESEL	-	3.5 - 4.5	0	343	4	26	25	24	23	22	21	20	19	18	17	15	15	13	13								
FLEX MPV 2 WHEEL DRIVE																												
3584	SEL 4DR 2WD	K63	2.5 - 3.5	M	384	3			15	15	14	14	13	12	11	11	11	11	10									
FLEX MPV ALL WHEEL DRIVE																												
3581	LIMITED 4DR AWD	K63	2.5 - 3.5	M	383	3			17	17	16	16	15	14	13	13	13	13	12									
3573	LIMITED ECOBOOST 4DR AWD	-	2.5 - 3.5	M	1417	3			18	18	17	17	16	15	14	14	13											
3582	SEL 4DR AWD	K63	2.5 - 3.5	M	385	3			17	17	16	16	15	14	13	13	12	12	11									
FREESTAR MPV 2 WHEEL DRIVE																												
3286	LX / S / SE	A50, 55	2.5 - 3.5	M	334	3														8	8	6	5					
FREESTAR VAN 2 WHEEL DRIVE																												
3289	CARGO VAN	-	2.5 - 3.5	1	341	3														7	7	6	5					
FREESTAR WAGON 2 WHEEL DRIVE																												
3287	SEL / SPORT	A57	2.5 - 3.5	W	329	3														8	8	7	6					
FREESTYLE WAGON ALL WHEEL DRIVE																												
9017	LIMITED WAGON AWD	K06	2.5 - 3.5	W	342	3														9	10	9						
9014	SEL WAGON	K01	2.5 - 3.5	W	345	3														8	9	7						
9016	SEL WAGON AWD	K05	2.5 - 3.5	W	339	3														8	9	7						
RANGER PICK UP 2 WHEEL DRIVE																												
3617	XL REG CAB 2WD	R10; R14	Up to 2.5	0	354	2												9	9	8	8	8	8	6	6	5	5	4
3650	XL SUPERCAB 2WD	R44	Up to 2.5	0	355	2												10	10	8	8	8	8	7	7	6	6	5

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																				
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01
FORD TRUCK/VAN																									
	01-81 80-69	5,6,7 1,2,3																							
RANGER PICK UP 4 WHEEL DRIVE																									
3567	LARIAT SUPERCREW 4WD	-	2.5 - 3.5	0 304 3	16	16	16																		
3618	XLT REG CAB 4WD	R11, 15	Up to 2.5	0 358 2													9	9	9	8	8	7	7	6	
3651	XLT SUPERCAB 4WD	R45	Up to 2.5	0 356 2	15	15	15								11	11	10	10	10	10	8	8	7	7	6
TRANSIT VAN 2 WHEEL DRIVE																									
3821	150 WB 130 CARGO VAN	-	3.5 - 4.5	1 321 4	16	16	16	15	15	14															
3822	150 WB 148 CARGO VAN	-	3.5 - 4.5	1 353 4	17	16	16	15	15	14															
3826	250 WB 130 CARGO VAN	-	3.5 - 4.5	1 352 4	16	15	15	14	14	13															
3819	250 WB 148 CARGO VAN	-	3.5 - 4.5	1 363 4	17	17	16	15	15	14															
3820	250 WB 148 CARGO VAN DIESEL	-	Up to 2.5	1 320 2	19	18	18	17	17	16															
3823	350 WB 148 CARGO VAN	-	3.5 - 4.5	1 360 4	18	17	16	15	15	14															
3579	CONNECT XLT CARGO VAN	-	Up to 2.5	1 377 2	15	15	15	15	14	14	13	13	12	12	11	11									
TRANSIT VAN ALL WHEEL DRIVE																									
3841	150 WB 130 CARGO VAN AWD	-	2.5 - 3.5	1 1402 3	17																				
3833	150 WB 130 XL WAGON	-	2.5 - 3.5	1 1401 3	18	17	16	15	15	14															
3849	150 WB 130 XL WAGON AWD	-	2.5 - 3.5	1 1404 3	19																				
3842	150 WB 148 CARGO VAN AWD	-	2.5 - 3.5	1 1403 3	18																				
3852	150 WB 148 CREW AWD	-	2.5 - 3.5	1 1405 3	18																				
3843	250 WB 130 CARGO VAN AWD	-	2.5 - 3.5	1 1373 3	18																				
3844	250 WB 148 CARGO VAN AWD	-	2.5 - 3.5	1 330 3	18																				
3853	250 WB 148 CREW AWD	-	2.5 - 3.5	1 1389 3	18																				
3845	250 WB 148 EL CARGO VAN AWD	-	2.5 - 3.5	1 1378 3	19																				
3847	350 WB 148 CARGO VAN AWD	-	2.5 - 3.5	1 400 3	19																				
3856	350 WB 148 EL CREW AWD	-	2.5 - 3.5	1 1368 3	20																				
TRANSIT WAGON 2 WHEEL DRIVE																									
3578	CONNECT XLT WAGON	-	Up to 2.5	W 378 2	17	17	17	17	16	16	15	15	13	13	12	12									
WINDSTAR VAN 2 WHEEL DRIVE																									
3276	CARGO VAN	A54	Up to 2.5	1 361 2																		5	4	3	
WINDSTAR WAGON 2 WHEEL DRIVE																									
3277	LX / SE	A51, 58, 55	Up to 2.5	W 360 2																		4	3	2	
3282	SPORT	A57	Up to 2.5	W 362 2																		5	5	4	

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RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																				
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01
GENESIS																									
G80 MPV ALL WHEEL DRIVE																									
1832	ULTIMATE 5.0 4DR AWD	-	Up to 2.5	M 823	2		21	21	21	20															
GMC TRUCK/VAN																									
01-81 80-69																									
5,6,7 2,4,5																									
ACADIA MPV ALL WHEEL DRIVE																									
6860	DENALI V6 4DR AWD	-	2.5 - 3.5	M 653	3	19	19	19	18	17	17	16	16	15	15	14									
6842	SLE V6 4DR AWD	V33	2.5 - 3.5	M 651	3	17	17	17	17	16	16	15	15	13	13	12	12	10	10	9					
CANYON PICK UP 2 WHEEL DRIVE																									
6813	SL EXT CAB 2WD	S19	Up to 2.5	0 643	2	15	15	15	15	14	14	13			12	11	11	10	10	9	9	8	7		
6814	SLE CREW CAB 2WD	-	Up to 2.5	0 645	2	17	17	17	17	16	15	14			13	12	12	11	10	9	9	8	7		
6812	SLE REG CAB 2WD	S14	Up to 2.5	0 605	2										12	11	11	10	9	8	8	7	6		
CANYON PICK UP 4 WHEEL DRIVE																									
6874	DENALI CREW CAB 4WD DIESEL	T19	2.5 - 3.5	0 649	3	19	19	19	19	18	18														
6817	SLE CREW CAB 4WD	T13	Up to 2.5	0 600	2	18	18	18	18	17	17	16			14	13	13	12	12	10	10	8	7		
6816	SLE EXT CAB 4WD	T19	Up to 2.5	0 649	2	17	17	17	17	16	16	15			13	12	12	11	11	10	9	8	7		
ENVOY MPV 4 WHEEL DRIVE																									
7343	DENALI 4DR 4WD	T13	2.5 - 3.5	M 655	3												13	13	12	12	11				
7331	SLE 4DR 4WD	T13	2.5 - 3.5	M 652	3												12	11	10	10	9	9	8	8	
7335	XL SLE 4DR 4WD	T16	2.5 - 3.5	M 659	3															10	9	9	8	8	
JIMMY MPV 2 WHEEL DRIVE																									
6621	SLS 2DR 2WD	S13, 14, 18	Up to 2.5	M 655	2																			4	
JIMMY MPV 4 WHEEL DRIVE																									
6622	SLS 2DR 4WD	T18	Up to 2.5	M 660	2																7	7	6	6	5
6706	SLS 4DR 4WD	T13, 14, 18	Up to 2.5	M 654	2																	7	6	6	5
SAFARI VAN 2 WHEEL DRIVE																									
6656	CARGO VAN EXT 2WD	M15, 19; L19	Up to 2.5	1 692	2																5	4	3	3	2
SAFARI VAN ALL WHEEL DRIVE																									
6701	CARGO VAN EXT AWD	J, L15, 19	2.5 - 3.5	1 692	3																5	5	4	4	3
SAFARI WAGON 2 WHEEL DRIVE																									
6655	SL WAGON EXT 2WD	M15, 19; *CM, DG	2.5 - 3.5	W 691	3																6	5	4	4	3

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																				
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01
GMC TRUCK/VAN																									
	01-81 80-69	5,6,7 2,4,5																							
SAFARI WAGON ALL WHEEL DRIVE																									
6700	SL WAGON EXT AWD	L15, 19; J15, 19	2.5 - 3.5	W 694 3																	6	6	5	5	4
SAVANA PICK UP 2 WHEEL DRIVE																									
6785	3500 CARGO VAN EXT	G35	3.5 - 4.5	0 550 4	17	17	16	16	15	15	14	14	13	12	11	11	9	8	6	6	5	5	4	4	3
SAVANA VAN 2 WHEEL DRIVE																									
6720	1500 CARGO VAN	G15	Up to 2.5	1 587 2								14	13	13	11	11	10	9	7	7	6	5	4	3	2
6721	2500 CARGO VAN	G25, 29	2.5 - 3.5	1 587 3	17	17	17	17	16	16	15	14	13	13	11	11	10	9	7	7	6	5	3	3	2
6722	2500 CARGO VAN DIESEL	G25, 29	3.5 - 4.5	1 586 4			19	19	18	18	17	16	14	13	12	12	10	10	8	8					4
6783	2500 CARGO VAN EXT	G29	3.5 - 4.5	1 573 4	17	16	16	16	15	15	14	14	13	12	10	10	9	8	6	6	5	5	4	3	2
6784	2500 CARGO VAN EXT DIESEL	-	3.5 - 4.5	1 1371 4			18	18	17	17	16	16	14	13	11	11	10	10	8	8					4
6723	3500 CARGO VAN	G35, 39	3.5 - 4.5	1 587 4	17	17	17	17	16	16	15	14	13	13	12	12	10	9	7	7	6	5	4	4	3
6724	3500 CARGO VAN DIESEL	G35	3.5 - 4.5	1 549 4		19	19	19	18	18	17	16	14	13	12	12	11	10	8	8					5
6786	3500 CARGO VAN EXT DIESEL	-	3.5 - 4.5	1 1372 4			18	18		17	16	16	14	13	11	11	10	10	8	8					5
6788	3500 LS EXT	G29	3.5 - 4.5	1 574 4	18	18	17	16	15	15	14	13	12	12	11	11	10	10	8	8	7	7	5	5	4
SAVANA VAN ALL WHEEL DRIVE																									
6801	1500 CARGO VAN AWD	-	3.5 - 4.5	1 641 4								16	14	13	12	12	10	9	8	8	7	6	5		
SAVANA WAGON 2 WHEEL DRIVE																									
6725	1500 SLE	G15	2.5 - 3.5	W 550 3								15	14	14	12	12	11	10	8	7	6	6	5	4	3
6726	2500 LT	G25	3.5 - 4.5	W 551 4	18	18	18	18	17	17	16	15	14	14	12	12	11	10	8	7	6	6	5	5	4
6728	3500 LT	G35	3.5 - 4.5	W 552 4	18	18	18	18	17	17	16	15	14	13	12	12	11	10	9	8	6	6	5	5	4
SAVANA WAGON ALL WHEEL DRIVE																									
6803	1500 SL AWD	G15	2.5 - 3.5	W 552 3								17	16	15	13	13	12	11	9	8	7	7	6		
SIERRA PICK UP 2 WHEEL DRIVE																									
6864	1500 DOUBLE CAB 2WD	-	2.5 - 3.5	0 665 3	17	17	17	17	16	16	15	14													
6737	1500 REG CAB 2WD	C14, 19	2.5 - 3.5	0 618 3	16	16	16	16	15	15	14	14	13	13	12	12	10	10	9	8	7	6	4	4	3
6775	1500 SLE CREW CAB 2WD	J69	2.5 - 3.5	0 610 3	18	17	17	17	16	16	15	14	14	13	11	11	10	10	9	8	8	7	6	6	5
6866	2500 HD DOUBLE CAB 2WD	-	3.5 - 4.5	0 1393 4	19	18	17	17	16	16	14														
6780	2500 HD SLE CREW CAB 2WD	C24	3.5 - 4.5	0 620 4	20	19	19	18	17	16	14	14	13	13	11	11	10	10	8	8	7	7	6	6	5
6782	2500 HD SLE CREW CAB 2WD DIESEL	-	3.5 - 4.5	0 1392 4	22	22	21	20	19	18	16	16	15	15	13	13	11	12	10	10	8	8	7	7	6
6867	2500 HD SLE DOUBLE CAB 2WD DIESEL	-	3.5 - 4.5	0 1394 4	22	21		19	18	18	16														
6763	2500 HD SLE EXT CAB 2WD DIESEL	T13	3.5 - 4.5	0 701 4									14	14	12	12	11	11	10	9	8	8	7	7	6
6758	2500 HD SLE REG CAB 2WD	C24	3.5 - 4.5	0 619 4	18	17		17	16	16	14	14	13	13	11	11	9	9	7	7	6	6	5	5	4
6762	2500 HD SLE REG CAB 2WD DIESEL	-	3.5 - 4.5	0 645 4	20	20		19	18	18	17	17	16	15	13	13	11	10	8	8	7	7	6	6	5
6767	3500 SLE EXT CAB 2WD	K44	3.5 - 4.5	0 617 4									12	12	11	11	10	10	8	8	7	7	6	6	5
6771	3500 SLE EXT CAB 2WD DIESEL	J69	3.5 - 4.5	0 651 4									15	14	13	13	11	12	10	10	9	9	7	7	6

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																					
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	
GMC TRUCK/VAN																										
	01-81 80-69	5,6,7 2,4,5																								
TERRAIN MPV ALL WHEEL DRIVE																										
6880	SLE 2.0T 4DR AWD	T19	Up to 2.5	M 656	2		18	18	18																	
6853	SLT V6 4DR AWD	-	3.5 - 4.5	M 694	4					17	17	16	15	14	13	12	12									
TERRAIN PICK UP ALL WHEEL DRIVE																										
6851	SLE 4DR AWD	LE	3.5 - 4.5	0 693	4	17	17	17	17	16	16	15	15	14	13	12	12									
TERRAIN WAGON 2 WHEEL DRIVE																										
6850	SLE 4DR 2WD	-	Up to 2.5	W 693	2	15	15	15	15	14	14	13	13	12	11	10	10									
YUKON MPV 2 WHEEL DRIVE																										
7222	SLE 4DR 2WD	C13, 18	2.5 - 3.5	M 657	3	21	21	20	19	17	17	16	16	15	15	13	13	12	12	11	11	10	9	8	7	6
YUKON MPV 4 WHEEL DRIVE																										
7223	SLE 4DR 4WD	K13, 18	2.5 - 3.5	M 656	3	22	22	22	22	21	21	20	20	18	17	15	15	13	13	11	11	10	10	9	8	7
7229	XL 1500 SLE 4DR 4WD	K16	2.5 - 3.5	M 661	3	23	23	22	22	20	20	19	18	17	16	14	14	13	13	11	11	11	10	9	9	8
7231	XL 2500 SLT 4DR 4WD	2S	3.5 - 4.5	M 661	4									17	16	14	14	12	13	11	12	11	11	10	9	8
7332	DENALI 4DR 4WD	K63	2.5 - 3.5	M 658	3	25	25	25	24	23	23	22	22	21	20	18	18	16	15	14	14	13	13	11	11	10
7352	HYBRID 4DR 4WD	-	3.5 - 4.5	M 650	4									20	19	17	17	15	15							
YUKON MPV ALL WHEEL DRIVE																										
7233	XL DENALI 4DR AWD	2S	2.5 - 3.5	M 664	3	25	25	24	23	22	22	21	21	20	20	18	18	16	15	14	14	13	12	10	9	8
HONDA																										
ACCORD MPV 2 WHEEL DRIVE																										
1871	SPORT 2.0 4DR	-	Up to 2.5	M 903	2	17	17	17	17																	
ACCORD WAGON ALL WHEEL DRIVE																										
213	EX-L 4DR	-	Up to 2.5	W 1002	2	16	16	16	16	15	15	14	14	12	12	11	11	9	9	8	7	6	6	5	5	4
274	EX-L V6 2DR	-	Up to 2.5	W 1008	2					16	16	15	15	14	14	13	13	11	10	9	9	8	7	6	5	4
209	LX 4DR	-	2.5 - 3.5	W 1000	3	15	15	15	15	14	14	13	13	12	12	11	11	9	8			5	5	4	4	3
225	SE 4DR	-	2.5 - 3.5	W 1003	3	15				15						12	11				8	8				5

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Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																					
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	
HONDA																										
CIVIC MPV 2 WHEEL DRIVE																										
251	LX 4DR	D78	Up to 2.5	M 780	2	15	15	15	15	14	14	13	12	11	10	10	10	9	9	8	8	6	5	4	4	3
CIVIC WAGON 2 WHEEL DRIVE																										
210	DX 4DR	D78	Up to 2.5	W 1001	2	14	14	14	14	13	13	12	12	11	11	10	10	9	9	8	8	6	5	3	3	2
CIVIC WAGON ALL WHEEL DRIVE																										
1823	LX 4DR HATCHBACK	-	3.5 - 4.5	W 1081	4		15	15	15	14																
252	SE 4DR	-	Up to 2.5	W 1005	2				14						9							6	5			
259	Si 2DR COUPE	-	2.5 - 3.5	W 1006	3		16	16	16	15		13	13	12	12	11	11	10	10	9	9	7	7	6	6	5
1094	Si 4DR	-	3.5 - 4.5	W 1033	4		16	16	16	14		13	13	12	12	11	11	10	10	8		6	5			
FIT MPV 2 WHEEL DRIVE																										
1429	DX 5DR	D78	Up to 2.5	M 782	2		13	13	13	12	12	11	11	10	10	9	9	8	8	7						
FIT WAGON ALL WHEEL DRIVE																										
1430	EX 5DR	-	2.5 - 3.5	W 1043	3		15	15	15	14	13	12	12	11	11	10	10	9	9	8						
HONDA TRUCK/VAN																										
CROSSTOUR WAGON 4 WHEEL DRIVE																										
1771	EX-L V6 4DR 4WD	-	Up to 2.5	W 1087	2								15	14	14											
CR-V MPV ALL WHEEL DRIVE																										
271	EX 4DR AWD	D78	2.5 - 3.5	M 1007	3	17	17	17	17	16	16	15	14	13	13	12	12	10	10	9	8	7	7	6	6	5
CR-V WAGON 2 WHEEL DRIVE																										
1031	EX 4DR 2WD	-	2.5 - 3.5	W 1029	3	15	15	15	15	14	14	13	13	12	11	10	10	9	8	7	7	6	6	5	5	4
ELEMENT MPV 2 WHEEL DRIVE																										
1063	EX 4DR 2WD	H18	Up to 2.5	M 802	2											12	12	11	10	9	9	8	7	6		

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Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																					
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	
HONDA TRUCK/VAN																										
ELEMENT MPV 4 WHEEL DRIVE																										
1064	EX 4DR 4WD	H27	Up to 2.5	M 803	2											12	12	11	11	10	10	9	8	7		
HR-V MPV 2 WHEEL DRIVE																										
1774	LX 4DR 2WD	D78	Up to 2.5	M 781	2	14	14	14	14	13	13															
HR-V MPV ALL WHEEL DRIVE																										
1775	LX 4DR AWD	-	Up to 2.5	M 1074	2	15	15	15	15	14	14															
ODYSSEY MPV 2 WHEEL DRIVE																										
1387	ELITE / TOURING	L38	2.5 - 3.5	M 805	3	19	19	18	18	17	17	16	16	14	13	12	12	11	11	10	10	8				
ODYSSEY VAN 2 WHEEL DRIVE																										
914	LX / SE / EX / EX-L	-	2.5 - 3.5	1 1021	3	18	18	18	18	16	16	15	14	13	12	11	11	10	9	7	7	6	6	5	5	4
PILOT MPV 4 WHEEL DRIVE																										
1517	ELITE 4DR 4WD	5FN	2.5 - 3.5	M 801	3	20	20	20	20	19	19	18	17	16	15	14	14	13								
996	EX 4DR 4WD	F18	Up to 2.5	M 801	2	19	19	19	19	18	18	17	17	15	14	13	13	12	12	10	10	9	9	8		
1513	4DR 4WD	-	2.5 - 3.5	M 1375	3													11								
PILOT MPV 2 WHEEL DRIVE																										
1512	4DR 2WD	-	2.5 - 3.5	M 1374	3													10								
1511	EX-L 4DR 2WD	-	2.5 - 3.5	M 1049	3			17		16	16	15	15	14	13	12	12	11	11	10	10					
RIDGELINE PICK UP 4 WHEEL DRIVE																										
1410	EX-L 4WD	K16	2.5 - 3.5	0 804	3		19	19	19	18			17	16	15	14	14	12	11	10	9					
RIDGELINE WAGON 4 WHEEL DRIVE																										
1409	SPORT 4WD	-	2.5 - 3.5	W 1041	3		18	18	18	17			16	14	14	13	13	11	10	9	9					

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Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																						
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01		
HUMMER																											
HUMMER H2 MPV ALL WHEEL DRIVE																											
1504	4DR AWD	N23	3.5 - 4.5	M 712 4												16	16	16	15	15	15	15	14				
1505	SUT 4DR AWD	N22	3.5 - 4.5	M 713 4												16	16	16	14	14	14						
HUMMER H3 MPV 4 WHEEL DRIVE																											
1506	4DR 4WD	N13	2.5 - 3.5	M 715 3												11	11	11	10	10							
HYUNDAI																											
ACCENT MPV 2 WHEEL DRIVE																											
532	ESSENTIAL 4DR	-	Up to 2.5	M 815 2			14	14	13	12	11	11	10	10	9	9	8	8	7	7	6	5	4	4	3		
ACCENT WAGON 2 WHEEL DRIVE																											
531	GL 3DR	-	Up to 2.5	W 810 2											8	8	7	8	7	6	5	5	4	4	3		
1616	GL 5DR	-	Up to 2.5	W 818 2		14	14	14	13	12	11	11	10	10													
ELANTRA MPV 2 WHEEL DRIVE																											
687	GT GL 5DR	-	Up to 2.5	M 816 2		15	15	15	14	14	13	12	11						8	7	6	5	5	4			
ELANTRA WAGON ALL WHEEL DRIVE																											
528	GLS 4DR	-	3.5 - 4.5	W 1013 4	14	14	14	14	13	13	12	12	11	11	10	10	9	9	8	7	6	6	5	5	4		
1542	TOURING GL 5DR	-	Up to 2.5	W 1054 2										10	9	9	9										
GENESIS WAGON ALL WHEEL DRIVE																											
1543	2.0T 2DR	-	3.5 - 4.5	W 1055 4							14	12	12	11	11												
1518	V6 4DR	-	Up to 2.5	W 1050 2						16	16	14	13	12	12	11											
SONATA WAGON ALL WHEEL DRIVE																											
756	ESSENTIAL 4DR	-	3.5 - 4.5	W 1017 4	15	15	15	15	14	14	13	13	12	12	11	11	10	10	8	8	7	6	5	5	4		

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Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																					
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	
HYUNDAI TRUCK/VAN																										
ENTOURAGE VAN ALL WHEEL DRIVE																										
1431	GL	-	2.5 - 3.5	1 1044	3												9	9	9	8						
KONA MPV 2 WHEEL DRIVE																										
1889	ESSENTIAL 4DR 2WD	-	Up to 2.5	M 1412	2	14	14	14	14																	
1924	ESSENTIAL ELECTRIC 4DR 2WD	-	Up to 2.5	M 1415	2	18	18	18																		
KONA MPV ALL WHEEL DRIVE																										
1890	ESSENTIAL 4DR AWD	-	Up to 2.5	M 1413	2	15	15	15	15																	
1891	TREND 1.6T 4DR AWD	-	Up to 2.5	M 1414	2	15	15	15	15																	
PALISADE MPV ALL WHEEL DRIVE																										
1937	ESSENTIAL V6 4DR AWD	-	Up to 2.5	M 1355	2	17	17																			
1938	LUXURY V6 4DR AWD	-	Up to 2.5	M 899	2	19	19																			
SANTA FE MPV 2 WHEEL DRIVE																										
950	ESSENTIAL 4DR 2WD	5XY; ZT3LBGG	Up to 2.5	M 809	2	15	14	13	12	11	11	10	10	9	9	8	8				8	7	7	6	6	5
951	GL V6 4DR 2WD	B12	Up to 2.5	M 811	2									11	10	10	9	10	9	9	8	8	7	7	6	
1657	XL ESSENTIAL V6 4DR 2WD	-	2.5 - 3.5	M 1064	3			15	14	13	13	12	12	11												
SANTA FE MPV ALL WHEEL DRIVE																										
936	GL V6 4DR AWD	C73	Up to 2.5	M 810	2									11	10	10	9	9	9	9	8	8	7	7	6	
1910	LUXURY 2.0T 4DR AWD	C73	Up to 2.5	M 898	2		17	17																		
1645	SPORT 2.0T 4DR AWD	5XY; ZUDLADG	Up to 2.5	M 817	2		16	15	15	14	14	13	13	12												
1658	XL ESSENTIAL V6 4DR AWD	C73	Up to 2.5	M 814	2			15	15	14	14	13	13	12												
SANTA FE PICK UP ALL WHEEL DRIVE																										
1581	ESSENTIAL 4DR AWD	-	3.5 - 4.5	0 1058	4	16	15	15	15	14	14	13	13	11	10	9	9									
TUCSON MPV 2 WHEEL DRIVE																										
1297	PREFERRED 4DR 2WD	-	Up to 2.5	M 819	2	15	15	15	15	14	14	13	13	12	12	11	11	9	9	8	8	7				
TUCSON MPV 4 WHEEL DRIVE																										
1299	GL V6 4DR 4WD	-	Up to 2.5	M 820	2												11	11	10	10	8					
TUCSON MPV ALL WHEEL DRIVE																										
1776	1.6T 4DR AWD	-	Up to 2.5	M 821	2				17	16	16															
1417	ESSENTIAL 4DR AWD	-	Up to 2.5	M 822	2	16	16	16	16	15	15	14	14	13	13	12	12			9	9	8				

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Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																			
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02
HYUNDAI TRUCK/VAN																								
VERACRUZ MPV 2 WHEEL DRIVE																								
1472	GLS V6 4DR 2WD	C73	2.5 - 3.5	M 815	3												11	11	10					
1473	LIMITED V6 4DR 2WD	C73	2.5 - 3.5	M 816	3												12	12	11					
VERACRUZ MPV ALL WHEEL DRIVE																								
1460	LIMITED V6 4DR AWD	C73	2.5 - 3.5	M 814	3									16	15	15	14	14	13					
INFINITI																								
G35 MPV 2 WHEEL DRIVE																								
1050	2DR	R09	Up to 2.5	M 746	2													11	11	10	9	8		
Q50 WAGON ALL WHEEL DRIVE																								
1665	PURE 3.0T 4DR AWD	-	3.5 - 4.5	W 1066	4	19	19	19	19	18	18	17	17											
INFINITI TRUCK/VAN																								
EX35 MPV ALL WHEEL DRIVE																								
1484	4DR AWD	R09	2.5 - 3.5	M 745	3									14	13	13	12	12						
FX35 PICK UP ALL WHEEL DRIVE																								
1071	4DR AWD	-	2.5 - 3.5	0 1030	3									17	15	15	14	14	13	13	12	11	10	
FX45 MPV ALL WHEEL DRIVE																								
1072	4DR AWD	S08	Up to 2.5	M 813	2												15	14	14	12	12	11		
JX35 PICK UP ALL WHEEL DRIVE																								
1628	4DR AWD	-	Up to 2.5	0 1061	2								16											
QX4 MPV 4 WHEEL DRIVE																								
920	4DR 4WD	R09	Up to 2.5	M 740	2																	9	9	8

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																			
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02
INFINITI TRUCK/VAN																								
QX50 MPV ALL WHEEL DRIVE																								
1846	4DR AWD	-	2.5 - 3.5	M 1082	3					16	16	15	15											
QX56 MPV 4 WHEEL DRIVE																								
1259	4DR 4WD	R09	2.5 - 3.5	M 741	3									20	19	17	17	16	18	16	16	15	14	
QX60 MPV ALL WHEEL DRIVE																								
1749	PURE 4DR AWD	-	Up to 2.5	M 747	2		20	20	20	19	19	17	17											
1753	HYBRID 4DR AWD	-	3.5 - 4.5	M 1071	4					19	19	18	18											
QX70 VAN ALL WHEEL DRIVE																								
1668	3.7 4DR AWD	-	3.5 - 4.5	1 1067	4					20	20	19	19											
QX80 MPV ALL WHEEL DRIVE																								
1670	PROACTIVE 4DR AWD	-	2.5 - 3.5	M 200	3	25	25	24	23	22	22	21	21											
ISUZU TRUCK/VAN																								
01-81 80 79-69		5,6,7 3,4,5 4,5,6																						
RODEO MPV 2 WHEEL DRIVE																								
6715	LSE 4DR 2WD	G58	Up to 2.5	M 778	2																	8	8	7
RODEO MPV 4 WHEEL DRIVE																								
6717	S 4DR 4WD	Y, M58	Up to 2.5	M 779	2																8	7	7	6
TROOPER MPV 4 WHEEL DRIVE																								
6659	4DR 4WD	H, J58	Up to 2.5	M 777	2																		8	7
JEEP																								
01-81 80 79-69		5,6,7 3,4,5 4,5,6																						
CHEROKEE MPV 2 WHEEL DRIVE																								
1811	SPORT 4DR 2WD	-	2.5 - 3.5	M 1079	3	16	16	16	16	15	14	13	13											6

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RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																			
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02
JEEP																								
CHEROKEE MPV 4 WHEEL DRIVE																								
1812	SPORT 4DR 4WD	-	2.5 - 3.5	M 779 3	16	16	16	16	15	15	14	14											6	
CHEROKEE WAGON 2 WHEEL DRIVE																								
7178	2DR 2WD	73-8*; T27, 28; 81-3	Up to 2.5	W 706 2																			5	
CHEROKEE WAGON 4 WHEEL DRIVE																								
7188	4DR 4WD	J27, 28; N78	Up to 2.5	W 727 2																			5	
7820	LIMITED 4DR 4WD	J27, 28; N78	Up to 2.5	W 730 2	17	17	17	17	16	15	14	14											6	
CHEROKEE VAN 4 WHEEL DRIVE																								
7854	OVERLAND 4DR 4WD	-	2.5 - 3.5	1 1304 3		17	17	17	16	16														
COMMANDER PICK UP 4 WHEEL DRIVE																								
7091	LIMITED 4DR 4WD	G58	2.5 - 3.5	0 735 3												14	13	13	11	11				
COMPASS MPV 2 WHEEL DRIVE																								
7239	SPORT 4DR 2WD	T47	Up to 2.5	M 710 2	15	15	15	15	13	13	12	12	11	11	10	10	9	9	7					
COMPASS MPV 4 WHEEL DRIVE																								
7237	SPORT 4DR 4WD	T47	Up to 2.5	M 712 2	16	16	16	16	15	14	13	13	12	11	10	10	9	9	8					
GLADIATOR PICK UP 4 WHEEL DRIVE																								
7074	SPORT 4DR 4WD	-	Up to 2.5	0 1387 2	19	18																		
GRAND CHEROKEE MPV 4 WHEEL DRIVE																								
7181	LAREDO 4DR 4WD	-	2.5 - 3.5	M 721 3	18	18	18	18	17	17	16	16	15	15	13	13	11	10	9	9	8	9	8	7
7241	LAREDO 4DR 4WD DIESEL	R4	2.5 - 3.5	M 725 3													12	11	10					
7200	SRT 4DR 4WD	-	2.5 - 3.5	M 722 3	24	24	24	23	21	21	20	19	18	17		14	13	13	12	12				
GRAND CHEROKEE WAGON 2 WHEEL DRIVE																								
7184	LIMITED 4DR 2WD	-	Up to 2.5	W 1421 2				20		19	18	17	16	15	14	14	13	13	12	11	10	10	9	8
7248	LIMITED 4DR 2WD DIESEL	-	Up to 2.5	W 1423 2														13	12					
GRAND CHEROKEE WAGON 4 WHEEL DRIVE																								
7182	LIMITED 4DR 4WD	Z78	Up to 2.5	W 729 2	21	21	21	20	19	19	18	17	16	16	14	14	13	12	11	11	9	10	9	8
7242	OVERLAND 4DR 4WD DIESEL	-	Up to 2.5	W 1422 2				22	20	20	19	18					13	13	11					
7083	TRACKHAWK 4DR 4WD	-	Up to 2.5	W 778 2	31	31	31	31																

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																					
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	
JEEP																										
01-81		5,6,7																								
LIBERTY MPV 2 WHEEL DRIVE																										
7096	LIMITED 4DR 2WD	-	Up to 2.5	M 730	2									13			11	10	9	9	7	7	6	6		
7149	SPORT 4DR 2WD	-	Up to 2.5	M 732	2									13	12	12	11	10	9	9	7	6	5	5		
LIBERTY MPV 4 WHEEL DRIVE																										
7095	LIMITED 4DR 4WD	K92	Up to 2.5	M 731	2									13	12	12	10	10	9	9	8	7	6	6		
7097	SPORT 4DR 4WD	-	Up to 2.5	M 733	2									13	12	12	11	10	9	9	8	7	6	5		
7093	SPORT 4DR 4WD DIESEL	-	2.5 - 3.5	M 267	3														9	8						
PATRIOT MPV 4 WHEEL DRIVE																										
7085	SPORT 4DR 4WD	-	Up to 2.5	M 707	2					14	14	12	12	11	11	10	10	9	9	8						
PATRIOT WAGON 2 WHEEL DRIVE																										
7086	SPORT 4DR 2WD	-	Up to 2.5	W 780	2					13	13	12	12	11	11	10	10	9	9	7						
PATRIOT WAGON 4 WHEEL DRIVE																										
7084	LIMITED 4DR 4WD	-	Up to 2.5	W 778	2						14	13	12	12	11	11	10	10	8							
RENEGADE MPV 4 WHEEL DRIVE																										
7847	NORTH 4DR 4WD	-	2.5 - 3.5	M 1301	3	15	15	15	15	14	14	13														
TJ MPV 4 WHEEL DRIVE																										
7185	SE 4WD	A29	Up to 2.5	M 718	2															8	7	7	6	6	5	
7186	SPORT 4WD	A69	Up to 2.5	M 720	2															9	8	8	7	7	6	
WRANGLER MPV 4 WHEEL DRIVE																										
7098	RUBICON 4WD	A49	Up to 2.5	M 734	2	18	17	17	16	15	15	14	14	13	13	11	11	10	11	10	10	9	8	7	7	6
7099	SE 4WD	-	Up to 2.5	M 735	2																	7	7	6	5	
7088	UNLIMITED SAHARA 4DR 4WD	K54; P64	2.5 - 3.5	M 266	3	18	18	18	17	16	16	15	15	13	13	12	12	11	10	9						

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COMMERCIAL SECTION

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																					
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	
KIA																										
	01-86	5,6,7																								
	OPTIMA WAGON 2 WHEEL DRIVE																									
1597	SX TURBO 4DR	-	2.5 - 3.5	W 1390	2			16	16	14	14	13	13	12	12	11										
	OPTIMA WAGON ALL WHEEL DRIVE																									
1441	EX 4DR	-	Up to 2.5	W 1046	2		15	15	15	14	14	13	13	12	12	11		9	9	8	7	6	6	5	5	4
	RIO WAGON ALL WHEEL DRIVE																									
500	LX+ 4DR	-	2.5 - 3.5	W 1012	3		13	13	13	12	12	11	11	10	9	8	8	7	8	7	6	5	5	4	4	3
	RIO5 MPV 4 WHEEL DRIVE																									
1416	EX 5DR	5A	Up to 2.5	M 997	2	13	13	13	13	12	12	11	11	10	9	8	8	7	8	7	7					
	RONDO MPV 2 WHEEL DRIVE																									
1443	EX 5DR	5A	Up to 2.5	M 990	2					14	14	13	13		11	10	10	9	9	8						
	SPECTRA5 WAGON ALL WHEEL DRIVE																									
1291	SX 5DR	-	Up to 2.5	W 1038	2													8	9	8	8	7				
KIA TRUCK/VAN																										
	01-86	5,6,7																								
	BORREGO MPV 4 WHEEL DRIVE																									
1527	EX V8 4DR 4WD	-	2.5 - 3.5	M 1052	3										13	13	12									
	SEDONA MPV 2 WHEEL DRIVE																									
685	SX TECH	P13	Up to 2.5	M 852	2	15	15	14	14	13	13	12	12		11	10	10	9	9	7	7	6	6	5	5	
	SORENTO MPV ALL WHEEL DRIVE																									
1046	EX V6 4DR AWD	C73	2.5 - 3.5	M 996	3		16	16	16	15	15	14	14	13	12	11		10	10	9	9	8	8	7		
1575	LX PREMIUM 4DR AWD	C73	2.5 - 3.5	M 998	3	15	15	15	15	14	14	13	13	12	11	10										
1850	SX TURBO 4DR AWD	C73	2.5 - 3.5	M 999	3	17			16	15	15															
	SORENTO MPV 2 WHEEL DRIVE																									
1574	LX 4DR 2WD	-	2.5 - 3.5	M 1056	3			13	13	12	12	11	10	9	8	8										

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																						
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01		
KIA TRUCK/VAN																											
	99-87	4,5																									
	SOUL MPV 4 WHEEL DRIVE																										
1547	EX 5DR	5A	Up to 2.5	M 998	2	15	15	15	15	14	14	13	13	11	11	10	10										
1546	LX 5DR	5A	Up to 2.5	M 994	2	13	13	13	13	12	12	11	11	10	10	9	9										
	SOUL MPV ALL WHEEL DRIVE																										
1851	SX TURBO 5DR	-	Up to 2.5	M 1083	2			14	14	13																	
	SPORTAGE MPV 2 WHEEL DRIVE																										
590	LX 4DR 2WD	F72	Up to 2.5	M 999	2	14	14	14	14	13	13	12	12	11	11	10	10	9	9	8	8	7			5	4	
	SPORTAGE MPV ALL WHEEL DRIVE																										
545	EX PREMIUM 4DR AWD	A72	Up to 2.5	M 998	2	16	16	16	16	15	15	14	14	13	12	11	11	10	10	8	8	7			6	5	
1599	SX TURBO 4DR AWD	-	2.5 - 3.5	M 1059	3	18	18	18	18	17	16	15	14	12	10	11											
	SPORTAGE PICK UP ALL WHEEL DRIVE																										
1403	LX V6 4DR AWD	-	Up to 2.5	0 1040	2											12	11	11	10	10	9						
LAND ROVER																											
	99-87	4,5																									
	DISCOVERY MPV 4 WHEEL DRIVE																										
7353	HSE 4DR 4WD	-	2.5 - 3.5	M 989	3			24	24	22													12	11	11	10	
7328	SE 4DR 4WD	J, TY	2.5 - 3.5	M 994	3		22	21	21	20													12	11	11	10	
	FREELANDER MPV ALL WHEEL DRIVE																										
7322	SE 4DR AWD	PA	Up to 2.5	M 711	2																9	9	8	8			
	LR3 MPV 4 WHEEL DRIVE																										
7341	SE V8 4DR 4WD	-	3.5 - 4.5	M 990	4												15	15	14	14	13						

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RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																							
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01			
LAND ROVER																												
RANGE ROVER MPV 4 WHEEL DRIVE																												
7329	4.0 SE 4DR 4WD	PC, V	2.5 - 3.5	M 997 3																						16		
7325	4.4 HSE 4DR 4WD	PA	2.5 - 3.5	M 990 3	33	31	30			28	27	27					22	23	22	22	21	21	20					
7348	SPORT SE 4DR 4WD	-	2.5 - 3.5	M 991 3	27	26	25	25	24	24	23	22	21	20	18	18	17	18	17	17								
7349	SPORT SUPERCHARGED 4DR 4WD	-	2.5 - 3.5	M 995 3	30	29	29	29	27	27	26	25	24	23	21	21	20	21	20	20								
7344	SUPERCHARGED 4DR 4WD	-	3.5 - 4.5	M 992 4	38	36	36	35	33	32	31	30	29	28	26	26	25	26	25	24								
7359	EVOQUE HSE 4DR 4WD	-	Up to 2.5	M 713 2	19	19	19	19	17	17	16	16	14	14														
LEXUS																												
01-96		5,6,7																										
ES WAGON ALL WHEEL DRIVE																												
1432	350 4DR	-	3.5 - 4.5	W 1045 4	18	18	18	18	17	17	16	15	14	14	13	13	11	11	10									
ES MPV ALL WHEEL DRIVE																												
1643	300h 4DR	-	2.5 - 3.5	M 1063 3	18	18	18	18	17	17	16	15	14															
IS WAGON ALL WHEEL DRIVE																												
1780	300 4DR AWD	-	2.5 - 3.5	W 1075 3	19	19	19	19	18	18																		
1588	350 4DR AWD	-	Up to 2.5	W 1416 2	21	21	21	21	20	20	18	18	18	17	16													
LEXUS TRUCK/VAN																												
01																												
GX MPV ALL WHEEL DRIVE																												
1573	460 4DR AWD	T20	2.5 - 3.5	M 847 3	24	24	23	23	21	20	19	19	18	18	17	17												
1080	470 4DR AWD	T20	2.5 - 3.5	M 848 3													15	16	15	16	14	14	13					
LX MPV 4 WHEEL DRIVE																												
932	470 4DR 4WD	T00	2.5 - 3.5	M 851 3														21	21	20	19	17	17	16				
NX WAGON ALL WHEEL DRIVE																												
8911	200t 4DR AWD	-	Up to 2.5	W 1315 2					18	18	17																	
RX MPV 4 WHEEL DRIVE																												
931	300 4DR 4WD	F10	2.5 - 3.5	M 849 3																			11	11	10			

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																						
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01		
LEXUS TRUCK/VAN																											
01																											
RX MPV ALL WHEEL DRIVE																											
1074	330 4DR AWD	-	2.5 - 3.5	M 853	3															12	11	11					
1426	350 4DR AWD	-	Up to 2.5	M 845	2	21	21	20	19	18	18	17	16	15	15	14	14	13	13	12							
1892	350L 4DR AWD	-	2.5 - 3.5	M 1085	3	22	22	22	22																		
LINCOLN																											
01																											
MKZ MPV ALL WHEEL DRIVE																											
4144	4DR AWD	-	Up to 2.5	M 861	2		20	20	20	19	18	17	17	15	14	12	12	11	11	10							
TOWN CAR MPV 2 WHEEL DRIVE																											
4129	EXECUTIVE 4DR	-	Up to 2.5	M 850	2													14	13	13	12	11	10	10	9		
LINCOLN TRUCK/VAN																											
01																											
AVIATOR MPV ALL WHEEL DRIVE																											
4139	4DR AWD	U78	2.5 - 3.5	M 856	3	22	22													13	13	12					
MARK PICK UP 4 WHEEL DRIVE																											
4141	LT 4WD	W18	2.5 - 3.5	0 857	3													13	11	11							
MKC MPV ALL WHEEL DRIVE																											
4159	SELECT 4DR AWD	-	Up to 2.5	M 860	2			17	17	16	15	14															
MKT MPV ALL WHEEL DRIVE																											
4154	4DR AWD	J5	2.5 - 3.5	M 859	3				18	16	16	15	15	14	14	13	13										
4156	ECOBOOST 4DR AWD	-	2.5 - 3.5	M 860	3			20	19	18	17	16	16	14	14	13	13										
MKX MPV ALL WHEEL DRIVE																											
4146	4DR AWD	U88	2.5 - 3.5	M 858	3				18	16	16	15	15	14	14	12	12	11	12	11							

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RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																						
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01		
LINCOLN TRUCK/VAN																											
NAVIGATOR MPV 4 WHEEL DRIVE																											
4136	4DR 4WD	U28	2.5 - 3.5	M 855 3	28	27	26	26	24	24	23	22	20	19	17	17	16	17	16	16	14	14	13	12	11		
4148	L RESERVE 4DR 4WD	-	2.5 - 3.5	M 857 3	29	28	27	27	24	23	22	22	20	19	17	17	16	17	16								
MAZDA																											
MAZDA2 MPV 2 WHEEL DRIVE																											
7796	GX 5DR	-	Up to 2.5	M 901 2								11	10	9	8												
MAZDA3 MPV 2 WHEEL DRIVE																											
7586	GS SKY 4DR	-	Up to 2.5	M 907 2				14	13	13	12	12	11	11													
MAZDA3 WAGON 2 WHEEL DRIVE																											
7724	GS 4DR	-	Up to 2.5	W 909 2	14	14	14					10	11	9	9	8	9	8	7	6	5						
MAZDA3 WAGON ALL WHEEL DRIVE																											
7726	5DR	-	3.5 - 4.5	W 1295 4	16	16	16					12	12	10	10	9	10	9	8	7	7						
7725	GT 4DR	-	Up to 2.5	W 1294 2	15	15	15					12	12	10	10	9	10	9	8	7	7						
MAZDA5 WAGON ALL WHEEL DRIVE																											
7741	GS 5DR	-	3.5 - 4.5	W 1297 4				14	14	13	13	12	12		11	9	10	8	8								
MAZDA6 WAGON ALL WHEEL DRIVE																											
7719	GS 4DR	-	Up to 2.5	W 1293 2	16	16	16	16	15	15	14	13	12	12	11	11	10	10	9	8	7	6	5				
MAZDA6 PICK UP ALL WHEEL DRIVE																											
7728	SPORT GS V6 5DR	-	2.5 - 3.5	0 1296 3													10	9	9	7	7						
MAZDASPEED3 WAGON ALL WHEEL DRIVE																											
7754	5DR	-	2.5 - 3.5	W 1298 3								13	13	12	12	10	10	9									
PROTEGE WAGON ALL WHEEL DRIVE																											
366	LX 4DR	-	Up to 2.5	W 1010 2																		5	5	4			

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																				
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01
MAZDA TRUCK/VAN																									
	01-86	5,6,7																							
	B2300 PICK UP 2 WHEEL DRIVE																								
978	SHORT BOX 2WD	R12	Up to 2.5	0 882 2											9	8	7	7	7	6	6	5	5	4	
	B2500 PICK UP ALL WHEEL DRIVE																								
990	SHORT BOX 2WD	-	2.5 - 3.5	0 1025 3																				4	
	B3000 PICK UP 2 WHEEL DRIVE																								
979	CAB PLUS 2WD	R16	Up to 2.5	0 886 2																6	6	5	5	4	
992	CAB PLUS 4DR 2WD	R46	Up to 2.5	0 884 2												8	7	7	7	6	6	5	5	4	
	B4000 PICK UP 2 WHEEL DRIVE																								
984	CAB PLUS 2WD	R16	Up to 2.5	0 883 2																8	7	6	5		
993	CAB PLUS 4DR 2WD	R46	Up to 2.5	0 885 2												8	9	8	7	6	6	5	5	4	
	B4000 PICK UP 4 WHEEL DRIVE																								
995	CAB PLUS 4DR 4WD	R47	Up to 2.5	0 887 2											11	9	9	9	9	8	7	6	6	5	
	CX-30 MPV ALL WHEEL DRIVE																								
7068	GS 4DR AWD	-	Up to 2.5	M 1384 2	16	16																			
	CX-5 MPV 2 WHEEL DRIVE																								
7840	GS 4DR 2WD	-	Up to 2.5	M 915 2	15	15	15	15	14	14	13	13	12												
	CX-5 MPV ALL WHEEL DRIVE																								
7841	GS 4DR AWD	-	Up to 2.5	M 916 2	16	16	16	16	15	15	14	14	13												
	CX-7 MPV 2 WHEEL DRIVE																								
7743	GS 4DR 2WD	R29	Up to 2.5	M 908 2											12	12	10	11	10						
7793	GX 4DR 2WD	1A0	Up to 2.5	M 911 2										13	12	12									
	CX-7 MPV 4 WHEEL DRIVE																								
7744	GS 4DR 4WD	R29	Up to 2.5	M 910 2										14	13	13	11	11	10						
	CX-9 MPV ALL WHEEL DRIVE																								
7761	GS 4DR AWD	B38	Up to 2.5	M 905 2	18	18	18	18	17	17	16	15	14	14	13	13	12	12	11						

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RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																						
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01		
MAZDA TRUCK/VAN																											
	01-86	5,6,7																									
	CX-9 WAGON ALL WHEEL DRIVE																										
7853	SIGNATURE 4DR AWD	-	2.5 - 3.5	W 1303	3	19	19	19	19	18	18																
	MPV VAN 2 WHEEL DRIVE																										
357	LX 2WD	V62	Up to 2.5	1 933	2															7	6	6	5	5	4		
	MPV MPV 2 WHEEL DRIVE																										
408	ES 2WD	-	Up to 2.5	M 784	2															8	7	7	6	6	5		
	PICKUP PICK UP 2 WHEEL DRIVE																										
344	CAB PLUS 2WD	F1, 2, 31; R12	Up to 2.5	0 931	2																		5	4			
	PICKUP PICK UP 4 WHEEL DRIVE																										
349	CAB PLUS 4WD	F4, 5, 61	Up to 2.5	0 932	2																		7	6			
	TRIBUTE MPV 2 WHEEL DRIVE																										
298	DX V6 4DR 2WD	-	Up to 2.5	M 881	2																	8	7	7	6		
358	DX 4DR 2WD	-	Up to 2.5	M 880	2																	7	6	6	5		
	TRIBUTE MPV ALL WHEEL DRIVE																										
299	DX 4DR AWD	-	2.5 - 3.5	M 880	3																	8	7	6	5		
297	DX V6 4DR AWD	-	2.5 - 3.5	M 881	3																	9	8	8	7		
7733	GS V6 4DR AWD	-	Up to 2.5	M 879	2										11	11	9	9		10	9						
MERCEDES-BENZ																											
	01-86	5,6,7																									
	B200 WAGON ALL WHEEL DRIVE																										
9586	TURBO 5DR	-	2.5 - 3.5	W 1350	3										12	12	11	11	10	10							

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																				
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01
MERCEDES-BENZ																									
C300 WAGON ALL WHEEL DRIVE																									
9059	4MATIC 4DR	-	2.5 - 3.5	W 1334	3		19	19	19	18	18	17	16	15	14	13	13	12	12						
C63 MPV 2 WHEEL DRIVE																									
9050	4DR	GF77	Up to 2.5	M 427	2		24	23	23	22	22	21	20	19	19	17	17	16	16						
CL550 WAGON 4 WHEEL DRIVE																									
9636	2DR	-	Up to 2.5	W 1407	2								33	32	32	30	30	29	29	28					
E320W WAGON ALL WHEEL DRIVE																									
9268	4DR	-	2.5 - 3.5	W 1345	3																15	15	14	14	13
E400 WAGON 4 WHEEL DRIVE																									
9791	4MATIC 4DR	BE7C	Up to 2.5	W 985	2				23	22	22	21													
MERCEDES-BENZ TRUCK																									
G63 MPV ALL WHEEL DRIVE																									
8971	4DR AWD	-	Up to 2.5	M 753	2	41	41	39	38	37	37	36	36	34											
GL350 MPV ALL WHEEL DRIVE																									
9687	BLUETEC 4DR AWD	-	2.5 - 3.5	M 1356	3					21	20	19	18	18	17	17									
GL450 MPV 4 WHEEL DRIVE																									
9596	4DR 4WD	BA	2.5 - 3.5	M 425	3					22	20	20	19	19	18	18	18	18	16						
GL63 WAGON ALL WHEEL DRIVE																									
9756	4DR AWD	-	Up to 2.5	W 1361	2					33	32	31	30												
GLA250 WAGON ALL WHEEL DRIVE																									
8932	4DR AWD	-	2.5 - 3.5	W 1320	3	17	17	17	17	16	16	15													
GLA45 MPV ALL WHEEL DRIVE																									
8933	4DR AWD	-	Up to 2.5	M 1411	2	20		19	19	18	18	17													

GUIDELINES

COMMERCIAL SECTION

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																						
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01		
MERCEDES-BENZ TRUCK																											
GLC300 PICK UP ALL WHEEL DRIVE																											
8925	4DR AWD	-	2.5 - 3.5	0 1318 3	18	18	17	17	16	16																	
GLE350d WAGON ALL WHEEL DRIVE																											
9810	4DR AWD	-	Up to 2.5	W 1364 2					21	21																	
GLE400 MPV ALL WHEEL DRIVE																											
9811	4DR AWD	WD3	2.5 - 3.5	M 423 3			22	22	21	21																	
GLE43 MPV ALL WHEEL DRIVE																											
9828	4DR AWD	-	2.5 - 3.5	M 1368 3			24	24	23																		
GLE63 MPV ALL WHEEL DRIVE																											
9813	S 4DR AWD	-	2.5 - 3.5	M 1365 3	34		30	29	28	28																	
GLK250 MPV ALL WHEEL DRIVE																											
9757	BLUETEC 4DR AWD	-	2.5 - 3.5	M 1362 3						16	15	14															
GLK350 WAGON ALL WHEEL DRIVE																											
9671	4DR AWD	-	Up to 2.5	W 1355 2						16	15	14	14	13	13												
GLS63 WAGON ALL WHEEL DRIVE																											
8919	4DR AWD	-	2.5 - 3.5	W 1316 3	39		36	36	34																		
METRIS VAN 2 WHEEL DRIVE																											
9816	WB 126 CARGO VAN	WD3	2.5 - 3.5	1 426 3		16	16	16	15	15																	
9853	WB 135 CARGO VAN	-	2.5 - 3.5	1 420 3		16	16	16																			
ML320 MPV 4 WHEEL DRIVE																											
9630	BLUETEC 4DR 4WD	B57	2.5 - 3.5	M 419 3												14	14	12									
9293	ELEGANCE 4DR 4WD	B54	Up to 2.5	M 420 2																		11	10	9			
ML350 MPV 4 WHEEL DRIVE																											
9536	4DR 4WD	B57	2.5 - 3.5	M 421 3						19	19	18	17	15	15	14	14	13	13	12	12	11					
9684	BLUETEC 4DR 4WD	-	2.5 - 3.5	M 420 3						20	20	18	17	15	15												

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																							
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01			
MERCEDES-BENZ TRUCK																												
	01-81 80-69	5,6,7 2,4,5																										
ML430 MPV 4 WHEEL DRIVE																												
9297	4DR 4WD	B72	2.5 - 3.5	M 422 3																						11		
ML550 MPV 4 WHEEL DRIVE																												
9649	4DR 4WD	-	Up to 2.5	M 996 2						22	22	21	20	17	17	17	17											
SPRINTER MPV 2 WHEEL DRIVE																												
9705	3500 WB 144 CARGO VAN DIESEL	-	3.5 - 4.5	M 428 4		19	19	19	18	18	17	17	16	15	14	14												
SPRINTER VAN 2 WHEEL DRIVE																												
8676	1500 WB 144 CARGO VAN	-	3.5 - 4.5	1 701 4			17																					
9703	2500 WB 144 CARGO VAN DIESEL	BE7C	3.5 - 4.5	1 422 4		18	18	18	17	17	16	15	14	13	12	12												
9702	2500 WB 144 DIESEL	BE7C	3.5 - 4.5	1 421 4		20	19			18	17	16	16	16	14	13												
9706	2500 WB 170 CARGO VAN DIESEL	CB5	3.5 - 4.5	1 424 4		19	18	18	17	17	16	16	16	15	14	14												
9708	2500 WB 170 DIESEL	C3A	3.5 - 4.5	1 423 4		23	22	20	19	18	17	17	17	16	15	15												
9707	3500 WB 170 CARGO VAN DIESEL	BF4	3.5 - 4.5	1 426 4		20	20	19	18	18	17	17	16	15	14	14												
SPRINTER VAN 4 WHEEL DRIVE																												
9802	2500 WB 144 (CARGO) 4WD DIESEL	BE7C	3.5 - 4.5	1 425 4		20	20	19	18	18	17																	
9817	2500 WB 144 4WD DIESEL	-	3.5 - 4.5	1 1366 4		22	21	20	19	19																		
9818	2500 WB 170 (CARGO) 4WD DIESEL	-	2.5 - 3.5	1 1367 3		21	21		19	19																		
MERCURY TRUCK/VAN																												
	98-84	8																										
MOUNTAINEER MPV ALL WHEEL DRIVE																												
4384	PREMIER 4DR AWD	V11	Up to 2.5	M 382 2												13	11	11	10	10	9	9	8	8	7			
VILLAGER WAGON 2 WHEEL DRIVE																												
4379	ESTATE	V11	Up to 2.5	W 383 2																					5	4		

GUIDELINES

COMMERCIAL SECTION

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																			
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02
MINI																								
COOPER WAGON ALL WHEEL DRIVE																								
1605	COUNTRYMAN S ALL4 4DR	-	Up to 2.5	W 816 2	17	17	17	17	16	15	14	14	14	14	13									
MITSUBISHI																								
LANCER WAGON ALL WHEEL DRIVE																								
7927	ES 4DR	-	2.5 - 3.5	W 1306 3					13	13	12	12	11	11	10	10	9	9	7	7	6	6	5	5
MIRAGE WAGON 2 WHEEL DRIVE																								
7959	SE 5DR	-	Up to 2.5	W 114 2		13	13	13	12		11	10												
MITSUBISHI TRUCK/VAN																								
01-86		5,6,7																						
ENDEAVOR MPV 2 WHEEL DRIVE																								
7940	LIMITED 4DR 2WD	N41	3.5 - 4.5	M 111 4															10	9	8			
ENDEAVOR MPV ALL WHEEL DRIVE																								
7937	LS 4DR AWD	BE	Up to 2.5	M 113 2										13	13	13	12	11	11	9	8			
ENDEAVOR VAN ALL WHEEL DRIVE																								
7938	LIMITED 4DR AWD	-	3.5 - 4.5	1 1307 4													12	11	11	9	9			
MONTERO MPV 4 WHEEL DRIVE																								
7965	LIMITED V6 4DR 4WD	T31	2.5 - 3.5	M 111 3														11	10	10	8	8	7	
7967	SPORT XLS 4DR 4WD	T31	2.5 - 3.5	M 110 3																9	8	8	7	
OUTLANDER MPV 2 WHEEL DRIVE																								
7930	ES 4DR 2WD	-	Up to 2.5	M 1356 2				15	14	14	13	13	12	12	11	11	10	10	9	9	8	7	6	
OUTLANDER MPV ALL WHEEL DRIVE																								
7931	ES 4DR AWD	Z41	Up to 2.5	M 112 2		16	16	16	15	15	14	14	13	12	11	11	10	11	10	10	8	8	7	
7868	GT HYBRID 4DR AWD	-	Up to 2.5	M 1305 2		18	18	18																
OUTLANDER PICK UP 4 WHEEL DRIVE																								
7952	GT V6 4DR 4WD	-	Up to 2.5	0 1308 2		17	17	17	16	16	15	15	14	14	12	12	11	11	10					

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																				
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01
MITSUBISHI TRUCK/VAN																									
RVR MPV 4 WHEEL DRIVE																									
7799	SE 4DR 4WD	-	Up to 2.5	M 913 2	16	16	16	16	15	15	14	13	12	12	11										
RVR MPV 2 WHEEL DRIVE																									
7798	ES 4DR 2WD	-	2.5 - 3.5	M 1299 3	14	14	14	14	13	13	12	12	11	11	10										
NISSAN																									
ALTIMA MPV ALL WHEEL DRIVE																									
910	2.5 SV 4DR	-	2.5 - 3.5	M 1020 3				16	15	15	14	13	12	12	11	11	10	10	8	8	6	6	5	4	3
ALTIMA WAGON 2 WHEEL DRIVE																									
1463	3.5 SR 2DR	-	Up to 2.5	W 910 2									13	11	11	9	9								
ALTIMA WAGON ALL WHEEL DRIVE																									
956	3.5 SE 4DR	-	Up to 2.5	W 1024 2													10	10	9	9	8	8	7	7	
1263	3.5 SL 4DR	-	Up to 2.5	W 1037 2				17	16	15	14	13	13	12	12	10	10	9	9	8					
LEAF WAGON 2 WHEEL DRIVE																									
1617	PREFERRED 5DR	F0	Up to 2.5	W 819 2	18	18	17	17	16	16	15	15	14	14	13										
MAXIMA MPV 2 WHEEL DRIVE																									
1076	3.5 SL 4DR	-	Up to 2.5	M 843 2	19	19	19	19	18	18		16	15	14	13	13	11	12	12	12	11	11			
MICRA MPV 2 WHEEL DRIVE																									
823	S 4DR HATCHBACK	-	Up to 2.5	M 931 2			12	12	11	11	10														
SENTRA WAGON 2 WHEEL DRIVE																									
1082	1.8 S 4DR	A06, 07	Up to 2.5	W 972 2			13	13	12	12	11	11	10							7	6	6			
1437	2.0 S 4DR	A06, 07	Up to 2.5	W 976 2	13	13								10	9	9	8	8	7						
VERSA MPV 2 WHEEL DRIVE																									
1433	1.8 S 5DR	C13	Up to 2.5	M 906 2										10	9	9	8	8	7						

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COMMERCIAL SECTION

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																					
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	
NISSAN																										
01-86		5,6,7																								
VERSA WAGON ALL WHEEL DRIVE																										
1663	NOTE S 5DR	-	2.5 - 3.5	W 1065	3			14	14	13	13	11	11													
1540	1.6 SV 4DR	-	3.5 - 4.5	W 1053	4	13			12	11	11	10	10	9	9	8	8	7								
1447	1.8 S 4DR	-	Up to 2.5	W 1047	2										9	9	8	8	7							
NISSAN TRUCK/VAN																										
01-86		5,6,7																								
ARMADA MPV 4 WHEEL DRIVE																										
1390	PLATINUM 4DR 4WD	-	2.5 - 3.5	M 976	3		22	22	21	19		18	18	17	16	14	14	13	14	13	13	12				
CUBE MPV 2 WHEEL DRIVE																										
1552	S 5DR	-	2.5 - 3.5	M 908	3							12	11	11	10	10	9									
FRONTIER MPV 2 WHEEL DRIVE																										
927	REG CAB 2WD	D21	Up to 2.5	M 927	2																			4		
FRONTIER MPV 4 WHEEL DRIVE																										
930	XE KING CAB 4WD	-	Up to 2.5	M 928	2																	6	6	5		
FRONTIER PICK UP 2 WHEEL DRIVE																										
935	SV V6 KING CAB 2WD	-	2.5 - 3.5	0 928	3			15	15	14	14	13	12	11	11	10	10	8	8	7	8	7	6	5	5	4
928	XE KING CAB 2WD	D06	Up to 2.5	0 985	2			14	14	13	13	12	12	11	12	10	10	8	8	7	7	6	6	5	5	4
952	SV V6 CREW CAB 2WD	-	2.5 - 3.5	0 1023	3				15	14		13	13	11	11	10	10	9	9	8	8	7	6	5	5	4
FRONTIER PICK UP 4 WHEEL DRIVE																										
953	PRO-4X V6 CREW CAB 4WD	D07	2.5 - 3.5	0 974	3			16	16	15	15	14	14	13	13	11	12	11	11	9	9	8	7	6	6	5
1057	PRO-4X V6 KING CAB 4WD	D07	Up to 2.5	0 975	2			16	16	15	15	14	14	13	13	11	11	10	10	9	9	8	7	6	6	5
JUKE MPV ALL WHEEL DRIVE																										
1602	SL 4DR AWD	F5	Up to 2.5	M 912	2					15	15	14	13	12	12	11										
KICKS MPV 2 WHEEL DRIVE																										
1898	S 4DR 2WD	-	Up to 2.5	M 933	2		13	13	13																	

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																						
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01		
NISSAN TRUCK/VAN																											
	01-86	5,6,7																									
	MURANO MPV ALL WHEEL DRIVE																										
1052	S 4DR AWD	Z08	Up to 2.5	M 923	2	18	18	18	18	17	17	16	16	15	15	14	14	12		11	11	10	9	8			
	MURANO PICK UP ALL WHEEL DRIVE																										
1488	PLATINUM 4DR AWD	-	2.5 - 3.5	0 1048	3	19	19	19	19	18	18	17	17	16	16	15	15	13									
	NV VAN 2 WHEEL DRIVE																										
1610	1500 S V6 CARGO VAN	F0	3.5 - 4.5	1 908	4		15	15	15	14	14		13	12	12												
1660	200 SV CARGO VAN	-	Up to 2.5	1 910	2		15	15	15	14	14	13	12	10													
1611	2500 S V6 CARGO VAN	F0	3.5 - 4.5	1 909	4		16	16	16	15	15	14	14	13	13												
1612	2500 S V8 CARGO VAN	F0	3.5 - 4.5	1 924	4		17	16	16	15	15	14	14	13	13												
1613	3500 S V8 CARGO VAN	-	3.5 - 4.5	1 910	4		17	16	16	15	15	14	14	13	13												
	NV VAN ALL WHEEL DRIVE																										
1635	3500 SV	-	2.5 - 3.5	1 1062	3		17	17	17	16	16	15	15	13	13												
	PATHFINDER WAGON 4 WHEEL DRIVE																										
913	LE 4DR 4WD	R07; D17, 18	Up to 2.5	W 925	2									15	13	13	12	12	11	11	10	10	9	9	8		
900	SV 4DR 4WD	R07	Up to 2.5	W 926	2		18	18	18	17	17	16	15	14	14	12	12	11	11	10	10	9	9	8	8	7	
902	XE 4DR 4WD	R07; D14, 17, 18	Up to 2.5	W 924	2																9			8	7		
	PATHFINDER PICK UP 4 WHEEL DRIVE																										
1755	PLATINUM HYBRID 4DR 4WD	-	Up to 2.5	0 1072	2						18	18															
	QASHQAI MPV ALL WHEEL DRIVE																										
1860	S 4DR AWD	V28	Up to 2.5	M 902	2		15	15	15	14																	
	QUEST WAGON 2 WHEEL DRIVE																										
1087	3.5 SE	V28	Up to 2.5	W 902	2						16	15	15	13	13	11	11	11	10	10	8	8					
1086	3.5 SL	V28	Up to 2.5	W 901	2					16	15	15	13	13	11		10	10	8	8	7	6					
911	SE / GXE	N11	Up to 2.5	W 940	2																		5	4			
	ROGUE MPV 2 WHEEL DRIVE																										
1477	S 4DR 2WD	C13	Up to 2.5	M 904	2	15	15	15	15	14	14	13	13	12	12	11	11	9	9								

GUIDELINES

COMMERCIAL SECTION

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																				
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01
NISSAN TRUCK/VAN																									
	01-86	5,6,7																							
	ROGUE MPV ALL WHEEL DRIVE																								
1478	SL 4DR AWD	C13	Up to 2.5	M 907	2	16	16	16	16	15	15	14	14	13	13	12	12	10	10						
	TITAN PICK UP 2 WHEEL DRIVE																								
1198	5.6 S KING CAB 2WD	-	3.5 - 4.5	0 1035	4							15	14	13	11	11	11	11	9	8	7	6			
	TITAN PICK UP 4 WHEEL DRIVE																								
1795	XD PRO-4X CREW CAB 4WD	-	3.5 - 4.5	0 1078	4	23		21		20															
1784	XD PRO-4X CREW CAB 4WD DIESEL	-	2.5 - 3.5	0 1076	3		24	24	23	23															
1794	XD S CREW CAB 4WD	-	Up to 2.5	0 1077	2	21		20		19															
1783	XD SV CREW CAB 4WD DIESEL	A07	3.5 - 4.5	0 976	4		22	22	20	20															
	TITAN WAGON 4 WHEEL DRIVE																								
1197	5.6 LE CREW CAB 4WD	A07	2.5 - 3.5	W 975	3											14	13	13	12	11	10	10			
1196	5.6 SV CREW CAB 4WD	A07	2.5 - 3.5	W 976	3	21	21	21	19		17	17	16	16	14	14	12	12	10	9	8	8			
1200	5.6 SV KING CAB 4WD	A06, 07	2.5 - 3.5	W 969	3		21	21	19		17	17	16	16	14	14	12	12	10	9	8	8			
	XTERRA MPV 4 WHEEL DRIVE																								
947	PRO-4X 4DR 4WD	D28	Up to 2.5	M 909	2						14	14	13	14	12	12	11	10	9	9	8	8	7	7	6
	X-TRAIL MPV 2 WHEEL DRIVE																								
1264	SE 4DR 2WD	-	Up to 2.5	M 969	2															8	6				
	X-TRAIL WAGON ALL WHEEL DRIVE																								
1265	BONAVISTA EDITION 4DR AWD	JN; 8BT	Up to 2.5	W 969	2														9	9	7				
OLDSMOBILE TRUCK/VAN																									
	BRAVADA MPV 4 WHEEL DRIVE																								
5388	4DR 4WD	T13	Up to 2.5	M 929	2																	10	8	8	7
	SILHOUETTE MPV 4 WHEEL DRIVE																								
5378	SILHOUETTE	X03	Up to 2.5	M 930	2																		5	5	4

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																					
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	
PONTIAC																										
01-86		5,6,7																								
GRAND AM MPV 2 WHEEL DRIVE																										
6467	SE 4DR	-	Up to 2.5	M 761	2																6	5	3	3	2	
GRAND PRIX MPV 2 WHEEL DRIVE																										
8895	4DR	U03	Up to 2.5	M 756	2												10	8	7	6						
8893	GT 4DR	U03	Up to 2.5	M 757	2													8	8	7	6	5	5	4		
PURSUIT MPV 2 WHEEL DRIVE																										
6823	SE 4DR	L73	Up to 2.5	M 759	2														7	6						
SUNFIRE WAGON ALL WHEEL DRIVE																										
8889	SL 4DR	-	3.5 - 4.5	W 1314	4															6	6	5	4	3		
VIBE WAGON ALL WHEEL DRIVE																										
6668	WAGON	L, , 63; U, X03	Up to 2.5	W 758	2											9	8	8	7	7	5	5	4			
PONTIAC TRUCK/VAN																										
99-81		5,6,7																								
AZTEK MPV ALL WHEEL DRIVE																										
6774	4DR AWD	-	2.5 - 3.5	M 750	3																8	8	7	7	6	
AZTEK WAGON 2 WHEEL DRIVE																										
6757	4DR 2WD	B03	Up to 2.5	W 874	2																8	8	7	7	6	
MONTANA MPV 2 WHEEL DRIVE																										
6397	SV6	U33	2.5 - 3.5	M 759	3												10	10	8	7	6					
6398	SV6 EXT	-	2.5 - 3.5	M 762	3												10	10	8	8	7					
MONTANA WAGON 2 WHEEL DRIVE																										
6391	EXT	V23	Up to 2.5	W 757	2																7	6	4	4	3	
6443	MONTANA	U03	Up to 2.5	W 755	2																	5	4	4	3	
6392	SE EXT	U03	2.5 - 3.5	W 755	3																	7	6	5	5	4

[illegible]

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																					
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	
SCION																										
xD WAGON ALL WHEEL DRIVE																										
8013	4DR HATCHBACK	-	Up to 2.5	W 1310	2							11	10	10	9	9	9	9								
SMART																										
FORTWO MPV 2 WHEEL DRIVE																										
7980	CDI PURE 2DR COUPE	-	Up to 2.5	M 826	2												8		7	6						
FORTWO WAGON ALL WHEEL DRIVE																										
7982	PASSION 2DR COUPE	-	Up to 2.5	W 1309	2					13	13	11	11	10	10	9	9	8	8							
SUBARU																										
BRZ PICK UP ALL WHEEL DRIVE																										
1746	SPORT TECH RS 2DR	-	Up to 2.5	0 1070	2		16	16	16	15	15	14	14	13												
CROSSTREK MPV ALL WHEEL DRIVE																										
1822	SPORT 5DR AWD	-	Up to 2.5	M 824	2	15	15	15	15	14																
CROSSTREK WAGON ALL WHEEL DRIVE																										
1642	TOURING 5DR AWD	JF2GPAKCD	Up to 2.5	W 975	2	15	15	15	15	14	14	13	13	12												
FORESTER PICK UP ALL WHEEL DRIVE																										
1017	SPORT WAGON AWD	F63, 65	Up to 2.5	0 972	2																	6	5			
FORESTER WAGON ALL WHEEL DRIVE																										
1653	2.0XT WAGON AWD	-	Up to 2.5	W 977	2				17	16	16	15	14													
1028	2.5 XS WAGON AWD	G69	Up to 2.5	W 974	2												10	9	9	8	7	5				
1084	2.5 XT LIMITED WAGON AWD	G69	Up to 2.5	W 973	2									13	12	11	11	10	10	9	9	8	7			
1027	2.5i WAGON AWD	G69	Up to 2.5	W 988	2	15	15	15	15	14	14	13	13	12	11	11	11	9	9	8	8	7	7	5		
IMPREZA PICK UP ALL WHEEL DRIVE																										
1625	2.0i 5DR AWD	-	3.5 - 4.5	0 1060	4	15	15	15	15	14	14	13	13	12	11											
IMPREZA WAGON ALL WHEEL DRIVE																										
1624	2.0i 4DR AWD	-	Up to 2.5	W 830	2	15	15	15	15	14	14	13	12	11	10											
1023	WRX 4DR AWD	-	3.5 - 4.5	W 1028	4		17	17	17	16	16	15	15	14	14	13	13	11	11	11	10	10	9	9	8	8

GUIDELINES

COMMERCIAL SECTION

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																						
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01		
SUBARU																											
	01-81	5,6,7																									
	LEGACY WAGON ALL WHEEL DRIVE																										
1275	2.5i TOURING 4DR AWD	-	Up to 2.5	W 970	2	15	15	15	15	14	14	13	13	12	12	11	11	10	10	8	8	7					
	LEGACY MPV ALL WHEEL DRIVE																										
855	L WAGON AWD	-	2.5 - 3.5	M 1018	3																	6	5	5	4		
	OUTBACK WAGON ALL WHEEL DRIVE																										
1272	2.5i TOURING WAGON AWD	P61	Up to 2.5	W 978	2	16	16	16	16	15	15	14	14	13	12	11	11	10	10	8	8	7					
1273	PREMIER XT WAGON AWD	-	Up to 2.5	W 1376	2	17	17											11	11	10	10	8					
1022	H6 3.0 WAGON AWD	-	Up to 2.5	W 1027	2																		9	8	8		
1010	WAGON AWD	G68	Up to 2.5	W 971	2																		7	6	6		
	WRX MPV ALL WHEEL DRIVE																										
1861	SPORT TECH 4DR AWD	-	2.5 - 3.5	M 1084	3		18	18	18																		
SUBARU TRUCK/VAN																											
	01-81	5,6,7																									
	ASCENT MPV ALL WHEEL DRIVE																										
1894	4DR AWD	-	2.5 - 3.5	M 1086	3	17	17	17																			
	ASCENT VAN ALL WHEEL DRIVE																										
1895	LIMITED 4DR AWD	-	2.5 - 3.5	1 1087	3	18	18	18																			
	BAJA MPV ALL WHEEL DRIVE																										
1047	SPORT 4DR AWD	WX9HDC	2.5 - 3.5	M 974	3															10	9	9	7				
	TRIBECA WAGON ALL WHEEL DRIVE																										
1465	4DR AWD	WX9HDC	2.5 - 3.5	W 974	3							14	13	13	13	13	12	12									

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																					
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01	
SUZUKI																										
ESTEEM MPV 4 WHEEL DRIVE																										
922	GL WAGON	-	Up to 2.5	M 1022	2																		5	4		
KIZASHI MPV ALL WHEEL DRIVE																										
1576	S 4DR AWD	-	2.5 - 3.5	M 1057	3							13	13	12	12											
SX4 WAGON ALL WHEEL DRIVE																										
2020	SPORT 4DR	-	Up to 2.5	W 1398	2							11	11	10	10	8	8									
VERONA MPV 2 WHEEL DRIVE																										
1095	GL 4DR	D52	Up to 2.5	M 968	2													7	6	5						
SUZUKI TRUCK/VAN																										
EQUATOR MPV 4 WHEEL DRIVE																										
3003	RMZ-4 V6 CREW CAB 4WD	-	2.5 - 3.5	M 973	3							14	13	12	10											
GRAND VITARA MPV 4 WHEEL DRIVE																										
940	JLX V6 4DR 4WD	D62	Up to 2.5	M 966	2								12	12	11	11	10	10	9	9	8	8	7			
TOYOTA																										
AVALON WAGON 2 WHEEL DRIVE																										
7595	XSE 4DR	-	Up to 2.5	W 1419	2	19	19	19	19	18	18	16	15	14		13		11	10	10	9					
CAMRY MPV 2 WHEEL DRIVE																										
7747	LE HYBRID 4DR	-	Up to 2.5	M 948	2	16	16	16	16	15	15	14	13	12	11	10	10	9	9	8						
CAMRY WAGON ALL WHEEL DRIVE																										
450	L 4DR	-	Up to 2.5	W 1011	2	15	15	15	15	14	14	13	13	11	10	9	9	8	8	7	7	6	6	5	5	4

GUIDELINES

COMMERCIAL SECTION

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																				
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01
TOYOTA																									
COROLLA PICK UP 2 WHEEL DRIVE																									
445	CE 4DR	-	Up to 2.5	0 940 2	13	13	13	13	12	12	11	11	10	10	9	9	8	8	7	7	6	6	5	4	3
458	LE 4DR	-	Up to 2.5	0 947 2	14	14	14	14	13	13	12	12	11	11	10	10	9	9	8	8	6	6	5	5	4
ECHO MPV 2 WHEEL DRIVE																									
547	4DR	A72	Up to 2.5	M 894 2																6	6	5	5	4	
ECHO WAGON ALL WHEEL DRIVE																									
1083	LE 4DR HATCHBACK	-	2.5 - 3.5	W 1031 3																6	6				
MATRIX WAGON 2 WHEEL DRIVE																									
7665	XRS WAGON	R32	3.5 - 4.5	W 894 4									12	12	11	11	10			8	7	7	6		
MATRIX WAGON 4 WHEEL DRIVE																									
7666	WAGON 4WD	-	2.5 - 3.5	W 1289 3									12	12	11	11	10			7	6	5	4		
MATRIX WAGON ALL WHEEL DRIVE																									
7664	WAGON	R, Y32	3.5 - 4.5	W 893 4								11	10	10	9	9	8	8	7	7	6	6	4		
PRIUS WAGON ALL WHEEL DRIVE																									
1092	5DR	-	3.5 - 4.5	W 1032 4	16	16	16	16	15	15	14	14	13	13	12	12	11	11	9	8	7	6			
1745	C 5DR	-	2.5 - 3.5	W 1069 3			14	13	12	12	11	11	10	10											
1744	V 5DR	-	Up to 2.5	W 1068 2				16	15	15	14	14	13	13											
VENZA MPV ALL WHEEL DRIVE																									
7592	5DR AWD	-	Up to 2.5	M 970 2					16	15	15	14	13	12	12	11									
7594	V6 5DR AWD	-	Up to 2.5	M 971 2					16	15	15	13	13	12	12	11									
YARIS MPV 2 WHEEL DRIVE																									
1421	CE 2 DR HATCHBACK	R22, 26, 27, 32, 36	Up to 2.5	M 946 2			12	12	11	11	10	10	9	9	8	8	8	8	7	7					
1422	LE 4 DR HATCHBACK	R22, 26, 27, 32, 36	Up to 2.5	M 947 2		13	13	13	12	12	11	11	10	10	9	9	8	8	7	7					
YARIS WAGON ALL WHEEL DRIVE																									
1427	4DR	-	Up to 2.5	W 1042 2			14	14	13	13				9	8	8	7	8	7						

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																				
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01
VOLKSWAGEN																									
	01-81	4,5,8																							
	BEETLE WAGON ALL WHEEL DRIVE																								
9731	2.5 2DR HATCHBACK	-	3.5 - 4.5	W 1359	4							13	11	11											
	GOLF MPV 2 WHEEL DRIVE																								
9480	GL 4DR HATCHBACK	-	Up to 2.5	M 982	2															7	6	6	5	5	4
	GOLF WAGON 2 WHEEL DRIVE																								
9690	2.0 TDI WAGON	-	Up to 2.5	W 1400	2					15	14	14	13	13	12	12									
9694	2.5 4DR HATCHBACK	-	Up to 2.5	W 986	2							13	12	12	11	11									
	GOLF WAGON ALL WHEEL DRIVE																								
9353	1.8 TSI 4DR HATCHBACK	-	Up to 2.5	W 1346	2				15	14	14	13				9	8	8	6						
9696	2.0 TDI 4DR HATCHBACK	-	2.5 - 3.5	W 1357	3					15	14	14	13	13	11	11									
9739	R 4MOTION 4DR HATCHBACK	-	2.5 - 3.5	W 1360	3			17	17	16	16			14	13										
	GTI WAGON ALL WHEEL DRIVE																								
9599	2.0 TSI 4DR HATCHBACK	-	Up to 2.5	W 1352	2	17	17	17	17	16	16	15	14	13	13	12	12	10	10	9					
	JETTA MPV 2 WHEEL DRIVE																								
9325	CITY 4DR	K29	Up to 2.5	M 979	2												8	8	7		6	6	5	5	4
9336	GLS TDI 4DR	K29	Up to 2.5	M 980	2															8	7	7	5	5	4
	JETTA WAGON 2 WHEEL DRIVE																								
9531	1.8 TSI 4DR	-	Up to 2.5	W 1367	2					14	14	13	12								7	7	5	5	4
9355	GLI 4DR	-	Up to 2.5	W 1366	2	17	17	17		16	15	14	14	12	11			11	11	9	9	8	7	5	5
8987	2.0 4DR	-	3.5 - 4.5	W 1324	4							11	11	10	10	9									
9048	2.0 TDI 4DR	-	2.5 - 3.5	W 1332	3					15	14	14	13	13	12	12	11								
9088	2.5 4DR	-	Up to 2.5	W 1341	2									12	12	10	10	9	8	7	7	6			
9183	GLS TDI WAGON	-	2.5 - 3.5	W 1344	3															7	6	6	5	5	
8926	HIGHLINE 1.4 TSI 4DR	-	2.5 - 3.5	W 1319	3	14	14	14		13	13														
8967	HYBRID 4DR	-	Up to 2.5	W 1365	2					16	15	13	11												
	NEW BEETLE MPV 2 WHEEL DRIVE																								
9488	GLS TDI 2DR	-	Up to 2.5	M 983	2															7	6	6	5	5	4

GUIDELINES

COMMERCIAL SECTION

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																			
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02
VOLKSWAGEN																								
01-81		4,5,8																						
PASSAT WAGON 2 WHEEL DRIVE																								
9725	2.0 TDI 4DR	-	Up to 2.5	W 984	2						14	13	12	11										
9724	2.5 4DR	-	Up to 2.5	W 983	2							13	12	11										
PASSAT WAGON ALL WHEEL DRIVE																								
9018	EXECLINE 2.0 TSI 4DR	-	Up to 2.5	W 1327	2	16	16	16	16							12	10	10	8	8				
9019	3.6 4DR	-	Up to 2.5	W 1328	2				17	16	16	15	15	13	12				9	9				
RABBIT WAGON 2 WHEEL DRIVE																								
9077	2.5 2DR HATCHBACK	-	Up to 2.5	W 980	2												9	9	8	8				
9598	GL 2DR HATCHBACK	-	Up to 2.5	W 982	2														8					
RABBIT WAGON ALL WHEEL DRIVE																								
9078	2.5 4DR HATCHBACK	-	2.5 - 3.5	W 1340	3												9	9	8	8				
VOLKSWAGEN TRUCK/VAN																								
01-81		4,5,8																						
ATLAS MPV ALL WHEEL DRIVE																								
9844	COMFORTLINE V6 4DR AWD	-	2.5 - 3.5	M 982	3	19		19	19															
EUROVAN VAN 2 WHEEL DRIVE																								
9451	MV	H, K, P, C0	Up to 2.5	1 991	2																	7	7	6
ROUTAN VAN 2 WHEEL DRIVE																								
9663	SE	X9	2.5 - 3.5	1 985	3									12	11	11	10							
9664	SEL	X9	Up to 2.5	1 985	2									14	13	13	11							
TIGUAN MPV ALL WHEEL DRIVE																								
9660	HIGHLINE 2.0 TSI 4DR AWD	AX	Up to 2.5	M 984	2	17	17	17	17	16	16	15	15	14	14	13	13	12						
TIGUAN MPV 2 WHEEL DRIVE																								
9659	TRENDLINE 2.0 TSI 4DR 2WD	-	Up to 2.5	M 1354	2	17	17	17	17	15	15	14	13	13	13	12	12	10						

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																				
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02	01
VOLKSWAGEN TRUCK/VAN																									
01-81		4,5,8																							
TOUAREG MPV ALL WHEEL DRIVE																									
9546	V6 4DR AWD	E67	2.5 - 3.5	M 981 3					18	18	17	17	16	15	13	13	13	13	11	11	10	10			
9676	V6 TDI 4DR AWD	-	Up to 2.5	M 991 2					20	19	19	18	17	15	15	14									
TOUAREG WAGON ALL WHEEL DRIVE																									
9547	V8 4DR AWD	-	2.5 - 3.5	W 1348 3													15	15	13	13	12	12			
VOLVO																									
C30 MPV 4 WHEEL DRIVE																									
1455	T5 3DR	-	Up to 2.5	M 993 2								15	15	13	13	12	12	11							
S60 WAGON ALL WHEEL DRIVE																									
680	2.4T 4DR	-	Up to 2.5	W 1015 2													10	11	10	10	9	9	8	8	7
V50 WAGON 4 WHEEL DRIVE																									
1285	2.4i WAGON	-	Up to 2.5	W 991 2													11	10	10	9	9	8			
V60 MPV ALL WHEEL DRIVE																									
1772	CROSS COUNTRY T5 WAGON AWD	-	2.5 - 3.5	M 1073 3	19	19	19	19	18	18	17														
V70 WAGON ALL WHEEL DRIVE																									
3011	3.2 WAGON	BW98	Up to 2.5	W 990 2													13	12	12						
VOLVO TRUCK/VAN																									
XC40 MPV ALL WHEEL DRIVE																									
1887	MOMENTUM T5 4DR AWD	-	Up to 2.5	M 1024 2	18	17	17																		
XC60 MPV ALL WHEEL DRIVE																									
1564	3.2 4DR AWD	-	Up to 2.5	M 992 2							14	14	13	12	11	11									

GUIDELINES

COMMERCIAL SECTION

RATING GROUP TABLE I

Veh Code	MAKE MODEL Series	V.I.N.	Gross Vehicle Weight	Body Codes Weight	Rating Group																			
					21	20	19	18	17	16	15	14	13	12	11	10	09	08	07	06	05	04	03	02
VOLVO TRUCK/VAN																								
XC60 MPV ALL WHEEL DRIVE																								
1548	MOMENTUM T6 4DR AWD	-	Up to 2.5	M 995 2	20	19	19	19	17	17	16	16	15	14	12	12								
XC90 MPV ALL WHEEL DRIVE																								
1029	2.5T 4DR AWD	-	2.5 - 3.5	M 993 3														11	10	10	9			
1030	T6 4DR AWD	-	2.5 - 3.5	M 992 3	22	21	20	19	18	18									12	12	11			
XC90 PICK UP ALL WHEEL DRIVE																								
1524	R 3.2 4DR AWD	-	3.5 - 4.5	0 1051 4							17	16	16	15	15	14								

SPECIAL RATING

For the "special" risks shown on this page, apply the indicated factors to the premiums that would otherwise apply.

POLICE AND FIRE DEPARTMENTS Vehicle Type/Use			Class Code	Premium Table	*BI/PD	DCPD	A.B.	Coll.	Comp S.P.
Police Dept.	Emergency or Patrol Vehicle	Designed to transport passengers	53	1	2.50	2.50	2.00	2.00	2.00
		Other			2.50	2.50	1.00	2.00	2.00
	Not Emergency or Patrol Vehicle	Designed to transport passengers			1.25	1.25	1.00	1.00	1.00
					1.00	1.00	1.00	1.00	1.00
		Other			1.00	1.00	1.00	1.00	1.00
Fire Dept. (Use S.E.F. No 24)		Emergency vehicle	53	1	1.25	1.25	1.00	1.00	1.00
		Not Emergency vehicle			1.00	1.00	1.00	1.00	1.00

*For a "Light" vehicle apply the indicated factors to the Class 36 premium - For a "Heavy" vehicle, apply the indicated factors to the Class 44 premium.

HAZARDOUS CARGO & Radius of Operation		Class Code	Premium Table	BI/PD	DCPD	A.B.	Coll.	Comp / S.P.
Chemical Products	Max 80km	48	I	1.00	1.00	1.00	1.00	2.00
	81-160km	61	II	1.00	1.00	1.00	1.00	1.00
	161-400km	62	II	1.00	1.00	1.00	1.00	1.00
	401-750km	63	II	1.00	1.00	1.00	1.00	1.00
	Over 750km	64	II	1.00	1.00	1.00	1.00	1.00
Explosives (Use S.E.F. No 4a)	Max 80km	48	I	1.00	1.00	1.00	1.00	1.00
	81-160km	61	II	1.00	1.00	1.00	1.00	1.00
	161-400km	62	II	1.00	1.00	1.00	1.00	1.00
	401-750km	63	II	1.00	1.00	1.00	1.00	1.00
	Over 750km	64	II	1.00	1.00	1.00	1.00	1.00
Petroleum Products	Max 80km	48	I	1.00	1.00	1.00	1.00	2.00
	81-160km	61	II	1.00	1.00	1.00	1.00	1.00
	161-400km	62	II	1.00	1.00	1.00	1.00	1.00
	401-750km	63	II	1.00	1.00	1.00	1.00	1.00
	Over 750km	64	II	1.00	1.00	1.00	1.00	1.00
Radioactive Materials (Use S.E.F. No 4b)	Max 80km	48	I	1.00	1.00	1.00	1.00	1.00
	81-160km	61	II	1.00	1.00	1.00	1.00	1.00
	161-400km	62	II	1.00	1.00	1.00	1.00	1.00
	401-750km	63	II	1.00	1.00	1.00	1.00	1.00
	Over 750km	64	II	1.00	1.00	1.00	1.00	1.00

**BI/PD: Special Increased Limit factors apply.

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Continued from Page 1

SPECIAL PHYSICAL DAMAGE RISKS Vehicle Type/Use		Class Code	Premium Table	BI/PD	DCPD	Coll.	Comp / S.P.
Livestock	Max 80km	46	I	1.00	1.00	1.40	1.00
	81-160km	61	II	1.00	1.00	1.00	1.00
	161-400km	62	II	1.00	1.00	1.00	1.00
	401-750km	63	II	1.00	1.00	1.00	1.00
	Over 750km	64	II	1.00	1.00	1.00	1.00
Logs, Chips, Pulpwood	Max 80km	41	I	1.25	1.25	2.00	1.00
	81-160km	61	II	1.00	1.00	1.00	1.00
	161-400km	62	II	1.00	1.00	1.00	1.00
	401-750km	63	II	1.00	1.00	1.00	1.00
	Over 750km	64	II	1.00	1.00	1.00	1.00
Oil Drilling, Exploration and Seismograph		54	I	1.00	1.00	2.00	3.00
On-premises Trucks, including Golf Carts and Lawn Mowers Excluding Lumber Carriers of the Ross Carrier type		55	I	1.00	1.00	0.75	1.00
Sand, Gravel, Earth or Stone	Max 80km	42	I	1.25	1.25	2.00	1.00
	81-160km	61	II	1.00	1.00	1.00	1.00
	161-400km	62	II	1.00	1.00	1.00	1.00
	401-750km	63	II	1.00	1.00	1.00	1.00
	Over 750km	64	II	1.00	1.00	1.00	1.00
Tractors (excl. road haulage tractors):	Bush Work, Logging, Lumbering	54	I	1.00	1.00	2.00	3.00
	Farm	55	I	1.00	1.00	0.50	1.00
	Road Construction and Maintenance	54	I	1.00	1.00	1.00	1.00
Equipped with Deep Fat Fryer				1	1.00	1.00	2.00

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COMMERCIAL VEHICLES

PREMIUM TABLE I - ANNUAL PREMIUMS

Not applicable to vehicles that are used regularly beyond a radius of 80 km (Rule 203)

* Minimum deductibles apply; refer to rule 201

All premiums are subject to Special Rating Instructions on Pages 1 - 2.

Class	(Limit in 000's)								Direct Compensation Property Damage	
	BI	PD	BI	PD	BI	PD	BI	PD		
& DR	200		500		1000		2000			
33	3	50	15	56	17	61	18	69	21	101
	2	70	21	78	23	85	26	97	29	141
	1	76	23	84	26	93	28	105	32	154
	0	106	32	118	36	129	39	147	44	215
34	3	27	8	30	9	33	10	37	11	101
	2	37	11	41	12	45	13	51	15	141
	1	41	12	46	13	50	15	57	17	154
	0	57	17	63	19	70	21	79	24	215
35	3	237	71	263	79	289	87	328	98	101
	2	331	99	367	110	404	121	459	137	141
	1	362	109	402	121	442	133	502	151	154
	0	505	151	561	168	616	184	700	209	215
36	3	240	72	266	80	293	88	333	100	101
	2	334	100	371	111	407	122	463	139	141
	1	366	110	406	122	447	134	507	152	154
	0	510	153	566	170	622	187	707	212	215
43	3	343	103	381	114	418	126	475	143	101
	2	478	144	531	160	583	176	663	200	141
	1	523	157	581	174	638	192	725	218	154
	0	729	219	809	243	889	267	1010	304	215
44	3	327	98	363	109	399	120	453	136	101
	2	455	137	505	152	555	167	631	190	141
	1	498	149	553	165	608	182	690	207	154
	0	694	208	770	231	847	254	962	288	215
45	3	349	105	387	117	426	128	484	146	101
	2	486	146	539	162	593	178	674	202	141
	1	532	159	591	176	649	194	737	220	154
	0	741	222	823	246	904	271	1027	308	215
46	3	313	94	347	104	382	115	434	130	101
	2	436	131	484	145	532	160	604	182	141
	1	477	143	529	159	582	174	661	198	154
	0	665	199	738	221	811	243	922	276	215
41,42 &49	3	413	124	458	138	504	151	572	172	101
	2	576	173	639	192	703	211	798	240	141
	1	630	189	699	210	769	231	873	262	154
	0	878	263	975	292	1071	321	1217	365	215
48	3	530	159	632	189	733	220	885	266	101
	2	740	221	881	264	1023	306	1235	369	141
	1	808	242	962	288	1117	335	1349	404	154
	0	1128	338	1343	402	1558	467	1882	564	215
54	3	69	21	77	23	84	26	96	29	101
	2	97	29	108	32	118	35	134	40	141
	1	106	32	118	36	129	39	147	44	154
	0	147	44	163	49	179	54	204	61	215
55	3	16	5	18	6	20	6	22	7	101
	2	22	7	24	8	27	9	30	10	141
	1	24	7	27	8	29	9	33	10	154
	0	34	10	38	11	41	12	47	14	215
END 44	10		19		29		44			

	Collision															
Rate Group	D. R. 3				D. R. 2				D. R. 1				D. R. 0			
	500	1000	1500	2500 or more	500	1000	1500	2500 or more	500	1000	1500	2500 or more	500	1000	1500	2500 or more
Base:	318.00				384.00				555.00				713.00			
1-3	97	82	72	63	117	99	87	76	169	142	125	110	217	183	161	141
4	117	99	87	76	141	119	105	92	204	172	151	133	262	221	194	171
5	141	119	105	92	170	143	126	111	246	207	183	160	316	266	234	206
6	169	142	125	110	204	172	151	133	294	248	218	192	378	319	280	246
7	199	168	148	130	240	202	178	156	347	293	257	226	446	376	331	291
8	240	202	178	156	290	244	215	189	419	353	311	273	538	454	399	351
9	281	237	209	183	339	286	252	221	491	414	364	320	630	531	467	411
10	318	268	236	207	384	324	285	250	555	468	412	362	713	601	529	465
11	351	296	260	229	424	357	315	276	613	517	455	400	787	663	584	513
12	381	321	283	248	460	388	341	300	665	561	493	434	854	720	634	557
13	420	354	312	274	508	428	377	331	734	619	545	479	943	795	700	615
14	456	384	338	297	551	464	409	359	796	671	591	519	1023	862	759	667
15	488	411	362	318	590	497	438	385	852	718	632	556	1095	923	812	714
16	519	* 438	385	338	627	* 529	465	409	906	* 764	672	591	1164	* 981	864	759
17	547	* 461	406	357	660	* 556	490	430	955	* 805	709	623	1226	* 1034	910	799
18	572	* 482	424	373	690	* 582	512	450	998	* 841	741	651	1282	* 1081	951	836
19				387				467				675				868
20				400				482				698				897
21				410				496				716				919
22				419				506				732				940
23				426				515				745				956
24				434				524				756				971
25				439				530				766				984
26				444				537				775				996
27				449				542				783				1006
28				452				546				790				1015
29				456				551				797				1023
30				460				555				802				1031
31				462				559				807				1037
32				466				562				812				1043
33				468				565				817				1049
34				470				568				821				1054
35				472				571				824				1059
36				474				572				827				1063
37				476				575				831				1067
38				478				577				834				1071
39				479				579				837				1074
40				481				580				839				1078
41				482				582				842				1081
42				484				584				844				1084
43				485				585				846				1087
44				486				587				848				1089
45				487				588				850				1092
46				488				589				852				1094
* \$500 deductible premium is shown only for calculating higher deductibles as per the Deductible Factor chart. Minimum deductible for these rate groups is \$1,000.																

PREMIUM TABLE I - ANNUAL PREMIUMS

Not applicable to vehicles that are used regularly beyond a radius of 80 km (Rule 203)

* Minimum deductibles apply; refer to rule 201

All premiums are subject to Special Rating Instructions on Pages 1 - 2.

Rate Group	Comprehensive				Specified Perils			
	500	1000	1500	2500 or more	500	1000	1500	2500 or more
Base:	135.00				54.00			
1-3	31	29	27	26	13	12	11	11
4	39	36	34	33	16	15	14	14
5	50	46	44	42	20	19	18	17
6	62	58	55	52	25	23	22	21
7	77	72	68	65	31	29	27	26
8	96	89	85	81	38	35	33	32
9	116	108	102	98	47	44	41	40
10	135	125	119	114	54	50	48	46
11	152	141	134	128	61	57	54	52
12	168	156	148	142	67	62	59	57
13	190	177	167	161	76	71	67	64
14	210	195	185	177	84	78	74	71
15	229	213	202	194	92	85	81	78
16	248 *	230	218	210	99 *	92	87	84
17	265 *	246	233	224	106 *	98	93	90
18	281 *	261	248	237	112 *	104	99	95
19				249				100
20				260				104
21				270				108
22				278				111
23				285				114
24				290				116
25				296				118
26				300				120
27				304				122
28				308				123
29				311				124
30				313				125
31				316				127
32				319				128
33				321				129
34				323				130
35				324				131
36				327				132
37				328				133
38				330				134
39				331				135
40				332				136
41				334				137
42				335				138
43				336				139
44				337				140
45				338				141
46				339				142

DEDUCTIBLE FACTORS			
Amount	Collision	Comp	S. P.
500	1.000	1.000	1.000
750	0.910	0.952	0.952
1000	0.843	0.929	0.929
1250	0.787	0.905	0.905
1500	0.742	0.881	0.881
1750	0.708	0.869	0.869
2000	0.685	0.857	0.857
2250	0.663	0.851	0.851

For each step from the base deductible there is a minimum difference of a \$1.

\$500 deductible premium is shown only for calculating higher deductibles as per the Deductible Factor chart. Minimum deductible for these rate groups is \$1,000.

Refer to the Special Rating Factors on Pages 1 - 2 for the following uses	
	Class
Chemical Products	48
Equipped with Deep Fat Fryer	-
Explosives	48
Fire & Police	53
Livestock	46
Logs,Pulpwood,Chips	41
Seismograph Oil Drilling, Exploration	54
On Premises Incl.	
Golf Carts, LawnMowers	55
Petroleum Products	48
Sand, Gravel, Earth or Stone	42
Tractors:excluding Road Tractors	
Bush Work, Logging	54
Lumbering	
Farm	55
Road Construction	54
& Maintenance	

Other Rate Groups:	Multiply the Adjusted Base Premium (ABP) by factor shown.																			
Rate Group	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66
DCPD	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Coll.	2.359	2.364	2.368	2.372	2.376	2.380	2.384	2.388	2.392	2.396	2.400	2.404	2.408	2.412	2.416	2.420	2.424	2.428	2.432	2.436
Comp./S.P.	2.978	2.985	2.992	2.999	3.006	3.013	3.020	3.027	3.034	3.041	3.048	3.055	3.062	3.069	3.076	3.083	3.090	3.097	3.104	3.111
Rate Group	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86
DCPD	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Coll.	2.440	2.444	2.448	2.452	2.456	2.460	2.464	2.468	2.472	2.476	2.480	2.484	2.488	2.492	2.496	2.500	2.504	2.508	2.512	2.516
Comp./S.P.	3.118	3.125	3.132	3.139	3.146	3.153	3.160	3.167	3.174	3.181	3.188	3.195	3.202	3.209	3.216	3.223	3.230	3.237	3.244	3.251
Rate Group	87	88	89	90	91	92	93	94	95	96	97	98	99							
DCPD	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
Coll.	2.520	2.524	2.528	2.532	2.536	2.540	2.544	2.548	2.552	2.556	2.560	2.564	2.568							
Comp./S.P.	3.258	3.265	3.272	3.279	3.286	3.293	3.300	3.307	3.314	3.321	3.328	3.335	3.342							

Third Party Liability													
		Standard Increase Limits (Limit in 1000s)											DCPD
		200		300		500		1000		2000			
	DR	BI	PD	BI	PD	BI	PD	BI	PD	BI	PD		
Class 62-64	3	1212	364	1263	379	1345	404	1479	444	1680	505	696	
	2	1576	473	1642	493	1749	525	1923	577	2184	656	904	
	1	1721	516	1793	538	1910	573	2100	630	2385	715	988	
	0	2109	633	2198	660	2341	703	2573	772	2923	877	1210	
Class 61	3	685	205	714	214	760	228	836	250	949	284	696	
	2	890	267	927	278	988	296	1086	326	1234	370	904	
	1	973	292	1014	304	1080	324	1187	356	1349	405	988	
	0	1192	358	1242	373	1323	397	1454	437	1652	496	1210	
		Factor for \$3,000,000 Third Party Liability is 1.519 of \$200,000 premium.											
		Factor for \$5,000,000 Third Party Liability is 1.703 of \$200,000 premium.											
		Do not use for Chemical Products, Explosives, Petroleum Products, Radioactive Materials											

		Special Increased Limits (Limit in 000s)											
		200		300		500		1000		2000			
	DR	BI	PD	BI	PD	BI	PD	BI	PD	BI	PD		DCPD
Class 62-64	3	1397	420	1499	450	1664	500	1931	580	2332	700		696
	2	1817	545	1950	585	2164	649	2511	753	3032	910		904
	1	1984	595	2129	638	2363	708	2742	822	3311	993		988
	0	2432	730	2609	783	2896	869	3360	1008	4058	1218		1210
Class 61	3	790	236	847	254	941	281	1091	327	1318	394		696
	2	1026	308	1101	330	1222	367	1418	425	1712	514		904
	1	1122	337	1204	361	1336	401	1550	465	1872	562		988
	0	1374	413	1475	443	1637	492	1899	570	2293	689		1210
		Factor for \$3,000,000 Third Party Liability is 1.899 of \$200,000 premium.											
		Factor for \$5,000,000 Third Party Liability is 2.219 of \$200,000 premium.											

END 44							
Limit in 000's:	200	300	500	1,000	2,000	3,000	5,000
Premium	10	15	20	30	46	59	77

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Collision												
Rate Group	D. R. 3				D. R. 2				D. R. 1			
	500	1000	2500		500	1000	2500		500	1000	2500	
Base:	1823.00				2370.00				2588.00			
1-3	536	478	432		697	622	562		761	679	613	
4	642	573	517		834	744	672		911	813	734	
5	780	696	629		1014	904	817		1108	988	893	
6	944	842	761		1228	1095	990		1341	1196	1081	
7	1127	1005	908		1465	1307	1181		1599	1426	1289	
8	1367	1219	1102		1778	1586	1433		1941	1731	1564	
9	1608	1434	1296		2090	1864	1685		2283	2036	1840	
10	1823	1626	1469		2370	2114	1910		2588	2308	2086	
11	2016	1798	1625		2621	2338	2113		2862	2553	2307	
12	2188	1952	1764		2844	2537	2292		3106	2771	2503	
13	2415	2154	1946		3140	2801	2531		3429	3059	2764	
14	2620	2337	2112		3406	3038	2745		3719	3317	2998	
15	2804	2501	2260		3645	3251	2938		3980	3550	3208	
16	2979	2657	2401		3873	3455	3122		4229	3772	3409	
17	3136	2797	2528		4076	3636	3285		4451	3970	3588	
18	3274	2920	2639		4257	3797	3431		4648	4146	3746	
19	3394	3027	2736		4413	3936	3557		4819	4299	3884	
20	3502	3124	2823		4553	4061	3670		4972	4435	4007	
21	3591	3203	2894		4669	4165	3763		5098	4547	4109	
22	3668	3272	2956		4768	4253	3843		5207	4645	4197	
23	3732	3329	3008		4851	4327	3910		5298	4726	4270	
24	3788	3379	3053		4925	4393	3970		5378	4797	4335	
25	3837	3423	3093		4989	4450	4021		5448	4860	4391	
26	3881	3462	3128		5046	4501	4067		5510	4915	4441	
27	3919	3496	3159		5096	4546	4107		5564	4963	4485	
28	3952	3525	3185		5138	4583	4141		5611	5005	4522	
29	3985	3555	3212		5181	4621	4176		5657	5046	4560	
30	4012	3579	3234		5216	4653	4204		5696	5081	4591	
31	4038	3602	3255		5250	4683	4232		5732	5113	4620	
32	4062	3623	3274		5280	4710	4256		5766	5143	4647	

Rate Group	Comprehensive			Specified Perils		
	500	1000	2500	500	1000	2500
Base:	396.00			108.00		
1-3	91	88	82	25	23	17
4	111	107	101	30	28	22
5	142	137	130	39	37	31
6	179	173	165	49	47	41
7	223	216	206	61	59	53
8	281	272	260	77	74	68
9	341	330	315	93	90	84
10	396	383	366	108	105	98
11	446	432	413	122	118	111
12	493	477	456	134	130	123
13	556	538	514	152	147	140
14	614	594	568	168	163	155
15	667	646	617	182	176	168
16	720	697	666	196	190	181
17	767	742	709	209	202	193
18	811	785	750	221	214	204
19	851	824	787	232	225	215
20	887	859	820	242	234	224
21	918	889	849	250	242	231
22	943	913	872	257	249	238
23	965	934	893	263	255	243
24	984	953	910	268	259	248
25	1001	969	926	273	264	253
26	1016	983	940	277	268	256
27	1029	996	952	281	272	260
28	1040	1007	962	284	275	263
29	1051	1017	972	287	278	265
30	1060	1026	981	289	280	267
31	1069	1035	989	292	283	270
32	1077	1043	996	294	285	272

Deductible Factors			
Amount	Coll	Comp	S.P.
500	1.000	1.000	1.000
750	0.935	0.978	0.978
1000	0.892	0.968	0.968
1250	0.860	0.957	0.957
1500	0.839	0.946	0.946
1750	0.828	0.941	0.941
2000	0.817	0.935	0.935
2250	0.812	0.930	0.930
2500	0.806	0.925	0.925
or greater			
<i>Note: See Rule 201 regarding minimum deductibles. Establish the vehicle's premium for the base deductible (Collision - \$500 Comprehensive - \$500 Specified Perils - \$500) then multiply that premium by the appropriate factor shown above. For each step from the base deductible there is a minimum difference of \$1.</i>			
END 40 may be required (Rule 200)			

Direct Compensation, Collision, Comprehensive, Specified Perils																			
Other Rate Groups: Multiply the Adjusted Base Premium (ABP) by the appropriate following factor.																			
Rate Groups 32 or higher - minimum deductibles apply - see Rule 201. Apply the appropriate deductible factor to the base deductible premium.																			
Rate Group	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	
DCPD	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Collision	2.239	2.250	2.260	2.269	2.277	2.285	2.293	2.300	2.307	2.314	2.321	2.328	2.335	2.342	2.349	2.356	2.363	2.370	
Comp/S.P.	2.738	2.755	2.770	2.785	2.798	2.810	2.822	2.833	2.844	2.855	2.866	2.877	2.888	2.899	2.910	2.921	2.932	2.943	
Rate Group	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	
DCPD	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Collision	2.377	2.384	2.391	2.398	2.405	2.412	2.419	2.426	2.433	2.440	2.447	2.454	2.461	2.468	2.475	2.482	2.489	2.496	
Comp/S.P.	2.954	2.965	2.976	2.987	2.998	3.009	3.020	3.031	3.042	3.053	3.064	3.075	3.086	3.097	3.108	3.119	3.130	3.141	
Rate Group	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	
DCPD	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Collision	2.503	2.510	2.517	2.524	2.531	2.538	2.545	2.552	2.559	2.566	2.573	2.580	2.587	2.594	2.601	2.608	2.615	2.622	
Comp/S.P.	3.152	3.163	3.174	3.185	3.196	3.207	3.218	3.229	3.240	3.251	3.262	3.273	3.284	3.295	3.306	3.317	3.328	3.339	
Rate Group	87	88	89	90	91	92	93	94	95	96	97	98	99						
DCPD	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
Collision	2.629	2.636	2.643	2.650	2.657	2.664	2.671	2.678	2.685	2.692	2.699	2.706	2.713						
Comp/S.P.	3.350	3.361	3.372	3.383	3.394	3.405	3.416	3.427	3.438	3.449	3.460	3.471	3.482						

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!Unexpected End of Formula

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Rule 300: Filed Underwriting Rules

A. The insurer's rules for declining to issue, terminating or refusing to renew a contract are:

1. The risk does not meet the object of the Facility Association which is to ensure the availability of automobile insurance, as required by law, in those provinces and territories of Canada in which the Association operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty obtaining such insurance.
2. The applicant does not have an insurable interest in the vehicle.
3. The vehicle is registered in a jurisdiction other than one in which the application for coverage is being completed or the vehicle is not operated at any time in a jurisdiction in which the Association operates. If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction.

For example: The vehicle is registered in Prince Edward Island but the application is being completed in Alberta. The vehicle must be registered in Alberta or an Agent/Broker in Prince Edward Island must complete and submit the application for coverage in Prince Edward Island.

4. The driver of the vehicle does not hold a valid operator's licence. If the licence of the only driver is suspended, Facility Association shall provide a policy covering Comprehensive or Specified Perils cover only until there is a driver holding a valid operator's licence. See Rule 328: Suspension of Operator's Licence and Rule 301: Minimum Coverage.
5. The application is incomplete, has not been signed by the applicant, or has not been bound by the Agent/Broker.
6. The Applicant/Agent/Broker refuse to provide the sufficient valid information to write the risk. "Sufficient valid information to write the risk" includes data to properly rate the risk and to report the risk information in accordance with the Automobile Statistical Plan.
7. The vehicle is not in the possession of the applicant (i.e., has been stolen or cannot be located). This restriction is not intended to be used as a denial of a valid theft claim.
8. A certificate of mechanical fitness and road worthiness has not been provided in accordance with the Manual of Rules and Rates e.g. home made vehicles, rate group listed as A.

9. Non-payment of premium for the current policy period (for purposes of termination only).

10. Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police.

B. Rules for refusing to provide or continue a coverage are:

1. Optional physical damage coverage shall not be provided where an applicant or any person who is a regular or frequent operator of the vehicle, has, within the immediately preceding thirty-six months:
 - a) When making a previous application for automobile insurance, given false particulars of an automobile to be insured to the prejudice of the insurer;
 - or
 - b) Knowingly misrepresented* or failed to disclose in an application any fact required to be stated therein;
 - or
 - c) Has contravened a term of an insurance contract or been convicted of fraud in relation thereto;
 - or
 - d) Wilfully made a false statement in respect of a claim.

* Misrepresentation means an applicant has either had a policy cancelled by registered letter for material misrepresentation or has had a claim denied for material misrepresentation.

2. Optional physical damage coverage shall not be provided where an application for a branded vehicle (salvage or rebuilt) is submitted without a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate.

NOTE: No policy shall be written for vehicles branded 'nonrepairable'.

3. Where a vehicle is licensed for road use and is used on roads as well as for race or speed tests, optional physical damage coverage shall not be provided. For DCPD coverage, establish rate group according to Rule 310 Vehicle Rate Group.

Rule 301: Coverages Available and Minimum Deductibles

A. Liability

1. Not more than \$2,000,000 except:

- a) When required by Canadian or American federal or provincial statute, by regulation issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). The Liability limit may not exceed the amount required.
- b) Where the Insured is required to have limits higher than \$2,000,000 but not exceeding \$5,000,000 in order to obtain a contract of work or obtain employment and where failure to do so will result in loss of the contract or employment. The Insured will be required to provide documentation of the contract requirements or employment requirements for limits no higher than \$5,000,000. This documentation is required at the time the higher limit is requested but not for subsequent renewal terms.

If it is necessary to provide a Liability limit that falls between two limits for which premiums or limit factors are indicated in this manual, the premium or limit factor applicable to the higher of those two limits shall be used.

Where it is **required and permissible** to provide a higher Liability limit, the increased limit factors can be found on Page 1 – Rating Notes. If the manual does not provide the necessary increased limit factor, contact your Servicing Carrier.

If the Liability insurance is required to provide distinct Road Hazard and Passenger Hazard BI limits, the maximum limit applies separately to the two hazards.

It is permissible to provide Passenger Property Damage coverage up to \$50,000 in addition to the amount(s) applicable to Road Hazard and Passenger BI.

Example 1: The insured is required by law to provide the Road Hazard limit of \$200,000 and the municipal by-law requires \$2,000,000 for Passenger BI. The policy may be issued for up to \$2,000,000 Road, \$2,000,000 Passenger BI and \$50,000 Passenger PD using END 6c or, if licensed as a School Bus, 6b.

Example 2.: The Insured is required by a *school board regulation* to provide \$3,000,000 Passenger BI, however as this regulation is not a municipal by-law or a legislated requirement, FA will not provide the \$3,000,000 Passenger Hazard BI limit unless the insured will be prevented from obtaining a contract of work.

The minimum limits required under the Motor Carrier Act Regulations are as follows:

- Road Hazard Liability \$200,000

- Passenger Hazard Bodily Injury \$200,000

The chart on Page 1 – Rating Notes indicates the appropriate endorsement form to be used with each vehicle type unless separate limits are required by law in which case 6c must be used.

It is the responsibility of the applicant to determine the limits that are required to be insured and advise the agent/broker/Servicing Carrier accordingly.

2. Proof of Insurance

Where filings are required the filing shall be made for the minimum limits that are required in that jurisdiction even if the policy is issued for a higher limit.

For example: The Liability limit chosen by the applicant is \$2,000,000. Proof of insurance is required for \$500,000. The policy will be issued at \$2,000,000 but the proof of insurance shall only show \$500,000.

3. Policy Issuance Using Combined Limit – END 6f

END 6F is to be used unless separate limits are required by law for Road and Passenger Hazards. If separate limits are required END 6C is to be used.

END 6F deletes the Section A exclusion for carrying passengers for compensation and amends exclusions b) and d) of the insuring agreements to provide coverage for liability for bodily injury to occupants and damage to property of passengers.

The Section A limit on the declaration page will show the combined limit for Road Hazard, Passenger Hazard BI and Passenger Hazard PD. No limit is specified on END 6F. The combined limits for Road Hazard, Passenger Hazard BI and Passenger Hazard PD may not exceed the maximum limit of liability specified in this rule under 1a) and 1b).

- The limit for Road Hazard and Passenger Hazard BI must be the same.
- Establish the premium for the Road Hazard limit.
- Establish the premium for the Passenger Hazard BI limit.
- Apply the increased limit factor from Table D if excess limits are required.
- Establish the Passenger Hazard PD premium for \$5,000 and if required apply the increased limit factor from Table C.
- Add the three premiums together to calculate the Section A premium.

4. Policy Issuance Using END 6b (School Bus only) or END 6c

END 6b and 6c are to be used only when separate limits are required by law. The Road Hazard limit is shown as the Section A limit on the declaration page of the policy. END 6b or 6c must be attached to the policy and must indicate the limits applicable to Passenger Hazard BI and Passenger Hazard PD.

On END 6b and 6c, the limits applicable to Passenger Hazard are combined in a single limit for bodily injury to one person, bodily injury to two or more persons, and damage to property carried in the automobile.

For example: On END 6b or 6c the limits would be shown 2 (b) \$3,000,000 for bodily injury to or death of one or more such persons and loss of or damage to passengers property in any one accident.

Do not show an amount under 2 (a) unless required by law in which case no amount is to be entered under 2 (b).

5. Policy Issuance Using END 22 Passenger Property Damage

This endorsement is used to insure the passenger property damage when END 6a, 6d or 6b (where separate limits are required for Passenger Hazard Bodily Injury & Property Damage) is attached to the policy. For END 6a and 6d use the Passenger Property Damage premium applicable to Taxi.

B. Accident Benefits

As prescribed by statute.

C. Optional Physical Damage

Optional physical damage coverage shall not be provided or continued for any vehicle valued at \$1,000,000 or more.

a) Minimum Deductibles

The following table indicates the minimum deductibles on any optional physical damage coverage for Public Buses:

PUBLIC BUSES	
List Price New	Minimum Deductible
Under \$52,501	\$500
\$52,501 – \$76,000	\$2,500
\$76,001 – \$100,000	\$4,000
Over \$100,000	5% of the said value to nearest \$250
All Rate Groups	END 40 is mandatory on any vehicle with prior fire and total theft claims within the past 60 months.

*Example: If the list price new is \$123,000 5% is \$6,150. The deductible shall be \$6,250 and the rating factor for \$2,500 or more applies.

Other Public Vehicles

The following table indicates the minimum deductible on any physical damage coverage when Private Passenger rates and the CLEAR Rate Group Table or Table A are used. When the rate group is established in Table A, the minimum deductible is determined by applying the value used to obtain the rate group to the Table A column below:

CLEAR Rate Group	Minimum Deductible Collision/ Comprehensive/ Specified Perils	Table A
1 - 40	\$500	Up to \$30,000
41 - 59	\$1,000	\$30,001-\$60,000
60 - 79	\$2,500	\$60,001-\$80,000
80 - 89	\$5,000	\$80,001-\$100,000
90 - 99	\$10,000	\$100,001+

The following table indicates the minimum deductible on any physical damage coverage when Commercial rates and Commercial Rate Group Table II are used:

Rate Group	Minimum Deductible
Up to 15	\$500
16 – 18	\$1,000
19 – 21	\$2,500
22 and over	5% of the LPN up to the nearest \$250 (minimum deductible \$2500)*
All RGs	END 40 is mandatory on any vehicle with prior fire and total theft claims within the past 60 months.

NOTE: For risks with claims, refer to the chart below. Where a risk is eligible for one deductible based on list price new and another based on claims, the higher deductible applies.

Number of Automobile Insurance Claims under each coverage (Collision, Comprehensive, Specified Perils)			Deductible amount applicable to the coverage under which the claims were made
In prior 12 months	In prior 36 months	In prior 60 months (fire and/or total theft)	
3	-	2	\$2,500
-	3	-	\$1,000
-	4	-	\$2,500
-	5 or more	-	5% of LPN (minimum deductible \$5,000)
		3 or more	no coverage

* Claims that have occurred under All Perils coverage shall be assigned to the appropriate section of the coverage i.e. Collision or Comprehensive.

Any higher minimum deductible provided for in this manual shall override these amounts.

Higher deductibles shall only be imposed when there have been a sufficient number of claims under any given coverage to warrant such application.

For example one Collision loss and three Comprehensive losses in the previous 12 months shall result in the application of a \$2,500 deductible on Comprehensive only. Only if the insured has sustained three Collision losses as well, would \$2,500 deductible be applied to the Collision coverage.

- b) Vehicles insured for Comprehensive/Specified Perils only shall be renewed once and then lapsed at the next renewal if there is no other vehicle with Liability coverage on the policy. Vehicles insured for Comprehensive/Specified Perils only shall not be written as new business.
- c) Certain endorsements require a signature. Where no signature is obtained, the policy may be cancelled in accordance with the Statutory Conditions or issued without the endorsement or the endorsement may be deleted and the policy re-rated accordingly. See Rule 311: Endorsement Forms/Wordings.

D. Uninsured Automobile

As provided in the policy.

The premium for this coverage or the location of the applicable rate is shown on the rate pages. Where no premium or the location of the rate is shown, charge \$11.

E. Family Protection Coverage (END 44)

Not available on vehicles rated in this section of the manual.

F: Minimum Coverage

Policies are required to provide at least the statutory minimum coverage applicable to the jurisdiction in which the vehicle is registered except as indicated below:

Exception

When an automobile is temporarily out of use and in storage:

- a) Coverage other than Comprehensive or Specified Perils may be suspended by means of END 16 for those vehicles that are temporarily laid up. This endorsement does not suspend coverages that relate to 'driving other vehicles'. The endorsement may be used in respect of most private passenger and commercial-type vehicles. In no event shall a refund be granted for any cancellation period of less than sixty (60) consecutive days.

Suspended coverages are reinstated by means of END 17.
- b) In the case of an existing policy that includes Comprehensive or Specified Perils coverage, coverages other than Comprehensive or Specified Perils coverage may be deleted.

Note: Neither (a) nor (b) above is applicable for the following:

- Vehicles for which proof of insurance is issued or filed.
- Recreational vehicles to which the Recreational section applies.
- Vehicles that were never intended to be driven (e.g. vehicles in a collection).
- Vehicles for sale whether or not on an auto dealer's lot.
- Experience rated risks.

If Liability and Accident Benefits coverages are not added to the vehicle by the anticipated end date, the vehicle shall be renewed once and then lapsed at the next renewal if there is no other vehicle with Liability and Accident Benefits coverages on the policy.

It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.

If Liability and Accident Benefits coverages are not added to the vehicle by the anticipated end date, the vehicle shall be renewed once and then lapsed at the next renewal.

G. Direct Compensation – Property Damage (DCPD)

No deductibles are applicable.

Rule 302: Not applicable

Rule 303: Binding Coverage – New Policies

A. Requirements/Procedures for binding new policies

1. The Agent/Broker must have a fully completed application signed by the registered owner(s) of the vehicle(s) detailing all information on the risk. Supplementary questionnaires, if required, must be completed and signed by the applicant. If the Servicing Carrier is required to have a driver's permission to obtain a Driver Record Abstract, that written authorization must accompany the application

2. Before binding coverage the Agent/Broker must either
 - a) Collect or assume responsibility for the full indicated premium (experience rated risks at Driving Record 0 or, if established, the promulgated fleet rating)

or

 - b) Obtain a fully completed premium finance contract together with the full down payment required and promptly send that contract to the finance company office.
3. The insurance shall take effect as of the time and date the coverage is bound. ***Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 am on the date the application is signed.*** However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.

For example:

 - a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.
 - b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.
4. If the application form cannot be sent to the Servicing Carrier on the date on which coverage was effected, it must be sent the next working day.
5. The Servicing Carrier shall normally issue the policy within 30 days of the effective date. If the Agent/Broker does not receive the policy and the full term liability card within that time, a further temporary liability card must be issued by the Agent/Broker and the Servicing Carrier must be contacted immediately to determine the status of the policy.
6. Before optional physical damage coverage can be bound, a vehicle branded as 'salvage' or 'rebuilt' a valid vehicle registration and at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the application.

B. Term of binding new policies

The term of binding and of the temporary liability card is 30 days. The temporary liability card may not be amended to indicate a longer period. If a short-term policy is to be issued, the temporary liability card shall be amended to indicate a shorter period.

Rule 304: New Policies

A. Application Form

Every application for insurance must be made on a current approved Standard Application Form and must be fully completed and signed by both the applicant and Agent/Broker where required or as prescribed under Rule 304:D. Computer Generated Application Forms.

Garage, Public, Experience-rated and some specially rated risks will require completion of supplementary questionnaires. If indicated on the current standard approved application form as a requirement for certain types of Commercial risks, a completed Commercial Vehicle Supplement must be submitted with the application.

A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application. If the registration cannot be submitted with the application, a copy of the registration is required within 30 days of binding coverage. Where a copy of the registration is not provided, the following shall apply:

- Policy shall be issued with all vehicles at the correct premium.
- If any registration is not provided within 30 days from the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter.
- If the missing registration is provided before the cancellation takes effect, the policy may be reinstated.
- Agent/Broker may submit a new application for the vehicles meeting the registration requirement.

B. Owners Policy (APP 1)

A current approved Standard Application Form (APP 1) is required. The Agent/Broker must indicate the time and date that coverage is bound.

C. Faxed Applications

Fully completed and signed current approved Standard Application Forms submitted by fax are acceptable in lieu of original applications. Where required, these applications must be accompanied by the appropriate questionnaires or supplements. Where the original application has been submitted without signature, a signed and faxed copy of the application is acceptable to complete the signature requirement.

D. Computer Generated Application Forms

These application forms are acceptable but must be in the standard format approved by the applicable regulatory authority and must include all information that is required to be provided on the current approved Standard Application Form.

The computerized application must be signed and dated by the applicant as well as the Agent/ Broker.

E. Applicant's Signature

The applicant's signature shall be provided on the Facility Association manual application form or the computerized application form at the time of binding whenever possible.

If the applicant's signature cannot be obtained at the time of binding, the Servicing Carrier shall allow the Agent/Broker 30 days to obtain a signature on the original application provided the Agent/Broker assumes responsibility for the full indicated premium. In the meantime, the Agent/Broker must send a copy of the completed but unsigned application to the Servicing Carrier.

If a signed copy of the application is not received by the Servicing Carrier within the 30 day time period, the Servicing Carrier shall immediately cancel the policy by registered letter. The Agent/Broker shall be responsible for the full indicated earned premium for the time on risk.

F. Name of the Insured

Insurance contracts must be made with individuals who have both the capacity to contract and are legal entities. If the applicant is not an individual(s), the name(s) appearing on the policy must be that of a legal entity i.e., a limited company or partnership.

The name of the insured must include or be the same as the name on the vehicle registration. For garage and non-owned risks, the name of the business registered with the appropriate municipal, provincial or federal authority must be used. *For example:* The vehicle is registered to Pat Doe who is operating Pat's Garage. The name of the insured may be shown as Pat Doe o/a Pat's Garage.

Two or More Names as Registered Owner of the Vehicle:

Where an application is received for vehicle(s) registered in two names, such as husband's and wife's names, the application must be signed by both parties. In the event the policy is to be cancelled at the insured's request, both signatures are required on the request for cancellation.

Two or More Vehicles Registered to Different Names:

If the applicant has vehicles leased from different leasing companies, or, one vehicle registered for example in the father's name and one in the son's name, separate policies must be maintained.

If the vehicles are separately registered to an applicant and his or her spouse only, they may be insured under the same policy. Both must sign the application and any subsequent request to cancel a policy or delete a vehicle or coverage. If the applicant has vehicle(s) leased from the same leasing company and owned vehicle(s), separate policies may not be necessary.

Where it is discovered in the middle of the policy term, that a single policy has been issued with two (or more) vehicles, one registered in one name and one in another name, both signatures shall be required on any subsequent request for cancellation of the policy or deletion of a vehicle or coverage.

Separate policies must be issued at the time of next renewal.

G. Other Insurance

If there is any other insurance in force in respect of a risk:

- a) Binding shall not be made effective before the expiry of that other insurance.
- b) If that other insurance is to be cancelled, a liability card may not be prepared before the insurer concerned has issued the notice of cancellation, or the insured has signed the request for cancellation.

H. Variation in Coverage

To conform to the Insurance Act, the insured must be advised if the coverage provided by the policy is not as requested in the application.

I. Verification of Driving History

In order to verify the driving history, the Servicing Carrier is required to obtain the following before confirming the premium:

- a) Driver Record Abstract obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years. Driver Record Abstracts are not to be obtained on experience rated risks or for the operators of any Snow Vehicles, Dirt Bikes, All Terrain Vehicles or Antique Vehicles to be insured.
- b) All vehicles shall initially be rated at Driving Record 0 unless the application is accompanied by (or the Servicing Carrier already has) proof of the accident free period and the ownership period required for a better driving record.

If the applicant claims entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous insurance(s), the Servicing Carrier shall attempt to obtain confirmation of the previous experience. The claimed better driving record shall not be granted unless and until the entitlement is verified, but the re-rating shall then be backdated appropriately.

Previous Insurance history is not required for Motorcycle, Moped, Snow Vehicles, Dirt Bikes, All Terrain Vehicles, Antique Vehicles or applicants with only an international licence. See special instructions under Fleets and the Garage section.

If the information received is different from that reported on the application, to the extent that the premium requires amendment, the policy shall be issued at the revised

premium and coverage or the Servicing Carrier shall promptly issue a correcting endorsement.

Rule 305: Definitions

A. Public Vehicles

Vehicles used for the carrying of passengers classified in Rule 307. Vehicles rated as Private Passenger vehicles with END 6a attached to permit the occasional carriage of passengers for compensation are not considered to be Public vehicles. Where a vehicle is used for carrying passengers for compensation but is not classified in Rule 307, full details must be provided to the Servicing Carrier including a description of the vehicle, its intended use and its seating capacity.

B. Road Hazard

Liability for bodily injury to others excluding passengers and liability for property damage excluding property carried in or on the insured vehicle.

C. Passenger Hazard - Bodily Injury (BI)

Liability for bodily injury to passengers (Passenger Hazard Bodily Injury (PHBI) and liability for damage to the property of passengers (PHPD).

D. Radius

The radius of operation is the distance between terminal points, which is taken to be one-half the distance travelled by the vehicle over its complete route - from the starting point of its trip to its return to the same point.

E. Seating Capacity

The number of persons, excluding the driver, which can be carried/seated in the insured vehicle.

F. List Price New

The Manufacturer's Suggested Retail Price new (plus taxes) of the vehicle including the value of the body, all permanently attached equipment and any customizing features.

G. Owned /Leased

The expression "owned by" (as in a vehicle owned by the applicant) includes "leased to" if the applicant is/was responsible for obtaining the Liability insurance for the leased vehicle concerned. A similar interpretation applies to "owns", "ownership", etc.

Rule 306: Rating Territory

The rating territories are described in the Territory section of this manual.

If a filing is required for a higher rated territory, the rate for that higher rated territory must be used regardless of the number of trips to that higher rated jurisdiction.

The applicable rating territory is that in which the vehicle "is and will be chiefly used". If however, the vehicle is operated regularly i.e. more than 12 trips per year to or through other territories, the highest rated of those territories is to be used.

For vehicles used in jurisdictions other than Prince Edward Island, refer to Rule 330 Vehicles Used Outside Jurisdiction of Registration and Rule 325 Outside Prince Edward Island Exposure surcharge. Outside Prince Edward Island exposure surcharge and currency differential surcharge are to be applied where required.

Rule 307: Rating Class

A. Public Bus - Classes 70, 73, 74, 78

A vehicle that is used for carrying passengers for compensation on public streets or highways including charters and/or sightseeing trips. The insured is in the business of providing transportation of persons.

For example: The insured owns a bus which is used to transport people to and from a ski resort. The sole purpose of the Insured's business is to provide transportation. If the resort owned the bus then the rating would be that of a Hotel/Country Club Bus.

The class is based upon the radius of operation.

Radius of Operation		Class
1. Used solely within the corporate limits of a city or town		70
2. Distance between terminal points:		
More than	Not more than	
25 km	25 km (15 miles)	70
80 km	80 km (50 miles)	73
240 km (150 miles)	240 km (150 miles)	74
Use 6f or, if required by law, 6c.		78

B. School Bus - Class 71

A vehicle that is used for carrying students and teachers to and from school premises or school activities.

Rating Note:**a) Charter Trips**

If a School Bus is also used for charter trips up to (and including) 20 trips per year the premium payable must be increased according to the following percentages:

Anticipated number of trips per year	All Coverages
1 to 12	25%
13 to 20	50%

If a School bus is used for more than 20 charter trips per year, rate as a Public bus.

Use 6f or 6b if required by law.

b) Vehicles Used by Day Care Operations**Run by Individuals**

If the seating capacity is seven or less and is used by an individual who runs a day care out of his/her home, the charge for the appropriate private passenger rate class (02, 03 or underage class) will apply plus 10% for the 6a endorsement. If the seating capacity exceeds seven seats, school bus rates apply.

Day Care Organizations

If the vehicle is used by a day care organization, rate as a school bus.

C. Hotel or Country Club Bus - Class 72

A vehicle owned by and used by a hotel, summer camp, fishing camp, whitewater rafting enterprise, resort, golf or country club and the like for carrying guests, members or employees. The operation of the bus is secondary or incidental to the insured's business.

To complete END 6f or 6c, after 'for compensation or hire only' enter "in connection with the insured's business of [enter the insured's business]"

D. Private Bus - Class 79

A vehicle that is owned by an employer or employee or hired/contracted by an employer and used to carry employees or passengers in connection with the activities of the business or a vehicle owned by an association, church or a charitable or similar organization, to carry passengers in connection with activities of the organization. Where the use of a vehicle does not meet the definition of Public, Hotel/Country Club or School Bus, it will be rated as a Private Bus.

To complete END 6f or 6c, after 'for compensation or hire only' enter "in connection with the insured's business of [enter the insured's business]."

E. Van Pool - Class 79

A vehicle owned by an employer and used for one round trip each day to carry commuting employees.

To complete END 6f or 6c, after 'Use of the automobile in connection with the insured's business of [enter the insured's business]"

F. Taxi - Class 77

A vehicle that is not otherwise defined in this section, but is used for carrying passengers for compensation to a destination requested by the passenger.

A completed Taxi Questionnaire must be submitted with the application.

Rating Notes**1. Owner Driven Taxis**

Discount is no longer available.

2. Seating Capacity Exceeds Seven

1. Determine the Public Bus class based on the radius of operations as per Rule 307.A.
2. Obtain the per seat rates from the rate page for Public Bus for Passenger Hazard BI and PD for the limits required and for Accident Benefits and UA. Factors for higher limits for Passenger Hazard BI are in Table B on the Rating Notes page and in Table C for Passenger Hazard PD.

Passenger Hazard BI

3. For the number of seats from 8-12 use the per seat rate for 1 – 12.
4. Multiply the per seat rate by the number of seats from 8 – 12.
5. For the number of seats over 12 use the per seat rate for 13 – 29.
6. Multiply the per seat rate by the number of seats in excess of 12 and add to the total from step 4.
7. If limits in excess of \$1,000,000 are required apply the excess limit factor from Table B.
8. Add the premium to the Passenger Hazard premium for Taxi.

Calculate the premium for Passenger Hazard PD and Accident Benefits in the same manner.

Example - Passenger Hazard BI calculation for 15 seat Taxi

- The Passenger Hazard BI premium for \$2,000,000 for Taxi is \$1,000.
- The Public Bus per seat rate for \$1,000,000 for seats 1-12 is \$18.00. The number of seat from 8-12 that exceeds 7 is 5. \$18.00 x 5 seats = \$90.
- The Public Bus per seat rate for \$1,000,000 for seats 13-29 is \$10.00. The number of seats that exceed 12 is 3. \$10.00 x 3 seats = \$30.
- Multiply \$120 (\$90 + \$30) by 1.218 (the factor for \$2,000,000 found on the Rating Notes page) = \$146.
- Add \$146 to the Taxi Passenger Hazard BI premium of \$1,000.

G. Limousine

Attach END 6a and insert rated use of vehicle.

1. Private Passenger Vehicle (includes all vehicles listed in the Private Passenger Rate Group Tables, plus any similar type vehicles not specifically in the Rate Group Tables, such as but not limited to Passenger Vans and Stretch Limousines).
 - a. Airport – A vehicle used in the business of carrying passengers to and from an airport.
 - b. Excluding Airport – A vehicle used in the business of carrying passengers for compensation under contract for transporting passengers, or in connection with specific functions such as weddings, receptions and funerals.
2. For all uses listed above, code and rate as a Taxi.
3. Where seating capacity exceeds seven, rate as above and, for each seat over seven, add the per seat premium applicable to Passenger Bodily Injury and Accident Benefits for a Public Bus.
4. For vehicles manufactured as a bus and with a licence registration of a bus, code and rate as a Public Bus.

H. Ambulance - Class 76

Public

A vehicle constructed, equipped and used for carrying people who require medical attention or are under medical care.

Private Ambulance

An ambulance as described above but used exclusively for the carrying of the insured's employees.

Use the percentage applicable to Emergency or Non Emergency use.

If the seating capacity exceeds seven, submit full details to the Servicing Carrier.

Attach END 6a and insert "Ambulance" and "Emergency" or "Non emergency".

I. Invalid Car - Class 76

A vehicle constructed, equipped and used for the transportation of wheelchair passengers and other disabled persons.

If the seating capacity exceeds seven, submit full details to the Servicing Carrier.

Rate and code according to use. *For example:* If the vehicle is being used as a private bus, then rate as a private bus.

Attach the appropriate endorsement as indicated on the Rating Notes page.

J. Funeral Vehicles - Class 75

Attach END 6a and insert [rated use of vehicle].

Hearse/Casket Wagons

A vehicle used for the transportation of coffins, caskets, and flowers.

Funeral Carriage

A vehicle used for the transportation of passengers to and from funeral services.

If the seating capacity exceeds seven, submit full details to the Servicing Carrier. For other vehicles operated by a Funeral Director, see the Private Passenger or Commercial sections of the manual.

Rule 308: Rating

A. Rating for More Than One Use

If a vehicle is being used for more than one purpose, the highest rated class (based on premium) must be used regardless of the percentage of exposure. If the premium for the other use is higher than the premium for the 'public' use, then the premium for Passenger Hazard Bodily Injury and/or Property Damage is not added to the premium for the other use.

For example: The insured has a station wagon and has been contracted by the school authority to transport children to and from school. The insured also uses the vehicle for strictly pleasure use. The school contract requires \$2,000,000. Road Hazard and \$3,000,000 Passenger Hazard Bodily Injury. Assuming Class 01 has a higher premium, the policy shall be issued using the Class 01 premium. The Liability limit on the face sheet of the policy shall show \$2,000,000.

END 6b must be attached. Under 2(a) the first and second lines shall be completed with a limit of \$3,000,000. END 6b provides that **while the vehicle is being operated as a school bus**, the policy shall provide \$2,000,000 Road Hazard and \$3,000,000 for bodily injury or death of one or more persons. If the insured has an accident while driving the vehicle for pleasure the policy shall provide \$2,000,000 Liability.

The additional \$3,000,000 is only applicable while the vehicle is being operated as a school bus. The premium for 6b shall show as included on the face sheet of the policy.

B. Liability Coverages

The Liability premium is made up of three components:

1. Road Hazard Bodily Injury and Property Damage

2. Passenger Hazard Bodily Injury (PHBI)
3. Passenger Hazard Property Damage (PHPD)

The Schedule of Rates may show separate premiums for each component or combined premiums for some.

Where the Schedule of Rates does not provide the premium for the required limit, an increased limit factor must be applied to the premium. The factors are found in the Limits Table at the beginning of the rate pages. Each coverage component has its own Table (A, B and C). In addition there is Table D which is used instead when a combined limit (where permitted) for Road Hazard and Passenger Hazard BI is required.

If the limit exceeds \$1,000,000, an excess limit factor is applied to the premium for a limit of \$1,000,000.

C. Types of Rating used for Public Vehicles

The premiums for Public Vehicles are developed on a “Per Vehicle”, “Per Seat” or a “percentage” of a Private Passenger, Commercial or another Public Vehicle premium.

“Per Vehicle” If the heading on the rate page states “Per Vehicle” the premium shown on the rate page is a premium applicable to the vehicle depending upon the territory, class, driving record, seating capacity and limit.

“Per Seat” If the heading on the rate page states “Per Seat,” then to determine the premium for that coverage

1. Obtain the applicable per seat rate shown for the territory, class, driving record, seating capacity and limit. Develop the premium in stages if seat rates are shown for various numbers of seats.

For example: using hypothetical seat rates for a 35 passenger bus

Seating Capacity	Per Seat
1-12	28.66
13-29	6.97
30+	3.35

2. Multiply each rate by the number of seats in the stage

12 times 28.66 =	343.92
17 times 6.97 =	118.49
6 times 3.35 =	20.10
Total premium =	482.51
Rounded to	\$483.

3. If in addition to the per seat rate, a **basic** premium is shown on the rate page for that coverage, then it must be added to the per seat premium. In the example a hypothetical \$41.56 would be added to the \$482.51 and the total rounded to \$524.

“Percentage” The rate page may show a class and a percentage. The premium is obtained by applying the percentage on the rate page to the premium for the class

indicated at a Liability limit of \$200,000. The premiums for higher limits are obtained by applying the increased limit factors in the rate pages. Note that Public Vehicles are to be rated as Driving Record 0, 1, 2 or 3 even where there may be a better driving record available for the underlying class.

D. Optional Physical Damage

Where a premium for a rate group or deductible is not shown on the rate page, first calculate the rate group premium by multiplying the base premium by the rate group factor, round to the nearest dollar, and then multiply by the deductible factor.

E. Premium Determination

Ensure that the vehicle is a Public Vehicle.

1. Establish the rating territory
2. Establish the rating class, including any special factors.
3. Establish the driving record
4. Establish the rate group and minimum deductible. Refer to the rate page and the rate per vehicle, per seat or percentage of underlying class.
5. Develop the total premium for each coverage
6. Apply any required U.S. exposure and currency differential surcharge.
7. Apply fleet rating or any accident/conviction surcharge.

Rule 309: Driving Record

Driving record is the number of years of verified “Clear Record”. This rule does not apply to coverages that are fleet rated.

All vehicles shall initially be rated at Driving Record 0 unless the application is accompanied by (or the Servicing Carrier already has) proof of the accident free period and the ownership period required for a better driving record.

If the applicant claims entitlement to a driving record better than that permitted by the preceding paragraph and submits details of the previous insurance(s), the Servicing Carrier shall attempt to obtain confirmation of the previous experience. The claimed better driving record shall not be granted unless and until the entitlement is verified, but the re-rating shall then be backdated appropriately.

A. Clear Record

Throughout the period concerned:

1. There has been no accident involving the described vehicle or one for which it has been substituted;

and

2. The applicant has owned the described vehicle or one of a similar type for which it has been substituted.

Ownership is established from the date on which the applicant takes possession of the vehicle.

There is no requirement that drivers are accident free on other vehicles – the rating is determined from the vehicle history not the driver's history.

B. Driving Record Entitlement

Period of confirmed claims-free experience and vehicle ownership immediately preceding the commencement date of the period of insurance	Driving Record Entitlement
Less than 1 year	0
At least 1 year	1
At least 2 years	2
At least 3 years	3

Notes

1. A chargeable accident will affect the rating of Liability, DCPD and Collision coverages.
2. Where an applicant owns more than one vehicle, each vehicle's driving record is established separately. Where an additional vehicle is acquired it shall develop its own driving record (initially at Driving Record 0). Where a vehicle is deleted, an accident charged for on the deleted vehicle shall be transferred to a remaining vehicle with the best rated driving record.
3. Where a vehicle replaces another it acquires the driving record of the replaced vehicle.
4. Gaps in insurance coverage within the 3 years immediately preceding the effective date of the insurance shall have the following effect on the assignment of the driving record:
 - If the total gap in insurance coverage is less than 1 year in the past 3 years, the driving record will not be impacted.
 - If the total gap in insurance coverage is 1 year or more in the past 3 years, the driving record will be reduced by 1 for each year's gap in coverage.

For example: The applicant has proof of accident free insurance from June 1, 1999 to

February 15, 2003. Effective date of FA policy is July 1, 2003. Since the gap is less than 1 year (February 15, 2003 to July 1, 2003), there is no impact on the driving record. Risk qualifies for Driving Record 3.

The applicant has proof of accident free insurance from June 1, 1999 to May 20, 2002. Effective date of FA policy is July 1, 2003. Since the gap is more than 1 year but less than 2 years (May 20, 2002 to July 1, 2003), the driving record is reduced by 1 year. Risk qualifies for Driving Record 2.

5. A loss history report or letter from the prior carrier is required to confirm claims-free experience for all driving records on individually-rated vehicles. Where a loss history report or letter from the previous insurer verifying claims free experience in Canada or the U.S. is not provided, the insured shall be eligible for a maximum of Driving Record 0.
6. Taxi and Limousine maximum driving record entitlement is Driving Record 5. Driving Record entitlement is based on period of confirmed claims-free experience and vehicle ownership immediately preceding the commencement date of the period of insurance.

C. Incorrect Class of Licence

Some vehicles such as buses require the operator to maintain a specific class of licence in order to operate such vehicles. Where the operator fails to have the proper class of licence for the vehicle to be insured, rate at Driving Record 0. If evidence of the correct class of licence is not provided to the Servicing Carrier within 30 days, the policy will be cancelled by registered letter.

Rule 310: Rate Group**A. Public Bus**

Determine the list price new and rate according to the 'List Price New' column on the Public Bus rate page.

B. Other Vehicles

Where the vehicle is listed in the CLEAR Rate Group Table in the Private Passenger Section of the manual, establish the CLEAR rate group.

For similar type vehicles not specifically listed in the CLEAR Rate Group Table such as passenger vans and stretch limousines, determine list price new and obtain the rate group from Table A on the Rating Notes pages in the Private Passenger Section.

For all other vehicles, determine the list price new and establish the rate group using Rate Group Table II in the Commercial section of the manual.

Rule 311: Endorsement Forms/ Wordings

Changes to standard approved forms are not permitted.

The Endorsement Section provides certain details and rating instructions for approved endorsement forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions.

Certain endorsements require a signature. Where no signature is obtained, the policy may be cancelled in accordance with the Statutory Conditions or the endorsement may be deleted and the policy rerated accordingly.

If a vehicle is registered in both the husband's name and the wife's name, endorsements that require signature must be signed by both husband and wife. If it is discovered that a policy is covering two vehicles (one registered in the husband's name and one in the wife's name), both signatures shall be required on any endorsements that require signature.

Provided the endorsement form does not indicate the expiry date of the policy and continues to refer to a particular vehicle (policy vehicle item number did not change), once an endorsement form has been signed, it need not be signed again on subsequent policy renewal terms.

Rule 312: Endorsements

END 20 - Loss of Use

Facility Association does not provide this coverage for Public Vehicles.

After Market Sound and Electronic Communication Equipment

Where the vehicle is equipped with sound or electronic communication equipment, other than factory installed equipment, application of either END 37 or END 38 is mandatory in those jurisdictions where the endorsements and the END 38 rate have been approved. See Endorsement Section.

END 37 - Limitation to Automobile Sound and Electronic Communication Equipment

This endorsement limits the amount of coverage on such equipment to \$1,500. Where a vehicle is covered for Comprehensive or Specified Perils, this endorsement must be added if the applicant does not wish to purchase additional coverage. The endorsement must be signed by the insured.

END 38 - Increased Limit, Automobile Sound and Electronic

Communication Equipment

Where a vehicle is covered for Comprehensive or Specified Perils, and the applicant wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased at a rate of \$30 per \$1,000 of value or part thereof in excess of \$1,500. Documentation (appraisal or receipts) is necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the insured.

For example: END 38 has a limit of \$4,300. The premium for END 38 shall be \$90.

Rule 313: Premiums

A. Premium Quotations

The Agent/Broker is responsible for calculating premiums in accordance with this manual, including the "base" premiums applicable to experience (fleet) rated risks. Experience rated risk premiums are calculated at Driving Record 0.

Where there is any doubt on the matter, the Servicing Carrier will be pleased to assist in establishing risk classifications, but the Servicing Carrier shall not make premium quotations except where the manual does not provide for the particular coverage required.

The Servicing Carrier shall require clarification from the Agent/Broker if the information on the application contradicts the quoted premium.

B. Manual Rates

The rates published in this manual are for annual policy terms. For six-month policies charge 52% of the annual premium **except** for Motorcycles/Mopeds, Snow Vehicles and Antique Vehicles. See the **Recreational Vehicle** section for rating instructions on these vehicles.

Fleets as defined in Rule 335 are not eligible for six month policies.

C. Premium Rounding

The premium for each coverage shall be rounded to the nearest whole dollar. A premium that includes 50 cents or more shall be rounded up to the next whole dollar. e.g. 46.56 will be rounded up to \$47.00 and 46.44 will be rounded down to \$46.00.

This applies to all premium transactions, including refunds except where the policy is cancelled by registered letter at the request of the Agent/Broker or by the Servicing Carrier. In that event, the return premium shall **always** be rounded up to the next whole dollar (\$45.10 will be rounded up to \$46.00).

D. Minimum Premium/Minimum Retained Premium

Unless otherwise stated in any other section of this manual, the minimum premium for any automobile policy or renewal and, the minimum retained premium in the event of cancellation of the policy, is \$25, regardless of the term of insurance. The minimum retained premium must be stated on the declaration page of the policy.

Note: The minimum premium and minimum retained premium for garage policies (POL 4) is \$250.00.

Rule 314: Policy Term

Every policy or renewal shall be issued for a term of either one year or six months. See also Rule 331 – Purchasing Vehicles in Jurisdictions Where FA Does Not Operate.

A short term policy may be issued in the event that the vehicle/item is in transit in or through the jurisdiction, i.e. a single trip from a location within a jurisdiction in which Facility Association operates to another location within a jurisdiction in Canada or the continental U.S.A. The Servicing Carrier may accept an application for a short term policy and issue the policy accordingly or accept an application for a 6 or 12 month term and a cancellation voucher signed to provide coverage for only the shortened term.

The premium for the policy shall be calculated using the highest rated territory of the originating jurisdiction and the applicable short term table in this manual, subject always to the minimum retained policy premium.

Policies subject to Rule 335: Fleets cannot be issued for a term of 6 months.

Rule 315: Policy Changes

A. A change to a policy shall not be processed if:

- a) The change is substantial e.g. the insured is covered under POL 1 and now requires POL 4 or 6 instead. A new policy may be necessary. If in doubt, the Agent/Broker should contact the Servicing Carrier for direction. If a new policy is required, a new application must be submitted. The existing policy shall be cancelled pro rata.
- b) There is a change of the jurisdiction in which a vehicle is registered and the vehicle must be registered in the new jurisdiction. The insurance on the vehicle must be cancelled.

Upon receipt of a copy of the replacing policy application, or temporary liability card from the new jurisdiction, the refund shall be calculated

on a pro rata basis, subject to the minimum retained premium.

B. Name of Insured When Adding or Deleting Vehicles

Leased Vehicles

- Where the insured has a leased vehicle and is returning the vehicle to the lessor and replacing it with an owned vehicle, provided there is no change in the name of the insured (the person who actually applied for the insurance), the change to remove the lessor's name from the policy and the vehicle substitution may be made by endorsement. A release of the lessor's interest must be obtained or comparable notification of the change must be sent to the lessor by registered mail.
- Where an insured has an owned vehicle, and is now obtaining a leased vehicle and disposing of the owned vehicle, the change to the vehicle and name of insured may be made by endorsement, provided there is no change in the name of the applicant, other than to add the lessor's name to the policy.
- In situations where the insured has an owned vehicle and a leased vehicle, separate policies may not be necessary for each vehicle. Where an insured has two or more vehicles leased from different leasing companies, a separate application is required for each vehicle.

Owned Vehicles

Two or More Names as Registered Owner of the Vehicle:

Where an application is received for vehicle(s) registered in two names, such as Pat and Drew Doe, the application must be signed by both parties. In the event the policy is to be cancelled at the insured's request, both signatures are required on the request for cancellation. If the situation is other than the applicant and spouse, refer to the Servicing Carrier prior to quoting or binding to verify the rating.

Two or More Vehicles Registered to Different Names:

If the applicant has vehicles leased from different leasing companies or, one vehicle registered for example in the father's name and one in the son's name, separate policies must be maintained.

C. Amending or Deleting Coverage on Vehicles with Lessees or Lienholders

Where optional physical damage coverage is being amended or deleted on a leased vehicle or a vehicle on which there is a lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the transaction.

D. Binding Coverage - Policy Changes

If the change involves a vehicle for which proof of insurance has been filed or is required, please also see Rule 324: Proof of Insurance. Before binding coverage the Agent/Broker must collect or assume responsibility for any indicated additional premium.

Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt' a valid vehicle registration and at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier.

NOTE: No policy shall be written for vehicles branded 'nonrepairable'.

Procedure of notification

- 1) The Agent/Broker's procedure for reporting changes to the Servicing Carrier must be acceptable to the Carrier. The request for change must be made in writing and **specify the effective date and the effective time.**
- 2) Faxed or mailed policy change requests are acceptable.
- 3) If the policy change request cannot be sent to the Servicing Carrier on the date the insured makes the request, it must be sent to the Servicing Carrier on the next working day.
- 4) The Servicing Carrier shall normally issue any required endorsement, updated Certificate of Insurance (if required) and permanent liability card (if required) within 30 days of the effective date of the change.
- 5) Coverage may not be shown as effective prior to the date and time that the request was received by the Agent/Broker from the insured, except when contractual coverage exists automatically under the policy and notice is given within the time permitted. A permissible policy change is in effect as of the time and date requested.
- 6) Where a vehicle is being added or substituted, a copy of the valid vehicle registration will be required with the request for the policy change. If the registration cannot be submitted with the request for policy change, a copy of the registration must be submitted within 30 days of binding coverage. Where a copy of the registration is not provided, the following shall apply:
 - The vehicle(s) shall be added or substituted at the correct premium.
 - If any registration is not provided within 30 days of the date requested by the Servicing

Carrier, the policy shall be cancelled by registered letter.

- If the missing registration(s) is provided before the cancellation takes effect, the policy may be reinstated.
- Agent/Broker may submit a new application for the vehicles meeting the registration requirement.

E. Deletions of Vehicles and Coverages

- a) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the deletion is to be effected, the deletion shall take effect at 12:01 a.m. on the date that it was requested to be effective. In the event that the deletion was specifically requested to be effective at a time other than 12:01 a.m., the deletion shall be effected at 12:01 a.m. the following day.

For example: The Insured requests deletion of the vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on September 20. The Servicing Carrier will issue the policy change effective 12:01 a.m. September 5. If the Insured requested the deletion to be effective at 3:40 p.m. on September 5, the Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. on September 6.

- b) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the deletion was requested to be effected, the deletion shall take effect at 12:01 a.m. on the date that the deletion request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).

For example: The Insured requests deletion of a vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on October 10. The Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. October 10.

Note for a) and b)

If the date the request was received by the Agent/Broker is not evident the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier.

- c) In the event that the **vehicle has been sold**, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the vehicle shall

be deleted the day after the vehicle is sold regardless of what that date might be.

For example: The vehicle was sold June 5. The Servicing Carrier does not receive the request to delete until September 5. If the insured can produce a satisfactory bill of sale, the Servicing Carrier will delete the vehicle effective 12:01 a.m. June 6.

- d) In the event that a vehicle has been **written off** in a claim, deletion shall not be effected prior to the day after the loss occurred. If the request for vehicle deletion is received more than 30 days after the date of loss, the deletion shall be effected:

- i) The day after the salvage is signed over to the insurer; or
- ii) The date the policy is no longer under the temporary substitute auto provision, if that date is later than the date salvage was signed over.

For example: The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to delete the vehicle effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will delete the vehicle effective 12:01 a.m. June 21.

- e) In the event the insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card, the Servicing Carrier shall delete effective the date that replacement coverage took effect.

Servicing Carriers shall proceed with deletion as outlined in a) or b) unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points c), d) or e) exist.

F. New or Replacement Driver

If the change includes an additional or replacement driver, the Servicing Carrier shall be required to verify the driving history by ordering:

- a) Driver Record Abstract must be obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years. Driver Record Abstracts are not to be obtained on experienced rated risks or for the operators of any Snow Vehicles, Dirt Bikes, All Terrain Vehicles or Antique Vehicles to be insured.

- b) Since the rating is determined from the vehicle history not the driver's history, there is no requirement that drivers are accident free on other vehicles and, consequently, Previous Insurance History on the additional or replacement driver(s) is not required.
- c) Insurance history is not required for Snow Vehicles, Dirt Bikes, All Terrain Vehicles or Antique Vehicles. See special instructions under Rule 335: Fleets.

If the information is different from that reported, to the extent that the premium or coverage requires amendment, the Servicing Carrier shall promptly issue a correcting endorsement.

G. Not Applicable

H. Midterm Policy Change Premium Calculation

In regard to the period licensed, period of ownership, the period since the date of an accident, the period since the date of a conviction, the rating is always based on the position as at the effective date of the policy period, (or, in the case of a subsequent addition/substitution of a driver or addition of a vehicle as at the addition/substitution date). Midterm rerating is NOT permissible in respect of changes that occur in regard to those matters during the period of insurance merely because of the lapse of time. Midterm change due to age is permissible, provided a request is received by the Servicing Carrier within 30 days of the birthday. If the request is received after 30 days, then the change will be effective at 12:01am following the date the Servicing Carrier receives the request, and back dating will not be permissible.

Rates to be used

Addition of a vehicle:

Rates in effect at the effective date of the transaction.

Addition of a coverage or other midterm transactions:

Rates in effect at the start of the policy period.

Method of premium calculation:

Premiums for midterm policy changes are calculated (pro rata) by using the Day Table except in the case of Snow Vehicles, Motorcycles/Mopeds and Antique Vehicles. For those vehicles, Short Term tables 3 and 4 are to be used for all coverages except Comprehensive/Specified Perils for which the Day Table is used.

Minimum premiums for midterm changes:

A minimum additional premium of \$5 shall be charged for any transaction that includes one or more of the following, regardless of the period of insurance:

- addition of a vehicle or a coverage
- increase of a Liability limit
- decrease of a deductible

Note 1: Any additional premium of **less** than \$5 may be waived by the Servicing Carrier unless mentioned above. Return premiums may not be waived.

Note 2: When a vehicle, not newly acquired, is substituted for another on the policy there will be a \$50 charge for each such substitution in excess of 2 in a 30 day period or more than 12 in a 12 month period.

Rule 316: Renewals

A. Before issuing a Renewal:

If the renewal involves a vehicle for which proof of insurance has been filed or is required – see Rule 324 Proof of Insurance.

Experience Rated, Garage and Commercial Risks may require the Agent/Broker to determine whether the information on record and/or coverages needs revision or updating.

A Driver Record Abstract must be obtained for those risks where eligibility or rating is dependent upon driving history. These must be ordered on all drivers prior to every renewal (for six month policies every other renewal).

Renewals shall only be offered on policies for annual or six month terms.

NOTE: Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police shall be non-renewed.

B. Not Applicable

C. Accidents Occurring Between Renewal Process Date & Effective Date

Once a renewal or offer to renew has been processed, and the Servicing Carrier receives notice of an at fault loss that occurred prior to the renewal's effective date, the Servicing Carrier shall amend the renewal rating accordingly.

D. Renewal Processing

1. Other than Direct Billing

Servicing Carrier Responsibilities

The renewal documents shall be issued by the Servicing Carrier and must reach the Agent/Broker's address no later than 30 days prior to the policy's current expiry date.

Agent/Broker Responsibilities

Before releasing any renewal documents the Agent/Broker must collect or assume responsibility for the full renewal premium. In the case of experience (fleet) rated risks,

where renewals may be late due to missing information, the Agent/Broker is responsible for the premium calculated at Driving Record 0. For other than experience rated risks, if the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the insured and

Collect a downpayment based on the estimated annual premium for the upcoming renewal term.

Or

Obtain a fully completed premium finance contract together with the full downpayment required and promptly send that contract to the premium finance company.

Renewal not accepted

If the renewal is not accepted by the Insured, the Agent/Broker must submit one of the following acceptable evidence of renewal refusal to the Servicing Carrier:

- a) Return all the renewal documents (including liability cards) to the Servicing Carrier;
OR
- b) Written confirmation that the renewal has been returned complete with liability cards to the Agent/Broker AND that the documents were destroyed in the Agent/Broker's office;
OR
- c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date.

If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater.

Renewals where acceptable evidence of refusal has been submitted to the Servicing Carrier for cancellation may not be reissued unless the Servicing Carrier receives instructions no later than the renewal's effective date and the Agent/Broker collects or assumes responsibility for the full premium as outlined above.

If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.

2. Direct Billing Renewals

Servicing Carrier Responsibilities

- a) For each policy an offer to renew shall be issued by the Servicing Carrier. The offer to renew must reach the insured's last known address no later than 30 days prior to the policy's current expiry date.

- b) The payment due date must be clearly indicated on the offer to renew and must be the same as the policy's current expiry date.
- c) If the required premium is received by the Servicing Carrier no later than 15 days after the payment due date, the Servicing Carrier shall promptly issue the appropriate renewal documents to the insured.
- d) The renewal documents must not be released by the Servicing Carrier until the full premium is received or the required first payment is received on time by the Servicing Carrier (by first payment due date if a deferred premium payment plan is available). If this rule is followed, neither the Carrier nor the agent/broker incurs any responsibility for the premium. If the Servicing Carrier follows any other unauthorized procedure, the Servicing Carrier will be responsible for the earned premium for the time on risk calculated on a pro rata basis and will be required to stop offering a Direct Bill option.

Payment Not Received

If the required payment is not received by the Servicing Carrier within 15 days of the payment due date, the policy shall be treated as though it has expired and the Servicing Carrier shall advise the Agent/Broker accordingly within the following 10 days.

Rule 317: Cancellations

A. Midterm Cancellation - Effective Date

1. Received by Agent/Broker or Servicing Carrier within 30 days

If the request for a midterm cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the cancellation is to be effected, and no effective time is requested, the cancellation shall take effect at 12:01 a.m. on the date it was requested to be effective. In the event that the cancellation was specifically requested to be effective at a time other than 12:01 a.m., the cancellation shall be effected at 12:01 a.m. the following day.

For example: The Insured requests a midterm cancellation of the policy to be effective August 5. The cancellation request is received by the Agent/Broker on August 20. The Servicing Carrier shall cancel the policy effective 12:01 a.m. August 5. If the Insured requested cancellation to be effective at 3:40 p.m. on August 5, the Servicing Carrier shall cancel the policy effective 12:01 a.m. on August 6.

2. Received by Agent/Broker or Servicing Carrier after 30 days

If the request for cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the cancellation was requested to be effected, the cancellation shall take effect at 12:01 a.m. on the date that the cancellation request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).

For example: The Insured requests cancellation of the policy to be effective September 5. The cancellation request is received by the Agent/Broker on October 10. The Servicing Carrier shall cancel the policy effective 12:01 a.m. October 10.

Note for 1 and 2

If the date the request was received by the Agent/Broker is not evident the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier.

3. Received by Servicing Carrier after 30 days and vehicle sold

In the event that the vehicle has been sold, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the policy shall be cancelled the day after the vehicle is sold regardless of what that date might be.

For example: The vehicle was sold June 5. The Servicing Carrier does not receive the request to cancel until September 5. If the insured can produce a satisfactory bill of sale, the Servicing Carrier will cancel the policy effective 12:01 a.m. June 6.

4. In the event of a total loss

In the event that a vehicle has been written off in a claim, cancellation shall be effected:

- a) The day after the salvage is signed over to the insurer,
- Or**
- b) The date the policy is no longer providing coverage on a rental vehicle under the temporary substitute auto provision, if that date is later than the date salvage was signed over.

For example: The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to cancel the policy effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will cancel the policy effective 12:01 a.m. June 21.

5. Coverage placed in Voluntary Market

In the event the insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card, the Servicing Carrier shall cancel the policy effective the date that replacement coverage took effect.

Servicing Carriers shall proceed with cancellation as outlined in points 1 or 2 unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points 3, 4 or 5 exist.

B. Policies with Lessors or Lienholders

If the policy is being cancelled at the insured's request, a release of interest must be obtained from the lessor or the lienholder. In the event the Servicing Carrier does not receive a release of interest from the lessor, a notice is to be sent to the lessor by registered mail to advise that the policy is being cancelled and the effective date of cancellation. If no release is received from the lienholder, a notice is to be sent to the lienholder (registered mail is not required) to advise that the policy is being cancelled and the effective date of cancellation.

If the policy is being cancelled at the Agent's/Broker's request or Servicing Carrier's initiative by registered letter, a copy of the registered letter must be sent to the lessor or lienholder by registered mail.

C. Where Proof of Insurance Has Been Filed

If proof of insurance has been filed, the notice period required by the authority must expire before cancellation can be effected, and therefore the Servicing Carrier shall cancel the policy effective the date the notice period expires – see Rule 324: Proof of Insurance.

D. Policy is Financed Through a Premium Finance Company

If a return premium is payable on a policy financed with a premium finance company, the gross refund is to be sent directly to the premium finance company *regardless of the reason* for cancellation. The Agent/Broker's account shall be debited with the amount of the premium refund sent to the premium finance company.

E. Cancellation – Procedures

1. Cancellation at the request of the Insured or the Premium Finance Company – Broker Bill & Direct Bill

Cancellation requested by the insured or the premium finance company under power of attorney must be made in writing in a format suitable to the Servicing Carrier.

The Facility Association shall accept faxed signed and dated cancellation requests.

The return premium shall be calculated as follows: Motorcycles, Mopeds, Snow Vehicles, and Antique Vehicles use Short Term Table 3 or 4 for all coverages except Comprehensive/Specified Perils and Short Term

Table 1 or 2 for Comprehensive/Specified Perils subject to any applicable minimum retained premium.

All other vehicles being placed in the voluntary market calculate on a pro rata basis using the Day Table subject to any applicable minimum retained premium

All other vehicles not being placed in the voluntary market use Short Term Table 1 or 2 subject to any applicable minimum retained premium.

If the policy is on Broker Bill, the Servicing Carrier shall credit the Agent/Broker's account with the unearned premium refundable unless the premium is financed through a premium finance company.

2. Cancellation at the request of the Agent/Broker – Broker Bill

When additional premium cannot be collected on original quote

If the Agent/Broker cannot collect the additional premium arising from an increase to the premium originally quoted for new business:

- a) The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the insured,
- Or**
- b) The Agent/Broker must have the policy signed off. The Facility Association shall accept faxed signed cancellation requests.

If the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of those increases, the earned premium for cancellation shall be calculated pro rata on the Agent/Broker's originally quoted premium. Otherwise, the earned premium shall be calculated pro rata on the revised premium. If a subsequent application is submitted by the same Agent/Broker to the same Servicing Carrier for substantially the same risk within 30 days of the effective date of cancellation of the first policy and, the Agent/Broker reports non-payment of additional premium, the earned premium shall be calculated pro rata on the revised premium.

Note: For policies for which premium is paid direct to the Servicing Carrier and the Carrier initiates cancellation the words 'agent/broker' will be read to mean Servicing Carrier.

When outstanding premium cannot be collected in all other cases

Agent/Broker Responsibilities

If cancellation of a policy is requested by the Agent/Broker due to inability to collect the full policy/renewal premium or a subsequent additional premium, the Agent/Broker will be responsible for the time on risk charge which will be pro rata of the full premium.

The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the insured.

Servicing Carrier Responsibilities

The Servicing Carrier shall promptly issue a registered notice of cancellation in accordance with the Statutory Conditions. The earned premium for cancellation shall be calculated pro rata on the full term premium at the time of cancellation.

When the Servicing Carrier issues a registered letter of cancellation, any unearned premium shall be refunded directly to the insured (unless the policy is financed through a premium finance company) and the Agent/Broker's account shall be debited for the amount of the refund and credited for the unearned premium.

3. Cancellation of Late Issued Renewals

If the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the insured and collect a downpayment based on the estimated annual premium (or the estimated semi-annual premium for 6 month policies) for the upcoming renewal term.

Once the renewal is issued, if the insured does not accept the renewal premium, the Agent/Broker shall advise the Servicing Carrier of the amount of premium collected and request that notice of cancellation be issued to the insured or shall have the insured sign off the policy.

The Servicing Carrier shall then issue a registered letter of cancellation in accordance with the Statutory Conditions or issue the necessary cancellation documents. The earned premium shall be calculated pro rata based on the previous term premium.

4. Flat Cancellation

New Policy

Flat cancellation of a new policy is not allowed except as provided under Rule 317.E.6 Flat Cancellation Exceptions.

Additional Premium Policy Change

Flat cancellation of an additional premium policy change is not allowed.

Renewal

If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 316) is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be responsible for earned premium. A written request acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of evidence of renewal refusal.

5. Cancellation of Renewals in Outlying Areas

– No longer applicable

6. Flat Cancellation Exceptions

- 1) Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.
- 2) Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat.
- 3) If a cheque or electronic payment received for a new policy or renewal premium or, for the first installment thereof is not honoured by the financial institution, flat cancellation shall be allowed to the Agent/Broker provided that:
 - a) the cheque was dated and issued on or before the effective date of the policy period concerned or the electronic payment was made on or before the effective of the policy period concerned; and
 - b) the cheque was immediately deposited; and
 - c) in the case of a first installment, the amount of the cheque or electronic payment was sufficient to meet the Servicing Carrier's requirement or if financed under a contract with a premium finance company the full down payment required under the terms of the contract; and
 - d) The return of the cheque by the financial institution or dishonour of the electronic payment is promptly reported to the Servicing Carrier. A copy of the cheque front and back or copy of the dishonour notice must be provided to the Servicing Carrier.

However, on the registered letter of cancellation to the insured, the Servicing Carrier shall request payment of the full pro rata time on risk charge.

7. Cancellation initiated by the Servicing Carrier

Non-Payment – Direct Bill

If premiums are paid directly to the Servicing Carrier, the Servicing Carrier may cancel an insurance policy for non-payment of premium. The earned premium shall be calculated pro rata.

Other Circumstances

The Servicing Carrier may not otherwise cancel an insurance policy unless approval of such action is contained elsewhere in this manual or is obtained in the manner prescribed by the Association's Board of Directors.

F. Refund Calculation**1. Insured's Request**

For a policy cancellation requested by or on behalf of the insured (e.g. requested by a premium finance company) the premium refund shall be calculated in accordance with the Short Term Tables, unless a pro rata cancellation is being allowed because the risk (excluding Motorcycles, Mopeds, Snow Vehicles and Antique Vehicles) is being placed in the voluntary market.

2. Any Other Reason

Where the policy is being cancelled for any other reason (e.g. by registered letter) the premium refund shall be calculated on a pro rata basis using the Day Table.

time of cancellation. Minimum retained premium must be taken into consideration.

6. For a policy change, the additional/return premium is obtained by multiplying the full term premium for the change by the refund/change percentage.

Rule 318: Time on Risk Tables**A. Pro Rata****Calculation For Endorsements & Cancellations**

Using the Day Table on the next page:

1. Determine the percent that corresponds to the policy's expiry month and day. For example March 26 is .233. Express the policy's expiry date in a decimal format by combining the year and the fraction. March 26, 1999 would become 1999.233.
2. Determine the percent that corresponds to the effective date of the policy change or cancellation and express that date in a decimal format. If the effective date of policy change is November 20, 1998 that would be expressed as 1998.888. Note that if the effective date of change or cancellation is February 29, it should be treated as February 28.
3. Subtract the second number from the first.

Policy expiry date	1999.233
Policy change date	1998.888
Refund/change percentage	.345
4. Where the policy is a six month policy, double the refund/change percentage.
5. For a policy cancellation, the refund is calculated by multiplying the policy premium as of the cancellation date by the refund/change percentage. The policy premium is the full term premium for the coverage in force at the

B. (Pro Rata) Day Table

January			February			March			April			May			June		
Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year
1	.003	1	1	.088	32	1	.164	60	1	.249	91	1	.332	121	1	.416	152
2	.005	2	2	.090	33	2	.167	61	2	.252	92	2	.334	122	2	.419	153
3	.008	3	3	.093	34	3	.170	62	3	.255	93	3	.337	123	3	.422	154
4	.011	4	4	.096	35	4	.173	63	4	.258	94	4	.340	124	4	.425	155
5	.014	5	5	.099	36	5	.175	64	5	.260	95	5	.342	125	5	.427	156
6	.016	6	6	.101	37	6	.178	65	6	.263	96	6	.345	126	6	.430	157
7	.019	7	7	.104	38	7	.181	66	7	.266	97	7	.348	127	7	.433	158
8	.022	8	8	.107	39	8	.184	67	8	.268	98	8	.351	128	8	.436	159
9	.025	9	9	.110	40	9	.186	68	9	.271	99	9	.353	129	9	.438	160
10	.027	10	10	.112	41	10	.189	69	10	.274	100	10	.356	130	10	.441	161
11	.030	11	11	.115	42	11	.192	70	11	.277	101	11	.359	131	11	.444	162
12	.033	12	12	.118	43	12	.195	71	12	.279	102	12	.362	132	12	.447	163
13	.036	13	13	.121	44	13	.197	72	13	.282	103	13	.364	133	13	.449	164
14	.038	14	14	.123	45	14	.200	73	14	.285	104	14	.367	134	14	.452	165
15	.041	15	15	.126	46	15	.203	74	15	.288	105	15	.370	135	15	.455	166
16	.044	16	16	.129	47	16	.205	75	16	.290	106	16	.373	136	16	.458	167
17	.047	17	17	.132	48	17	.208	76	17	.293	107	17	.375	137	17	.460	168
18	.049	18	18	.134	49	18	.211	77	18	.296	108	18	.378	138	18	.463	169
19	.052	19	19	.137	50	19	.214	78	19	.299	109	19	.381	139	19	.466	170
20	.055	20	20	.140	51	20	.216	79	20	.301	110	20	.384	140	20	.468	171
21	.058	21	21	.142	52	21	.219	80	21	.304	111	21	.386	141	21	.471	172
22	.060	22	22	.145	53	22	.222	81	22	.307	112	22	.389	142	22	.474	173
23	.063	23	23	.148	54	23	.225	82	23	.310	113	23	.392	143	23	.477	174
24	.066	24	24	.151	55	24	.227	83	24	.312	114	24	.395	144	24	.479	175
25	.068	25	25	.153	56	25	.230	84	25	.315	115	25	.397	145	25	.482	176
26	.071	26	26	.156	57	26	.233	85	26	.318	116	26	.400	146	26	.485	177
27	.074	27	27	.159	58	27	.236	86	27	.321	117	27	.403	147	27	.488	178
28	.077	28	28	.162	59	28	.238	87	28	.323	118	28	.405	148	28	.490	179
29	.079	29				29	.241	88	29	.326	119	29	.408	149	29	.493	180
30	.082	30				30	.244	89	30	.329	120	30	.411	150	30	.496	181
31	.085	31				31	.247	90				31	.414	151			
July			August			September			October			November			December		
Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year
1	.499	182	1	.584	213	1	.668	244	1	.751	274	1	.836	305	1	.918	335
2	.501	183	2	.586	214	2	.671	245	2	.753	275	2	.838	306	2	.921	336
3	.504	184	3	.589	215	3	.674	246	3	.756	276	3	.841	307	3	.923	337
4	.507	185	4	.592	216	4	.677	247	4	.759	277	4	.844	308	4	.926	338
5	.510	186	5	.595	217	5	.679	248	5	.762	278	5	.847	309	5	.929	339
6	.512	187	6	.597	218	6	.682	249	6	.764	279	6	.849	310	6	.932	340
7	.515	188	7	.600	219	7	.685	250	7	.767	280	7	.852	311	7	.934	341
8	.518	189	8	.603	220	8	.688	251	8	.770	281	8	.855	312	8	.937	342
9	.521	190	9	.605	221	9	.690	252	9	.773	282	9	.858	313	9	.940	343
10	.523	191	10	.608	222	10	.693	253	10	.775	283	10	.860	314	10	.942	344
11	.526	192	11	.611	223	11	.696	254	11	.778	284	11	.863	315	11	.945	345
12	.529	193	12	.614	224	12	.699	255	12	.781	285	12	.866	316	12	.948	346
13	.532	194	13	.616	225	13	.701	256	13	.784	286	13	.868	317	13	.951	347
14	.534	195	14	.619	226	14	.704	257	14	.786	287	14	.871	318	14	.953	348
15	.537	196	15	.622	227	15	.707	258	15	.789	288	15	.874	319	15	.956	349
16	.540	197	16	.625	228	16	.710	259	16	.792	289	16	.877	320	16	.959	350
17	.542	198	17	.627	229	17	.712	260	17	.795	290	17	.879	321	17	.962	351
18	.545	199	18	.630	230	18	.715	261	18	.797	291	18	.882	322	18	.964	352
19	.548	200	19	.633	231	19	.718	262	19	.800	292	19	.885	323	19	.967	353
20	.551	201	20	.636	232	20	.721	263	20	.803	293	20	.888	324	20	.970	354
21	.553	202	21	.638	233	21	.723	264	21	.805	294	21	.890	325	21	.973	355
22	.556	203	22	.641	234	22	.726	265	22	.808	295	22	.893	326	22	.975	356
23	.559	204	23	.644	235	23	.729	266	23	.811	296	23	.896	327	23	.978	357
24	.562	205	24	.647	236	24	.732	267	24	.814	297	24	.899	328	24	.981	358
25	.564	206	25	.649	237	25	.734	268	25	.816	298	25	.901	329	25	.984	359
26	.567	207	26	.652	238	26	.737	269	26	.819	299	26	.904	330	26	.986	360
27	.570	208	27	.655	239	27	.740	270	27	.822	300	27	.907	331	27	.989	361
28	.573	209	28	.658	240	28	.742	271	28	.825	301	28	.910	332	28	.992	362
29	.575	210	29	.660	241	29	.745	272	29	.827	302	29	.912	333	29	.995	363
30	.578	211	30	.663	242	30	.748	273	30	.830	303	30	.915	334	30	.997	364
31	.581	212	31	.666	243				31	.833	304				31	1.000	365

C. Short Term Tables

1. Motorcycles, Mopeds, Antique Vehicles.

Use Short Term Table 3 for all coverages other than Comprehensive/Specified Perils which are subject to Short Term Table 1 or 2.

2. Snow Vehicles

Use Short Term Table 4 for all coverages other than Comprehensive/Specified Perils which are subject to Short Term Table 1 or 2.

3. All Other Vehicles

For a policy cancellation use Short Term Table 1 or 2. For a short term policy, use Short Term Table 1.

Cancellation requested by or on behalf of Insured

1. Referring to the Day Table calculate the number of days the policy has been in force.
2. Referring to Table No. 1 (in the case of an annual policy) or Table No. 2 (in the case of a six-month policy), determine the “Percentage of premium”.

3. Subtract that percentage from 100% to determine the “refund percentage”.
4. Apply the refund percentage to the full term policy premium as at the cancellation date. Minimum retained premium must be taken into consideration.

Calculating premium for a Short Term policy:

1. Referring to the Day Table, calculate the number of days the policy has been in force.
2. Referring to Table No. 1, determine the “Percentage of premium”.
3. Apply that percentage to the annual premium. Minimum retained premium must be taken into consideration.

SHORT TERM TABLE No. 1				SHORT TERM TABLE No. 2			
ANNUAL POLICIES				SIX MONTH POLICIES			
Days in force	% of Premium	Days in force	% of Premium	Days in force	% of Premium	Days in force	% of Premium
1-3	8	181-184	55	1	15	87-88	58
4-7	9	185-188	56	2-3	16	89-90	59
8-11	10	189-192	57	4-5	17	91-92	60
12-15	11	193-195	58	6-7	18	93-94	61
16-19	12	196-199	59	8-9	19	95-96	62
20-23	13	200-203	60	10-11	20	97-98	63
24-26	14	204-207	61	12-13	21	99-100	64
27-30	15	208-211	62	14-15	22	101-102	65
31-34	16	212-215	63	16-17	23	103-104	66
35-38	17	216-219	64	18-19	24	105-106	67
39-42	18	220-222	65	20-21	25	107-108	68
43-46	19	223-226	66	22-23	26	109-110	69
47-49	20	227-230	67	24-25	27	111-112	70
50-53	21	231-234	68	26-27	28	113-114	71
54-57	22	235-238	69	28-29	29	115-116	72
58-61	23	239-242	70	30-31	30	117-118	73
62-65	24	243-245	71	32-33	31	119-120	74
66-69	25	246-249	72	34-35	32	121-123	75
70-73	26	250-253	73	36-37	33	124-125	76
74-76	27	254-257	74	38-39	34	126-127	77
77-80	28	258-261	75	40-41	35	128-129	78
81-84	29	262-265	76	42-43	36	130-131	79
85-88	30	266-268	77	44-45	37	132-133	80
89-92	31	269-272	78	46-47	38	134-135	81
93-96	32	273-276	79	48-49	39	136-137	82
97-99	33	277-280	80	50-51	40	138-139	83
100-103	34	281-284	81	52-53	41	140-141	84
104-107	35	285-288	82	54-55	42	142-143	85
108-111	36	289-292	83	56-57	43	144-145	86
112-115	37	293-296	84	58-59	44	146-147	87
116-119	38	297-299	85	60-62	45	148-149	88
120-122	39	300-303	86	63-64	46	150-151	89
123-126	40	304-307	87	65-66	47	152-153	90
127-130	41	308-311	88	67-68	48	154-155	91
131-134	42	312-315	89	69-70	49	156-157	92
135-138	43	316-318	90	71-72	50	158-159	93
139-142	44	319-322	91	73-74	51	160-161	94
143-146	45	323-326	92	75-76	52	162-163	95
147-149	46	327-330	93	77-78	53	164-165	96
150-153	47	331-334	94	79-80	54	166-167	97
154-157	48	335-338	95	81-82	55	168-169	98
158-161	49	339-341	96	83-84	56	170-171	99
162-165	50	342-345	97	85-86	57	172 or more	100
166-169	51	346-349	98				
170-172	52	350-353	99				
173-176	53	354 or more	100				
177-180	54						

D. Short Term Tables No. 3 and No. 4 (seasonal use vehicles)

These tables apply to all coverages except Comprehensive or Specified Perils for Motorcycles, Mopeds, Snow Vehicles and Antique Vehicles. For Comprehensive or Specified Perils coverage use Short Term Table No. 1 or No. 2 or a pro rata calculation, depending upon the circumstances.

1. For each full month that insurance was provided, charge the corresponding "Percentage of annual premium" indicated below.
2. For part of a month charge pro-rata of the percentage applicable to the complete month. For example, in respect of a motorcycle insurance that commences on June 7th:

**30 days minus 6 days = 24; 24 divided by 30 = .8;
8 times 20% = 16% for the month of June.**

SHORT TERM TABLE No. 3			
Motorcycles & Mopeds and Antique Vehicles			
Excluding Comprehensive/Specified Perils			
Period	Percentage of annual premium	Period	Percentage of annual premium
January	Nil	July	20
February	Nil	August	20
March	5	September	10
April	10	October	5
May	10	November	Nil
June	20	December	Nil

3. The tables below apply to Canadian conditions. If there is use outside Canada during a month where the table indicates the charges as "Nil" there shall be an additional premium charged for that month equal to pro-rata of the annual premium. The surcharge for U.S. exposure is applicable, except where the vehicle is used for personal use only and proof of insurance is not required.

For example: The insured has a motorcycle that he wishes to trailer down to Florida to use during the months of November and December in addition to regular use for the year in Calgary. The annual premium is \$1,250 excluding any premium calculation for November and December. Using the Pro Rata Day Table, calculate the pro rata fraction for the months of November and December (.164) and apply that to the total annual premium. The additional premium charge for November and December will be \$205.

SHORT TERM TABLE No. 4			
Snow Vehicles			
Excluding Comprehensive/Specified Perils			
Period	Percentage of annual premium	Period	Percentage of annual premium
January	25	July	Nil
February	25	August	Nil
March	15	September	Nil
April	Nil	October	Nil
May	Nil	November	10
June	Nil	December	25

Rule 319: Reinstatements

A. A policy may only be reinstated if:

- a) The Servicing Carrier receives instructions not later than **the day before** the cancellation takes effect. This includes instructions from a premium finance company. Where the Agent/Broker has not forwarded payments to a premium finance company, the policy cannot be reinstated. Cancellation takes effect at 12:01 am. e.g. If the policy is to be cancelled effective July 1, the request for reinstatement must be received by the Servicing Carrier before midnight June 30. If the cancellation has taken effect, the policy cannot be reinstated and a new application must be completed. Any unpaid earned premium under the policy due to the Servicing Carrier must be paid with the new application.
- b) The policy was cancelled for non-payment, and the full required premium is received (by cash, money order or certified cheque from the insured) or there is written confirmation from the Agent/Broker assuming full responsibility for that premium. Where a refund cheque accompanied the registered letter, the amount of the refund cheque must also be obtained from the insured (by cash, money order or certified cheque) or the Agent/Broker shall assume full responsibility for that amount.

B. When a policy is reinstated

When a policy is reinstated, the Servicing Carrier shall issue a notice of reinstatement. If necessary, the Agent/Broker or Servicing Carrier shall issue a temporary or permanent liability card. If proof of insurance was cancelled, the necessary proof of insurance shall be reissued.

Rule 320: Commission Schedule

The commission rates are:

Public Vehicles	Experience Rated	Individually Rated
Public Bus		
Classes 70, 73, 74 or 78	6%	6%
School Bus Class 71	7.5%	10%
Hotel & Country Club Bus Class 72	7.5%	10%
Private Bus Class 79	7.5%	10%
Taxi, Limousine Class 77	6%	6%
Van Pool Class 79	7.5%	10%
Ambulance Class 76	7.5%	10%
Funeral Vehicles Class 75	7.5%	10%
Short Term Rental Class 79	6%	6%

Rule 321: Not applicable

Rule 322: Definition of Accident

A. What Is A Chargeable Accident

A chargeable (at fault) accident is an occurrence resulting in damage to persons or property arising out of the ownership, use or operation of a vehicle, in consequence of which:

1. An amount has been paid or would have been paid but for the existence of provincial Direct Compensation laws or agreements,
Or
2. A loss remains unsettled or unpaid,
Or
3. A civil suit is pending **in respect of** Liability or Collision.

A chargeable accident is always taken into account in rating even if there was no insurance in effect or the loss

was repaid to the insurer by or on behalf of the insured or if the insured chose not to present the claim.

B. What Is Not A Chargeable Accident

An occurrence shall not be regarded as a chargeable accident if:

1. The insured's degree of fault is determined as zero under the relevant provincial fault determination laws or agreements or dispute resolution mechanism.
2. Damage to the applicant's vehicle
 - a) resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours;
 - b) occurred while the vehicle was legally parked and is reported to police within 24 hours;
 - c) resulted from collision with a wild or domestic animal;
 - d) is legally recoverable from the owner or driver of an uninsured or unidentified automobile.

Note: The words "loss(es)" and "claim(s)" where used in this manual are considered to have the same meaning as the word "accident."

The words "at fault" and "chargeable" where used in this manual are considered to have the same meaning.

C. How To Allocate Chargeable Accidents

No accident shall be used more than once in determining the premium for vehicles insured through Facility Association by the same Servicing Carrier (whether or not on the same policy).

A chargeable accident will affect the rating of Liability, DCPD and Collision coverages.

If the driver involved in the accident is removed from the policy, the accident shall be assigned to the vehicle on which it occurred.

At new business, where there are multiple vehicles and multiple drivers insured on a policy, any claims shall be assigned to the vehicle involved in the claim or one for which it has been substituted. At renewal, any at fault accidents which occurred during the policy term shall be assigned to the vehicle on which they occurred.

For example: A new application is received. Applicant is principal operator of vehicle 1 and has had 2 losses on vehicle 1 and 1 loss on vehicle 2. Employee is principal operator of vehicle 2 and has had 1 loss on vehicle 1 and 1 loss on vehicle 2. For purposes of allocating accidents, the 3 accidents the applicant has had will be allocated to vehicle 1 and the 2 accidents the employee has had will be allocated to vehicle 2.

The term 'vehicle' includes 'one for which it has been substituted'.

The following table illustrates how chargeable accidents are to be applied in the rating of other types of vehicles if they cannot be assigned to the vehicle actually involved

Type of vehicle involved in the accident	Type of vehicle to which the accident can be applied
Private Passenger	Private Passenger, Motorhome, Light Commercial, Taxi or Garage
Light Commercial	Commercial, Private Passenger, Motorhome or Garage
Commercial	Commercial or Garage
Public (excluding Taxi)	Public (excluding Taxi)
Taxi	Taxi or Private Passenger
Motorhome	Motorhome, Private Passenger or Light Commercial
Motorcycle	Motorcycle
Garage	Garage
All Terrain or Snow Vehicle	All Terrain or Snow Vehicle

Note: "Type of vehicle" means the section of the manual in which the vehicle was or would have been rated.

For example: A car is rated as a private passenger vehicle and the insured had an at fault accident. The insured is now going to begin using the vehicle as a taxi. The accident that occurred while the vehicle was rated for personal use will continue to be applied when the insured begins driving the vehicle as a taxi.

Where an at fault accident is being charged against a vehicle showing on the policy and that vehicle is deleted from the policy or mandatory coverage on that vehicle is removed or suspended, the at fault accident shall be re-assigned on the following basis:

- to a remaining vehicle with active mandatory coverage i.e. not deleted or suspended
- to the vehicle that produces the highest premium where there is more than one remaining vehicle
- effective the date coverage on the original vehicle was deleted or suspended

Rule 323: Accident and Conviction Surcharges

These surcharges are applicable to Liability (including Passenger Liability), DCPD and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated.

A. Accidents

Accident surcharges are assessed in accordance with the Surcharge Schedule for chargeable accidents that occurred during the 36 months immediately preceding the effective date of the commencement of the insurance.

1. At New Business

No accident shall be used more than once in determining the premium for vehicles insured through Facility Association by the same Servicing Carrier (whether or not on the same policy).

Accidents arising from the ownership of any vehicle other than the described vehicle are not to be considered.

For example: The insured owns a business in which three public vehicles are driven by employees. Two of the public vehicles are insured in the voluntary market; the other is insured in FA. There have been 2 accidents on each of the vehicles in the voluntary market, none of which arose from the use or operation of the vehicle by the insured himself. There have been 3 accidents on the vehicle insured in FA. The accidents that occurred on the vehicles insured in the voluntary market are not used to calculate the accident surcharge on the vehicle insured in FA, as long as they are rated under another inforce automobile policy.

Where the term ‘described vehicle’ is used, it includes a vehicle substituted for it.

Accidents arising out of the use or operation of other vehicles for which another listed driver is responsible shall not be considered. There is no requirement that drivers are accident free on other vehicles – the rating is determined from the vehicle history not the driver’s history.

a) One vehicle on the policy

Consider accidents that involved the described vehicle or a vehicle substituted for it.

For example: Applicant has had 1 at fault accident on the described vehicle and 1 accident on a neighbour’s car. Employee had 1 at fault accident on own vehicle insured elsewhere but has now sold that vehicle. Only the accident on the described vehicle shall be considered.

b) One driver and two or more vehicles

Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the applicant or any other listed operator shall not be considered.

For example: There are two public vehicles on the policy; applicant is the only operator. There has been one accident on public vehicle 1 and one accident on public vehicle 2. Applicant also had two accidents on a pleasure vehicle insured elsewhere. The claims on the public vehicles are rated on the vehicles on which they occurred. The two accidents on the vehicle insured elsewhere are not considered.

c) Two or more drivers and two or more vehicles

Each driver is to be assigned as principal operator on the vehicle he/she most frequently drives. Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the applicant or any other listed operator shall not be considered.

For example: There are two public vehicles on the policy and two operators. Applicant is principal operator of vehicle 1 and has had one accident on vehicle 1 and one accident on his personal vehicle insured elsewhere. Employee is principal operator of vehicle 2 on which there have been two accidents. On vehicle 1 count only the accident that occurred on the described vehicle. The accident on the personal vehicle insured elsewhere is not to be considered. On vehicle 2 count both accidents as they occurred on the described vehicle.

2. At Renewal (for surcharge only)

At the time of renewal, the accident record shall be updated. Any accidents that occurred more than 36 months prior to renewal date shall be excluded and all accidents that occurred during the expiring term that involved the following shall be added:

- a) The described vehicle (regardless of driver).
- b) Other vehicles but were the subject of claims under this policy.

B. Convictions

Conviction surcharges shall be assessed for traffic offences (as hereinafter described) for which the insured was convicted in the 36 months immediately preceding the commencement of the period of insurance.

1. How to apply conviction surcharges

No conviction record shall be used more than once to determine conviction surcharges for vehicles insured in FA by the same Servicing Carrier, whether or not insured on the same policy.

If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they shall be considered as one conviction.

Convictions for road offences shall not be used in the rating of off road vehicles (e.g. Snow Vehicles, All Terrain Vehicles) and vice versa.

Surcharges shall not be assessed on private type trailers as described under Recreational Vehicles.

a) One vehicle and more than one driver

The conviction record of all persons who are listed drivers of the vehicle shall be reviewed to establish which conviction record develops the highest surcharge percentage in accordance with the Surcharge Schedule for convictions and/or the lowest driving record. That conviction record shall be used in calculating the maximum driving record and the conviction surcharge.

b) More than one vehicle and more than one driver

Each driver shall be allocated to the vehicle they drive most and that driver's conviction record shall be considered in relation only to that vehicle.

c) One driver and more than one vehicle

The driver's conviction record shall be applied to the vehicle that produces the highest premium prior to the application of any accident or conviction surcharges.

C. Accident/Conviction Surcharge Table

Maximum surcharge to be applied for accidents, serious, major and minor convictions is 250%.

Events in the preceding 36 months	Surcharge
Chargeable Accidents:	
2	10%
3	30%
Each additional	15%
Major Convictions	
1	25%
Each additional	25%
Minor Convictions	
2	5%
3	15%
4	25%
Each additional	15%
Serious Convictions	
1	100%
Each additional	100%

D. Conviction Definitions**a. Major**

Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:

Failing, in the event of an accident, to give name and licence number to the police or any other person entitled to such information

Fail to obey school crossing stop sign

Failing to report an accident

Fail to report damage to highway property

Improper passing of a school bus

Improper passing in a school or playground zone

Improper speeding in a school or playground zone

Using a hand held wireless communication/entertainment device

Graduated Licence (where applicable):

Accompanying driver has excess blood alcohol

Drive at unlawful hour

Drive motorcycle on prohibited highway

Drive motorcycle with passenger

Drive on prohibited highway

Drive with excess passengers

Drive with front seat passenger

Driver unaccompanied by a qualified driver

Permit novice driver in contravention of cond/rest

b. Minor

The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including, but not limited to:

Fail to notify police

Fail to make written report

Backing up/unsafe/illegal/improper: any type

Brakes/none/inadequate/improper: any type

Crowding driver's seat

Door opening/illegal/obstructing traffic: any type

Emergency vehicle/operating with no regard for safety

Driving off roadway (including shoulder/sidewalk/median): any type

Flagman/disobeying

Following too closely (including tailgating)

Headlights/parking lights/improper/lack of use: any type

Lack of control of vehicle: any type

Motor-assisted bicycle carrying passengers

Motorcycle/operating with only an instruction permit

Motorcycle/failure to wear helmet

Passing infraction: any type except school bus or school/playground zone

Pedestrian crossing violation: any type

Radar warning device in motor vehicle: if illegal in province

Railway crossing: any type

Safety zone violation: any type

Seatbelt: any offence

Signalling offences: any type

Slow driving/endangering other: any type

Smokescreen device on vehicle

Speeding: any type, except when listed as major or serious

Squealing tires

Stopping/illegal/improper: any type

Tires/defective/worn: any type

Towing/prohibited/unsafe: any type

Traffic signals/regulating lights: any type

Traffic signs/disobeying any legal sign except parking regulations

Trailer: improper attachments/improper towing

Turns/illegal/improper: any type

Unlicensed driver: any type including improper licence class (Driving without a subsisting licence)

Unsafe move

Unsafe vehicle: any type

Wrong side of road/wrong way: any type

Yield, failing to: any type

Note: This is a generic list and will not, in all cases, match the exact wording printed on the Driver Record Abstract.

c. Serious

Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:

Criminal negligence committed in the operation or use of a motor vehicle

Manslaughter committed in the operation or use of a motor vehicle

Driving while licence under suspension

Racing

Speeding of 50 kph or more over limit

Careless driving

Driving without due care and attention

Driving without insurance

Dangerous driving

Stunting

Impaired driving

Failure or refusal to submit to a breath or blood test

Failure to pass a breath or blood test

Failure to stop/remain at the scene of an accident

Failure to stop on request of or obey directions of a police officer

Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement

Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped

Driver under 22 years of age with alcohol in blood

Learner/Level One driver fail/refuse breath sample

Learner/Level One driver with alcohol in blood

If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction.

Rule 324: Proof of Insurance Where Notice of Cancellation or Deletion is Required

1. The Agent/Broker is authorized to issue proof of insurance on behalf of the Servicing Carrier in the form of the Servicing Carrier's standard certificate or a CSIO-approved Certificate of Insurance, with a notice of cancellation period not exceeding 15 days.
 - a) If a notice of cancellation period exceeding 15 days is required, the Agent/Broker is to obtain approval from the Servicing Carrier prior to certificate issuance.
 - b) Certificates must be issued only on a Described Automobiles basis. Should proof be required on a Blanket Basis, refer to item #4 below.
 - c) Copies of all certificates issued by the Agent/Broker shall be submitted to the Servicing Carrier within one (1) business day for acceptance and documentation.
 - d) The Servicing Carrier is ultimately responsible to ensuring that all proof of insurance issued by the Agent/Broker is acceptable and reflects the limits of the policy. The Servicing Carrier will promptly reissue any certificate originally issued by the Agent/Broker, where indicated coverage differs from the policy or where the notice of cancellation period was not previously approved by Underwriting.
2. The Servicing Carrier is responsible for the completion of any non-standard certificates (i.e. certificates that are to be completed on a non-CSIO approved form), Out-of-Province, U.S. or Other filings.
 - a) The Agent/Broker must specify to the Servicing Carrier if proof of insurance (e.g. a financial responsibility certificate) must be issued or filed with a Local, Provincial, Federal or U.S. authority.
 - b) Where vehicles are operated in the U.S., Agents/Brokers must confirm with the Insured's if proof of insurance is to be filed and, if so, in what amount.
3. If proof of insurance is issued by the Servicing Carrier, a copy must be supplied to the Agent/Broker for their records.
4. Proof of insurance must only be issued on a 'Described Automobile' basis. Proof may not be issued or filed on a 'Blanket Basis' (i.e. without specifying the insured vehicles), only if the authority concerned permits no alternative. In that case, the Facility Association's form of 'Indemnification and Hold Harmless Agreement' must be fully completed, and include the signatures of the Applicant and a witness. The completed form is to be kept on file with the Servicing Carrier.

5. Parties requiring proof cannot be added as additional named Insureds on the policy. The certificate showing proof of insurance guarantees to the Party that the vehicle is insured. This is the full extent of the guarantee.
6. Should the Servicing Carrier have any concern with the coverages or limits being guaranteed when asked to use a certificate prescribed by the organization or authority with whom the certificate is being filed, the Servicing Carrier should contact Facility Association Head Office.

A. Financial Responsibility Certificate

A temporary liability card may be issued for an applicant who requires the filing of a financial responsibility certificate before he/she may be licensed to drive, provided a fully completed and signed application is submitted for the applicant at the time the temporary liability card is issued. Details of the licence subsequently obtained must be reported promptly to the Servicing Carrier.

B. Renewal or Offer to Renew

If a renewal or offer to renew is issued where proof of insurance has been issued or filed and the renewal is not required, the Servicing Carrier must be notified in sufficient time to file a notice of cancellation in accordance with the applicable authority's requirements. Otherwise the Agent/Broker/Insured shall be responsible for time on risk charges.

C. Policy Cancellation or Vehicle Deletion,

1. Registered Letter

Where proof of insurance has been issued or filed and the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed in accordance with the Statutory Conditions.

The notice of cancellation for the authority concerned must be issued on the same day as the notice of cancellation to the insured. However, as a result of the authority's requirements the effective date of cancellation may be different.

For example: The registered letter of cancellation for the policy is issued on June 1 for both the insured and the provincial authority. For the insured, cancellation shall take effect 15 days from the date the registered letter is received at the post office to which it was addressed. Let's say June 19. The provincial authority requires 30 days notice of cancellation. The effective date of cancellation for the authority shall be June 30. If the insured had a Comprehensive loss on June 25, the policy would not respond. If however, the insured had a Liability loss on June 25, the policy may have to respond as the proof of insurance provides that Liability coverage is in effect until cancelled on June 30.

2. Insured's Request

Where proof of insurance has been issued or filed, and the vehicle is to be deleted from the policy or the policy is to be cancelled, the cancellation of coverages to which the

proof of insurance relates shall be processed after taking into consideration the period of notice required by the authority.

The effective date of cancellation or deletion shall be the same for both the insured and the authority concerned.

For example: The insured requests cancellation of the policy to be effective June 1. The provincial authority requires 30 days notice of cancellation. The notice to the provincial authority is sent on June 5. The effective date of cancellation for the insured will be July 5.

D. Filing Liability Limits

The filing should always be made for the limit required by law even if the policy actually shows a higher limit. Where a vehicle requires filings in multiple jurisdictions, the filing should be made showing only the limits required in that jurisdiction. The policy should be written with the lowest limits necessary to meet all requirements.

For example: In one jurisdiction a filing for a vehicle requires a split limit of \$1,000,000 road hazard and \$1,000,000 passenger hazard. A filing for a \$5,000,000 combined limit is also required in another jurisdiction for the same vehicle. The policy must be issued with a \$5,000,000 inclusive limit. One filing should be made showing the split limits of \$1,000,000 and \$1,000,000. The other filing should be made showing the \$5,000,000 limit.

Where a filing is to be made for a leased vehicle, the filing should be made in the name of the lessee only.

E. Processing Fees for Filings

Please contact your Servicing Carrier for a schedule of fees which will be charged on a 100% cost recovery basis.

Any charge required by the authority concerned shall be in addition to, and separate from, the Processing Fees.

Rule 325: Outside Prince Edward Island Exposure

A. Outside Prince Edward Island Exposure Surcharge

Any vehicle registered in Prince Edward Island and operated in the U.S. or another Canadian jurisdiction (excluding Nova Scotia, New Brunswick or Newfoundland and Labrador) is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers.

NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask insureds whether or not proof of insurance must be filed and, if so, in what amount.

The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.

The insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside Prince Edward Island and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 330 and the relevant section of the manual.

If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), DCPD, Accident Benefits, Uninsured Automobile and END 44 only.

Liability, DCPD, Accident Benefits, Uninsured Automobile, END 44

For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge 1% of the applicable premium.

For example:

Outside Prince Edward Island Exposure	Applicable Surcharge
Up to 5% or less and proof of insurance required	5%
10%	10%
25%	25%
50%	50%

Optional Physical Damage

For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge .50% of the applicable premium.

For example:

Outside Prince Edward Island Exposure	Applicable Surcharge
6%	3%
10%	5%
25%	12.5%
50%	25%

B. Currency Differential Surcharge

Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars.

The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day.

The surcharge percentage is calculated by means of the following formula:

Currency differential x Outside Prince Edward Island exposure surcharge

For example:

The rate of exchange for the U.S. dollar is 1.3085 Canadian.

Therefore the currency differential is 0.31.

The Outside Prince Edward Island exposure surcharge is 25%.

Currency differential surcharge:

$$0.31 \times 25\% = 7.75\%$$

The Currency differential surcharge is

1. Applied only to the Liability premium (Road/Passenger Hazard) not DCPD
2. Not subject to a minimum surcharge.
3. Additional to but not compounded on the Outside Prince Edward Island exposure surcharge.

Example:

The Liability premium is	\$1,000
Outside P.E.I. Exposure Surcharge is	25%
The Currency Differential Surcharge is	7.75%
Base Premium	\$1,000
Outside P.E.I. Exposure \$1,000 X .25	\$250
Currency Differential \$1,000 X 7.75 = 77.50	\$78
Total Liability premium	\$1,328

4. In addition to the Servicing Carrier's fee for filing proof of insurance.
5. Payable only when proof of insurance is required by U.S. authorities.
6. The combined dollar value of the currency differential surcharge and the Outside Prince Edward Island exposure surcharge is subject to a minimum of \$50 per policy term.

For example: Using the example above, the dollar value of the Outside Prince Edward Island exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.

Rule 326: Claims

Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to his Facility Association policies must immediately be reported in the manner prescribed by the Servicing Carrier.

1. Snow Vehicles and All Terrain Vehicles (with or without END 9) on Ice/Water

The following scenarios shall be considered

Comprehensive losses:

An insured drives a Snow Vehicle or All Terrain Vehicle on a frozen lake and hits open water.

An insured drives a Snow Vehicle or All Terrain Vehicle on a frozen lake. The ice cracks and the Snow Vehicle or All Terrain Vehicle sinks to the bottom.

A Snow Vehicle or All Terrain Vehicle is parked on ice. The ice cracks under the machine and it sinks to the bottom.

2. Collision with Animals

Losses involving Collision with animals, both wild and domestic, shall be paid under Comprehensive coverage. If the policy does not afford Comprehensive coverage but does provide Collision coverage, the loss shall be paid under Collision coverage and be regarded as not at fault.

Rule 327: Suspension and Reinstatement of Coverages – END16/17

Liability, DCPD, Accident Benefits, Uninsured Automobile and Collision as they relate to the **use and operation** of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16.

This endorsement leaves in place Comprehensive or Specified Perils coverage if present on the policy as well as the coverages mentioned above as they relate to the **ownership** of the vehicle. This means that END 16 does not suspend coverages related to 'drive other vehicles'; while a pedestrian; or while the vehicle is in storage. This endorsement is available on private passenger and commercial vehicles. Coverage is reinstated by means of END 17.

No refund is allowed in respect of Comprehensive and Specified Perils.

If Liability and Accident Benefits coverages are removed or suspended more than twice a year, then removal of these coverages is not permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while these coverages are removed or suspended.

END 16/17 is not available for the following:

1. Vehicles for which proof of insurance is issued or filed.
2. Experience rated risks
3. Recreational vehicles rated in the Recreational Vehicle section
4. Vehicles that were never intended to be driven.
5. Vehicles held for sale whether or not on an auto dealer's

lot.

Rating

The refund for the period of cancellation is calculated according to the table printed on the END 16 form.

In no event shall a refund be granted for any suspension period of less than sixty (60) consecutive days.

Rule 328: Suspension of Operator's Licence

The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence, or where a driver is unlicensed. These provisions apply whether END 28A (Excluded Driver) is being added to the policy at the request of the insured or by the Servicing Carrier because of the above mentioned circumstances.

A. If there is no other driver of the vehicle

1. An application for insurance of the vehicle shall be declined by the Agent/Broker.
2. If the situation is discovered after the policy has been issued, the Servicing Carrier shall cancel the policy by registered letter.
3. The time on risk charge for the period to expiration of the notice of cancellation will be pro rata of the premium applicable to the risk as submitted.
4. If the situation is discovered as a result of enquiries prior to the renewal date, the Servicing Carrier shall issue a notice of nonrenewal.

Note: Where the Insured's licence is suspended, the Insured shall be permitted to place the vehicle in storage and suspend or remove moving coverages. See Rule 301: Minimum Coverage.

B. If there is another licensed driver of the vehicle

(It is assumed that the person concerned will not drive without a valid licence.)

1. The Servicing Carrier shall issue END 28A (Excluded Driver Endorsement) for that person.
2. If that person being a driver affected the rating of the insurance, the insurance shall be re-rated to remove that person as a driver but any accidents that occurred while that person was driving shall continue to be taken into account in rating.

C. Unsigned END 28A

If END 28A (Excluded Driver) is not signed, END 28A shall be deleted and the policy shall be re-rated as though there was no END 28A.

NOTE:

Where a contract evidenced by a motor vehicle liability policy names an excluded driver, the insurer is not liable to any person under the contract or under the Insurance Act or the regulations for loss or damage that occurs while the excluded driver is driving an automobile insured under the contract.

Rule 329: Home-Made/Reconstructed / Right Hand Drive / Imported Vehicles

The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle.

This rule does not apply to vehicles with a manufacturer assigned VIN and a status of rebuilt which are to be rated using CLEAR rate groups.

A. Liability, DCPD, Accident Benefits

No coverages are permissible until the following are provided to the Servicing Carrier:

1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier

And

2. For vehicles valued \$15,000 or more, an appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured.

These certificates must accompany the application to the Servicing Carrier

3. Rate group 10 is to be used for Accident Benefits where vehicles are rated by value.

4. The insurance shall be subject to END 19 (Limited the Amount Paid for Loss or Damage Coverages) which must be attached to the policy and a copy signed by the Insured. END 19A (Agreed Value of Automobiles) is not available.

B. Optional Physical Damage Coverage

1. No optional physical damage coverage (for any value) will be available for:

- a) 'Home-Made'/Reconstructed Vehicles until the construction, reconstruction, restoration has been completed and the mechanical fitness and value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.
 - b) Right Hand Drive and Imported Vehicles until value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.
2. The premium is based on the appraised amount.
 3. The insurance shall be subject to END 19 (Limiting the Amount Paid for Loss or Damage Coverages) which must be attached to the policy and a copy signed by the Insured. END 19A (Agreed Value of Automobiles) is not available.

Rule 330: Vehicles Used Outside Jurisdiction of Registration

The Filed Underwriting Rules require that the vehicle must be registered in the jurisdiction in which the policy is issued. "If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction."

When an insured takes up residence in another jurisdiction, the insured is required to register the vehicle in the new jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction.

However, there are circumstances under which the vehicle may be used for a period of time in another jurisdiction where vehicle registration in that jurisdiction is not required.

For example: The insured resides in Prince Edward Island and the vehicle is registered in that jurisdiction; however, the insured will be travelling the western provinces for the next year.

Regardless of where the vehicle is registered, Facility Association shall not provide insurance for vehicles which are never operated in the jurisdiction in which they were registered.

When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes.

1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction.

2. If the vehicle is operated outside Prince Edward Island, Prince Edward Island rates and a surcharge apply. Refer to Rule 325: Outside Prince Edward Island Exposure.
3. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required.
4. If the out of jurisdiction exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), DCPD, Accident Benefits and Uninsured Automobile.

At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.

5. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered.
For example: The insured lives in Charlottetown, is on a sabbatical in California and the vehicle is registered in Prince Edward Island. Prince Edward Island rates apply.

Rule 331: Purchasing Vehicles in Jurisdiction Where FA Does Not Operate

When an insured acquires a new vehicle and all vehicles owned by the insured are covered under a POL 1, coverage is automatically provided for the newly acquired vehicle if the insurer is notified of the acquisition within 14 days.

When the insured:

- a) acquires a vehicle in the U.S. and brings it to Canada to a jurisdiction in which FA operates, or
- b) acquires a vehicle in a jurisdiction in Canada in which FA does not operate;

FA shall if necessary, issue a short term policy to provide coverage while the vehicle is in transit (under a transit authority permit) before it is registered in the jurisdiction of residence. The short term policy shall only be provided for a period of time sufficient to allow the vehicle to be driven from the point of purchase to the residence of the owner. This should correspond to the period of time the transit permit is valid.

When the insured comes through Customs, the vehicle must be declared and the insured will be provided with the appropriate forms to complete and submit to the provincial registry so that the vehicle may be registered. A new application can then be submitted for a 6 or 12 month policy if required.

Where an individual or company has a business that includes the purchasing of vehicles in the U.S. or jurisdictions where FA does not operate for shipment back to a Canadian FA jurisdiction for resale, coverage must be provided by means of a garage policy for Automobile Dealers.

Premium Calculation

The premium is to be calculated in accordance with Short Term tables subject to minimum premium.

Private passenger vehicles are to be rated class 01 or 08-19 using the appropriate driving record. There is no surcharge for Outside Prince Edward Island exposure.

The territory to be used is the territory where the insured resides.

Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated class 44. Driving record is 0. 100% Outside Prince Edward Island Exposure Surcharge applies.

Rule 332: Short-Term Rentals- Unspecified Lessees - Leases of 30 Days or Less

Use POL 1 and END 5c. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21a/b is not permitted. Use of END 44 is not permitted.

1. Coverages/Premiums

Liability, DCPD, Optional Physical Damage

Class of Vehicle	Premium
Private Passenger Vehicles	250% of 07/0 rate
Commercial Vehicles	
Light Trucks	200% of 43/0 rate
Heavy Trucks	200% of 45/0 rate
Tractors/Trailers	175% of 64/0 rate
Motor Homes and Vehicles with mounted Camper Unit	
Liability, DCPD	250% of 07/0 rate
Optional Physical Damage	250% of normal rate
Private Type Trailers	
BI	Non Pleasure rate plus \$15
PD	Normal rate
Optional Physical Damage	250% of normal rate

Motorcycles & Mopeds 250% of Driving Record 0 rate applicable to Age 16-20

Snow Vehicles 250% of normal rate

All Terrain Vehicles 250% of normal rate

Any other vehicle Refer to Servicing Carrier

Accident Benefits, Uninsured Automobile

Charge the normal rate for the type of vehicle concerned.

Rule 333: Long-Term Leases-Specified Lessees- Leases Exceeding 30 Days

A. Application

The lessee must complete an FA application form. The name and address of the applicant/lessee and the name and address of the lessor must be shown where required on the application form.

B. Policy

Use POL 1 with END 5. The name and address of the lessor and the name and address of the lessee must appear on the policy declaration page.

C. Rating

The vehicle is rated as if owned by the lessee.

Rule 334: Driver Training Vehicles

All Driver Training Vehicles (regardless of vehicle type) shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee.

Use POL 1 with END 6D. This endorsement extends the Liability section of the policy to cover the applicant's liability for student drivers/observers.

A. Driving Record

Driving record is to be calculated in accordance with the section of the manual that applies to a similar class of vehicle, subject to a maximum of Driving Record 3. Clear record earned on a similar vehicle which was not previously used for driver training, shall be applied when determining the driving record for driver training vehicles.

For example: The insured opens a driver training school and either uses his own car or buys another car to use as a driver training vehicle. The insured has no previous experience with driver training and is 5 years accident free. According to the rules in the Private Passenger section the insured is entitled to Driving Record 5. Therefore the

insured is entitled to Driving Record 3 on the driver training vehicle. If the insured had never owned a tractor trailer and purchased one to use for driver training, the driving record entitlement would be 0 according to the rules in the Commercial section.

B. Vehicle used solely for Driver Training

Calculate the premium as follows, add any applicable accident and conviction surcharges, and then apply the surcharges indicated in the Driver Training Surcharge Table.

Private Passenger Vehicles:

Rate as Class 07

Commercial Vehicles:

Light –Rate as Class 36; Heavy – Rate as Class 44

Public Vehicles (Buses, etc.):

Private Passenger Type Vehicles:

Rate as Class 07

Other Vehicles:

Light Rate as Class 36; Heavy Rate as Class 44

Recreational Vehicles:

Rate at non-pleasure rates

C. Vehicles used for Driver Training in addition to some other use

1. Calculate the premium as though the vehicle is used solely for driver training.
2. Calculate the premium as though the vehicle were used solely for the 'other use'. *For example:* If the vehicle is used for driving to and from work less than 17 km one way, use Class 02.
3. Add the dollar value of the driver training surcharge calculated in step 1 to the premium calculated in step 2.
4. Compare the premium in step 1 to the premium calculated through steps 2 and 3 and use the higher of the two.

For example:

Step 1

The vehicle is a private passenger vehicle and using class 07, the total premium is \$700. The Liability premium is \$200. The vehicle is equipped with dual controls so a surcharge of 35% is applied to the Liability premium for a surcharge of \$70. The total policy premium calculated in step 1 is therefore \$770.

Step 2

The driver training use is part time and the insured also uses the vehicle to drive to and from another job. Therefore a premium of \$400 is calculated by rating the vehicle as Class 02.

Step 3

The premium in Step 2 is \$400 and we add to that the surcharge premium of \$70 calculated in Step 1.

Step 4

Use the higher of the results from Step 1 (\$770) or Step 3 (\$470).

D. Driver Training Vehicle Surcharge Table

1. Vehicles used only for Secondary School, College or University training courses.

Coverage	Equipped with dual controls	Other
Liability/DCPD	35%	135%
Collision	0%	75%

2. Other Vehicles

Coverage	Equipped with dual controls	Other
Liability/DCPD	70%	170%
Collision	25%	100%

Rule 335: Fleets

A. Definition

A fleet is a group of 10 or more self-propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long-term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.

For example: If the insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the insured has 132 months of Liability insurance. If the insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated.

The 120 months is established on the basis of vehicles the insured has owned or leased from others. The applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.

Vehicles that the insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability

insurance in the past 12 months for the vehicles insured by FA. If the policy does qualify for experience rating, only the experience on the vehicles insured by FA shall be used to promulgate the rate.

The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated 07 shall be added (with any claims) on the policy and in the experience rating.

Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles.

It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s).

Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:

1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations **and**
2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle **and**
3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, **and**
4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, **and**
5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.

A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.

A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.

The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 335.

B. Fleet Rating

Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured in FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date so as to facilitate experience rating.

Experience rating includes the following:

- All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim.
- Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application
- Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer
- Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss
- Amounts above FA deductibles when the prior Insurer had higher deductibles
- Losses falling within any special agreements with the prior Insurer

NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.

Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21a and 21b is not permitted.

Midterm Rating

If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 335:B. Fleet Rating.

Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time.

If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies.

If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date.

Optional Physical Damage Coverage

Vehicles may not be covered for Comprehensive/Specified Perils only.

The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage.

Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.

C. Loss Information

Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed.

For example: The new policy term will be May 1, 1999 to May 1, 2000. The insured had 2 losses between May 1, 1998 and May 1, 1999. The insured had 2 losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.

D. New Applications

1. Forms required for Fleet Submissions

- a) Facility Association application
The application form fully completed and signed. Under vehicle items show "Fleet Policy".
- b) Automobile Fleet Schedule
All vehicles including trailers for which insurance is required must be fully described.
- c) Fleet Vehicle Count Calculation
Must be completed to determine the number of vehicles insured by coverage.
- d) Fleet Rating Information Statement
This form provides additional information about the risk.

- e) Any additional supplements such as drivers list, taxi questionnaire.

2. Incomplete Fleet submission forms

If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.

3. The Applicant must understand that:

The risk is bound from the effective date shown and an earned premium shall be charged.

The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker.

If proof of insurance is required by U.S. authorities, a Currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 325: Outside Prince Edward Island Exposure.

The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 324: Proof of Insurance.

Fleets cannot be issued with a term of 6 months.

The applicant(s) must sign and date all documentation where indicated.

4. Agent/Broker responsibilities:

Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays.

Premiums are to be calculated at Driving Record 0 and must include the Outside Prince Edward Island Exposure Surcharge if applicable.

If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.

Collect from the applicant the premium quoted at driving record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the insured.

Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a "blanket" wording of any kind.

A premium must be quoted and the risk bound before the fleet is submitted.

5. Servicing Carrier responsibilities:

The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound.

Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents.

6. If the revised premium is not acceptable:

If a promulgated fleet rating is not acceptable to the applicant, the coverages shall be cancelled without charge if all temporary liability cards are returned and received by

the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.

For example: The Agent/Broker bound coverage as of June 1 and quoted the applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the insured of the premium increase and the insured advises they want to cancel the policy. On July 25, the Agent/Broker advises the insurer to cancel the policy for non-payment. Because the request for cancellation was received within 45 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000.

If a fleet rate has been established and the policy is cancelled because the applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium.

For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.

7. Premium Calculation

Liability

Where the applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.

Public Vehicle - Road Hazard and Passenger Hazard

- a) Enter the premium applicable to the minimum statutory limit for Road Hazard.
- b) If one premium applies to both Road and Passenger B.I., or if a combined Road and Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I. show each premium separately.

For example:

- a) The insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages.
- b) The insured requires \$1,000,000 Road Hazard and \$2,000,000 Passenger B.I. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium will be entered on the fleet schedule as \$400/\$300 because different Liability limits apply to each coverage.
- c) If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column.

Note: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6a/b/c/f, 22).

Every other vehicle

Enter the premium applicable to the statutory minimum limit.

Physical Damage

All Perils

No longer available

All other coverages

Enter premium and deductibles where indicated.

Premium Totals

Liability

- a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Liability – Hazardous Cargo), Table 2

(Passenger Hazard B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined)

- b) Apply the increased limit factor for limits up to \$1,000,000. See the Commercial and Public sections of the manual for the factors.
- c) Apply the increased limit factor for limits over \$1,000,000 if required. See Commercial section for tables 1A and 1B and Public section for Tables 1A, 2 and 3.
- d) Add the final total under each Table to the total derived from adding together all other premiums.

All Other Coverages

Total the premiums in each column.

E. Renewals

Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record.

Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer-to- renew before the insurance expires.

The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned.

Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued. Policies currently having 6 month terms will be renewed as annual policies on their next renewal.

Rule 336: Carrying Explosives

The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4a. END 4a can be applied to all coverages or limited to the mandatory coverages.

An Explosive Questionnaire must be completed and signed by the Applicant and submitted to the Servicing Carrier.

- 1. A commercial type vehicle operated by an explosive manufacturer or dealer shall be rated in accordance with the Commercial section of the manual.
- 2. For any other vehicle there shall be an additional charge applied to the vehicle premium. Contact your Servicing Carrier for the amount of the additional premium.

Rule 337: Carrying Radioactive Material

The standard policy exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4b. END 4b can be applied to all coverages or limited to the mandatory coverages.

A Radioactive Materials Questionnaire must be completed and signed by the Applicant and submitted to the Servicing Carrier. An additional charge shall be applied to the vehicle premium.

Contact your Servicing Carrier for the amount of the additional premium

Rule 338: Endorsements Applicable to POL 1 (Owner's Policy)

Notes:

1. No endorsements, no special wordings and no changes to standard forms are permissible except as approved by or on behalf of the Superintendent(s) of Insurance.
2. This Manual (in this section and elsewhere) provides certain details of approved endorsement forms. The descriptions are necessarily very brief and reference must be made to the actual wordings of the endorsements to ascertain the full provisions and restrictions.
3. In certain cases a copy of the endorsement must be signed by the applicant and filed with the Servicing Carrier. The insurance will not be continued or the policy will be re-rated, if this requirement is not met.

Liability or (TPL) means B.I. and P.D. Tort;

DCPD means Direct Compensation – Property Damage

Optional Physical Damage means Optional Coverages – Loss or Damage (Collision, Comprehensive, Specified Perils)

	Standard Endorsement Form Number, Title and Purpose	Rating
2	Providing Coverage When Named Persons Drive Other Automobiles Extends the “drive other automobiles” Liability and Accident Benefits coverage to persons other than the insured and spouse.	The premium is dependent upon the Liability limit applicable to the vehicle: Limit in thousands \$200 \$300 \$500 \$1000 Premium per person 8 9 10 11 Accident Benefits per person \$1.
3	Drive Government Automobiles Covers the insured’s legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle that may be in their custody and, in regard to the optional physical damage coverages, must indicate the required limit per occurrence.	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the insured’s custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle’s value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability/DCPD:20% Accident Benefits:50% Optional Physical Damage:100%
4A	Permission to Carry Explosives Removes the policy form’s exclusion in regard to carrying specified explosives only.	If main cargo, rate vehicle as Class 48, 61B-64B plus special factors. If incidental, net annual \$50. See Rule 336
4B	Permission to Carry Radioactive Materials Removes the policy form’s exclusion in regard to carrying radioactive materials only.	If main cargo, rate vehicle as Class 48, 61B-64B plus special factors. If incidental, net annual \$50. See Rule 337
5	Permission to Rent or Lease Automobiles and Extending Coverage to the Specified Lessee(s) Applicable to leases exceeding 30 days.	No charge for the endorsement. Vehicle is rated as if owned by lessee. See Rule 333
5C	Permission to Rent or Lease (unspecified lessees - short term leases only) Applicable to leases not exceeding 30 days	The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, DCPD, Collision, Comprehensive, Specified Perils: Private Passenger 250% of 07/0 Commercial Vehicles Light Trucks200% of 43/0 Heavy Trucks200% of 45/0

		Tractor/Trailers175% of 64/0 Private Trailers a. Liability Non pleasure rate plus \$15 b. Optional Physical Damage250% of normal MotorHomes & Camper Units a. Liability 250% of 07/0 b. Physical Damage250% of normal Vehicles with mounted Camper Unit Liability250% of 07/0 rate Optional Physical Damage250% of normal rate Motorcycles & Mopeds 250% of DR 0 for age 16-20 Snowmobiles & ATVs250% of normal See Rule 332
5D	Conversion Coverage (rented or leased automobiles)	Not available on Facility Association policies.
6A	Permission to Carry Passengers for Compensation Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Vehicles and Public Vehicles. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	For Private Passenger Vehicles used in car pools: add 10% of Liability premium. Attach 6A. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6a is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of insured's job and employer reimburses employee for expenses - then 07 rates apply. Attach 6A. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then 02 or 03 rates can apply. Attach 6A. iii) All others, then appropriate taxi, limousine or bus rates are applicable. See Public Vehicles section. END 6a would be attached however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Vehicles Section of the manual.
6B	School Bus Used in respect of School Buses. In regard to Passenger Hazard, provides either (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) passengers' property or (b) a combined limit in respect of all passengers' bodily injury and property damage. Also, see END 22.	Rate vehicle according to Public Vehicles Section.
6C	Public Passenger Vehicles	Rate vehicle according to Public Vehicles Section

	Used in respect of buses other than School Buses. In regard to Passenger Hazard, provides either (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property carried in the automobile, or (b) a combined limit in respect of all passengers' bodily injury and property.	
6D	Driver Training School Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both "any one person" and "two or more persons". Also, see END 22	See Rule 334 for rating instructions
6F	Public Passenger Vehicles Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	Rate vehicle according to Public Vehicles Section
7	Separate Limits (Liability) Used only when proof of insurance is filed in respect of a vehicle. The authority concerned requires that, in respect of Road Hazard, the insurance provide separate Liability limits for (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property.	Premium is that applicable to an inclusive limit equal to the sum of the limits of "ii" and "iii".
8	Property Damage Reimbursement	Not available on Facility Association policies.
8a	Property Damage Reimbursement for Operation by Named Person Used in conjunction with END 28 and 78. The insured agrees to indemnify FA for loss or damage to property arising out of accidents while the person named on the endorsement is operating the vehicle. END 8a may not be used where the person to whom it applies is the named insured	No charge
9	Marine Use Excluded Specifies that insurance is not provided while the vehicle is in or upon water or being launched or landed. The use of the endorsement is mandatory in respect of vehicles designed for use on both land and water (amphibious vehicles, all terrain vehicles, swamp buggies).	No charge.
13C	Deletion of Glass Coverage	Not offered in this section.
16	Suspension of Coverage The Liability, DCPD, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16. The endorsement does not suspend the Liability and Accident Benefits coverages that relate to "driving other vehicles". The endorsement may be used in respect of most private passenger and	In no event shall refund be granted for any suspension of coverage less than sixty (60) consecutive days. See Rule 327

	commercial-type vehicles. It is not available in respect of : a. Vehicles for which proof of insurance is issued or filed; b. Experience-rated vehicles; c. the Recreational vehicles in the Recreational Vehicles Section of this manual d. Vehicles that were never intended to be driven e. Vehicles held for sale whether or not on an auto dealer's lot	
17	Reinstatement of Coverage Used in connection with END 16.	
19	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the DCPd and optional physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the optional physical damage premiums are based on the estimated or appraised current value.	Base optional physical damage premiums on estimated or appraised current value.
19A	Valued Automobiles	Not available on Facility Association policies.
20	Loss of Use	Not offered in this section.
21A	Receipts or Mileage Basis Fleet	Not available on Facility Association policies.
21B	Blanket Basic Fleet	Not available on Facility Association policies.
22	Damage to Property of Passengers Used to insure the Passenger Property Damage hazard when either (a) END 6a or 6d is attached to the policy or (b) END 6b is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage	Charge the Passenger Hazard Property Damage premium for the class of vehicle concerned and attach END 22 when required.. See Public Vehicles Section.
22N	Cargo Insurance	Not available on Facility Association policies.
23A	Mortgage Records the joint interest of a lienholder. If an END 23a is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	No charge.
23B	Mortgage (Broad Form) Broader than END 23a in that it provides additional protection to the lienholder. If an END 23b is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	10% of total optional physical damage premium; minimum net annual \$25.
24	Fire Apparatus Excludes optional physical damage coverage on equipment removed from the vehicle while at the	No charge.

	location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle	
25	Alteration Used by Servicing Carrier to record policy changes..	No charge. Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.
26	Disappearing Deductible	Not available on Facility Association policies.
27	Legal Liability for Damage to Non-Owned Automobile(s) and Providing Other Coverages When Insured Persons Drive Other Automobiles	Not offered in this section
27B	Business Operations - Liability for Damage to Non-Owned Automobile(s) in your Care, Custody or Control Covers the insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle/trailer that may be in his custody and indicate the required limit per occurrence. This endorsement excludes customers automobiles under a garage policy in the definition of non-owned automobiles.	Coverage premiums charged are those applicable to the highest rated vehicle as if the insured owned such a vehicle; the limit per occurrence is used to calculate rate group; model year is assumed to be the current year. For use in the Atlantic Provinces only.
28	Reduction of Coverage as Respects Operation By Named Persons Used if the coverages provided by the policy are to be restricted when certain named operators are driving the vehicle.	No premium reduction.
28A	Excluded Driver Endorsement Used if specifically named driver(s) are excluded from all coverage provided by the policy when driving the named vehicle(s)	No premium reduction.
29	Additional Coverage as Respects Operation By Named Persons	Not available on Facility Association policies
30	Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use.END30may not be used in conjunction with END 31	No charge
30A	Excluding Attached Machinery Excludes Section C coverage in respect of equipment mounted on and attached to vehicle. END 30A may not be used in conjunction with END 31.	No charge
31	Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the	No specific charge, equipment cost to be included in vehicle value

	vehicle but is not owned by the insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	
32	Recreational Vehicles Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	No charge.
35	Emergency Service Expense Provides coverage up to \$50 for towing and emergency service expenses necessitated by disablement of the vehicle.	\$6 per annual term per vehicle.
36	Commercial Automobiles used exclusively for Pleasure Required when a commercial type vehicle is used only for pleasure purposes and is so rated.	No charge. When applicable this endorsement will be read in.
37	Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.	No charge.
38	Increased Limit, Automobile Sound and Electronic Communication Equipment Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the described equipment is the limit shown in the endorsement or the actual cash value of the described equipment whichever is less.	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. eg. Equipment is valued at \$4,300. The premium for END 38 will be \$90.
40	Fire and Theft Deductible Used when the Comprehensive or Specified Perils deductible is to be made applicable to fire losses and to theft of the entire vehicle. This endorsement is mandatory for all motorized vehicles described in the Recreational Section of this manual.	No charge.
43	Removing Depreciation Deduction	Not available on Facility Association policies.
43A	Removing Depreciation Deduction for Specified Lessee(s)	Not available on Facility Association policies.
44	Family Protection	Not offered in this section

Rule 339: Territories

The entire province of PRINCE EDWARD ISLAND STAT CODE 600

RATING NOTES - LIABILITY LIMITS

		Public Bus	School Bus	Bus - Hotel & Country Club	Private Bus	Taxi	Ambulance	Funeral Vehicle
Base Liability Limits	Road Hazard	\$200,000		\$200,000				
	Passenger BI	\$200,000 any one person \$200,000 any one accident						
	Passenger PD	\$5,000						
Where limits are shown	Road Hazard	Policy Face Sheet						
	Passenger BI	END 6c	END 6b 2(ii)(a)	END 6f		END 6a (no limit shown on END 6a)		
	Passenger PD	para 2(ii)(a)	END 22	(no limit shown on END 6f)		END 22		
Liability Limit Table	Road Hazard	Table A		Table D			Table A	
	Passenger BI	Table B						
	Passenger PD	Table C						

LIMIT PREMIUMS ON RATE PAGE

Public Bus separate passenger limits bodily injury (a) one person, (b) one accident and (c) property damage (END 6c paragraph 2. (ii) (a)).

The rate page shows per vehicle premiums for Road Hazard limits of \$200,000, \$500,000 and \$1,000,000 and per seat rate for Passenger Bodily Injury limits; 200/200 means \$200,000 any one person & \$200,000 any one accident; and per seat rate for Passenger Property Damage limits of \$5,000 and \$50,000.

School Bus separate passenger limits bodily injury (a) one person, (b) one accident (END 6b paragraph 2. (ii) (a)).

The rate page shows per vehicle premiums for (a) Road Hazard limits of \$200,000, \$500,000 and \$1,000,000; (b) for Passenger Bodily Injury limits; 200/200 means \$200,000 any one person & \$200,000 any one accident; and (c) Passenger Property Damage limits of \$5,000 and \$50,000. Passenger Property Damage (END 22) the rate page shows per vehicle premiums for limits of \$5,000 and \$50,000.

Public or School Bus (END 6c or END 6b paragraph 2. (ii) (b)) combined limit for passenger bodily injury and property damage

1. Determine the premium for the desired Road Hazard limit.
2. Determine the premium for the Passenger Bodily Injury limit of \$200,000 any one person and \$200,000 any one accident.
3. Apply the Table B factor for the desired limit to the Step 2 premium (Refer to Table B note).
4. From the rate table obtain the premium for Passenger Hazard Property Damage for a limit of \$50,000.
5. Total the premiums from Steps 3 and 4. This is the Passenger Hazard premium for the combined limit.

Hotel, Country Club or Private Buses one limit for road and passenger bodily injury and property damage (END 6f)

1. Determine the premium for the Road Hazard limit of \$200,000.
2. Determine the premium for the Passenger Bodily Injury limit of \$200,000 any one person and \$200,000 any one accident.
3. Add Steps 1 and 2 Road and Passenger Bodily Injury premiums together and apply the Table D factor for the required limit.
4. From the rate table obtain the premium for Passenger Hazard Property Damage for a limit of \$50,000.
5. Total the premiums from Steps 3 and 4. This is the liability premium for the combined limit.
6. END 6f must be used.

Taxis, Ambulances and Funeral Vehicles one limit for road and passenger bodily injury (END 6a).

1. From the rate table determine the premium for the desired Road Hazard and Passenger Bodily Injury limit.
2. If Passenger Property Damage is desired (END 22), from the rate table determine the premium for \$5,000 limit and apply Table C factor.

LIABILITY LIMIT TABLES

Table A - Road Hazard				
Limit in thousands	200	300	500	1000
Factor	1.000	1.042	1.110	1.220

Table B Passenger Bodily Injury see note opposite				
Limit any one person	Limit any one accident			
	200	300	500	1000
200	1.000	1.046	1.092	1.130
300		1.061	1.137	1.214
500			1.168	1.290
1000				1.336

Table C - Passenger Property Damage				
Limit in thousands	5	10	25	50
Factor	1.00	1.25	1.75	2.00

Table D Road and Passenger Bodily Injury				
Limit in thousands	200	300	500	1000
Factor	1.000	1.057	1.138	1.276

Table A Excess Limit Factors - apply to \$1,000,000 limit premium.				
Limit in thousands	2000	3000	4000	5000
Factor	1.136	1.245	1.329	1.396

Table B Note For a limit for one or more persons, use the factor applicable to that limit for both any one person and any one accident of \$1,000,000.

Table B Excess Limit Factors				
Limit in thousands	2000	3000	4000	5000
Factor	1.218	1.400	1.564	1.686

Table D Excess Limit Factors - apply to \$1,000,000 limit premium.				
Limit in thousands	2000	3000	4000	5000
Factor	1.186	1.335	1.462	1.558

PUBLIC BUSES
ANNUAL PREMIUMS
Liability (limits in 000's)

Distance Factor see Class		Seating Capacity	Road Hazard - per vehicle								DCPD
Class	DR		200		500		1000		2000		
			BI	PD	BI	PD	BI	PD	BI	PD	
70 Radius of Operation: Used in city or town or 25 km or less	3	1-12	142	43	158	48	173	52	197	60	45
		13-29	355	106	394	118	433	129	492	147	45
		30 +	446	134	495	149	544	163	618	186	45
	2	1-12	178	53	198	59	217	65	247	73	56
		13-29	443	133	492	148	540	162	614	184	56
		30 +	558	167	619	185	681	204	773	231	56
	1	1-12	201	60	223	67	245	73	279	83	63
		13-29	502	150	557	167	612	183	696	208	63
		30 +	632	190	702	211	771	232	876	263	63
	0	1-12	237	71	263	79	289	87	328	98	75
		13-29	591	177	656	196	721	216	819	245	75
		30 +	744	223	826	248	908	272	1031	309	75
73 Radius of Operation: more than 25 km but less than 80 km	3	1-12	170	51	189	57	207	62	236	71	45
		13-29	425	127	472	141	519	155	589	176	45
		30 +	535	160	594	178	653	195	742	222	45
	2	1-12	213	64	236	71	260	78	295	89	56
		13-29	531	159	589	176	648	194	736	220	56
		30 +	668	200	741	222	815	244	926	277	56
	1	1-12	241	72	268	80	294	88	334	100	63
		13-29	602	180	668	200	734	220	834	249	63
		30 +	757	227	840	252	924	277	1049	315	63
	0	1-12	284	85	315	94	346	104	394	118	75
		13-29	708	212	786	235	864	259	981	294	75
		30 +	891	267	989	296	1087	326	1235	370	75
74 Radius of Operation: 80 km but less than 240 km	3	1-12	191	58	212	64	233	71	265	80	45
		13-29	477	143	529	159	582	174	661	198	45
		30 +	601	181	667	201	733	221	833	251	45
	2	1-12	239	72	265	80	292	88	331	100	56
		13-29	596	179	662	199	727	218	826	248	56
		30 +	751	226	834	251	916	276	1041	313	56
	1	1-12	271	82	301	91	331	100	376	114	63
		13-29	676	203	750	225	825	248	937	281	63
		30 +	851	256	945	284	1038	312	1179	355	63
	0	1-12	319	96	354	107	389	117	442	133	75
		13-29	795	239	882	265	970	292	1102	331	75
		30 +	1001	301	1111	334	1221	367	1387	417	75
78 Radius of Operation: 240 km or more	3	1-12	227	68	252	75	277	83	315	94	45
		13-29	565	170	627	189	689	207	783	236	45
		30 +	712	215	790	239	869	262	987	298	45
	2	1-12	284	86	315	95	346	105	394	119	56
		13-29	707	213	785	236	863	260	980	295	56
		30 +	890	269	988	299	1086	328	1234	373	56
	1	1-12	321	97	356	108	392	118	445	134	63
		13-29	801	241	889	268	977	294	1110	334	63
		30 +	1009	304	1120	337	1231	371	1398	421	63
	0	1-12	378	114	420	127	461	139	524	158	75
		13-29	942	284	1046	315	1149	346	1306	394	75
		30 +	1187	358	1318	397	1448	437	1645	496	75

Effective 1 October 2015

PUBLIC BUSES
ANNUAL PREMIUMS

Distance Factor see Class	DR	Seating Capacity	Liability (limits in 000's)				
			Passenger Hazard Per Seat			Property Damage	
			Bodily Injury each accident				
Class			200/200	200/500	200/1000	5	50
70 Radius of Operation: Used in city or town or 25 km or less	3	1-12	30.08	32.85	33.99	1.80	3.60
		13-29	8.27	9.03	9.35	1.07	2.15
		30 +	2.53	2.76	2.86	0.54	1.09
	2	1-12	37.61	41.07	42.50	2.25	4.50
		13-29	10.34	11.29	11.69	1.34	2.69
		30 +	3.16	3.45	3.57	0.68	1.36
	1	1-12	42.62	46.54	48.16	2.55	5.10
		13-29	11.72	12.80	13.24	1.52	3.04
		30 +	3.58	3.91	4.05	0.77	1.54
	0	1-12	50.14	54.75	56.66	3.00	6.00
		13-29	13.79	15.06	15.58	1.79	3.58
		30 +	4.21	4.60	4.76	0.91	1.81
73 Radius of Operation: more than 25 km but less than 80 km	3	1-12	36.10	39.42	40.79	2.16	4.32
		13-29	9.93	10.84	11.22	1.29	2.58
		30 +	3.03	3.31	3.43	0.65	1.30
	2	1-12	45.13	49.28	51.00	2.70	5.40
		13-29	12.41	13.55	14.03	1.61	3.22
		30 +	3.79	4.14	4.28	0.82	1.63
	1	1-12	51.14	55.84	57.79	3.06	6.12
		13-29	14.06	15.36	15.89	1.83	3.65
		30 +	4.30	4.69	4.85	0.92	1.85
	0	1-12	60.17	65.71	67.99	3.60	7.20
		13-29	16.55	18.07	18.70	2.15	4.30
		30 +	5.05	5.52	5.71	1.09	2.17
74 Radius of Operation: 80 km but less than 240 km	3	1-12	40.61	44.35	45.89	2.43	4.86
		13-29	11.17	12.20	12.62	1.45	2.90
		30 +	3.41	3.73	3.85	0.73	1.47
	2	1-12	50.77	55.44	57.37	3.04	6.08
		13-29	13.96	15.25	15.78	1.81	3.63
		30 +	4.26	4.66	4.82	0.92	1.84
	1	1-12	57.54	62.83	65.02	3.44	6.88
		13-29	15.82	17.28	17.88	2.05	4.11
		30 +	4.83	5.28	5.46	1.04	2.08
	0	1-12	67.69	73.92	76.49	4.05	8.10
		13-29	18.61	20.33	21.03	2.42	4.84
		30 +	5.69	6.21	6.43	1.22	2.45
78 Radius of Operation: 240 km or more	3	1-12	48.13	52.56	54.39	2.88	5.76
		13-29	13.24	14.45	14.96	1.72	3.44
		30 +	4.04	4.42	4.57	0.87	1.74
	2	1-12	60.17	65.71	67.99	3.60	7.20
		13-29	16.55	18.07	18.70	2.15	4.30
		30 +	5.05	5.52	5.71	1.09	2.17
	1	1-12	68.19	74.46	77.05	4.08	8.16
		13-29	18.75	20.48	21.19	2.44	4.87
		30 +	5.73	6.25	6.47	1.23	2.46
	0	1-12	80.22	87.60	90.65	4.80	9.60
		13-29	22.06	24.09	24.93	2.87	5.73
		30 +	6.74	7.36	7.61	1.45	2.90

Note:

Passenger Hazard Per Seat
are applied incrementally.

Seating Capacity

1 - 12 SeatsThe 1-12 rate times
number of seats =
Pass.Haz.premium

Seating Capacity

13-291. Multiply the 1-12
rate by 12
2. Multiply the 13-29
rate by the number
of seats over 12
3. Add steps 1 & 2 =
Pass.Haz.premium

Seating Capacity

30 or more1. Multiply the 1-12
rate by 12
2. Multiply the 13-29
rate by 17
3. Multiply the 30+
rate by the number
of seats over 29.
4. Steps 1+ 2+ 3 =
Pass.Haz.premium**Accident Benefits**12 or less seats

\$ 8.90 per seat

13 to 29 seats\$ 106.80 plus
\$ 4.47 per seatover 29 seats\$ 182.79 plus
\$ 2.10 per seat**Uninsured
Automobile**

\$ 5.00 Per Vehicle

Optional Physical Damage

		Collision				Comp.	S. P.
	Rate	\$1000 deductible					
List Price New	Group	DR 3	2	1	0		
0 - 7500	1	437	546	619	728	87	77
7501 - 15000	2	526	658	746	877	150	133
15001 - 22500	3	600	750	850	1000	259	230
22501 - 30000	4	631	790	895	1052	332	295
30001 - 45000	5	679	849	962	1131	395	351
45001 - 60000	6	752	941	1067	1254	499	443
60001 - 75000	7	826	1033	1171	1377	604	536
75001 - 90000	8	899	1125	1276	1500	709	629
90001 - 105000	9	973	1217	1380	1622	815	724
105001 - 120000	10	1041	1303	1477	1736	919	817
120001 - 135000	11	1110	1388	1574	1850	1024	910
ABP		526	658	746	877	150	133

Above \$135,000: for each additional \$15,000 or part thereof, increase the rate group by 1 and apply the factor shown below
for the resulting rate group to the ABP (Adjusted Base Premium) and round to the \$ amount.

Example: value \$160,000 with DR 3 and \$1,000 deductible Collision premium is rate group 13 with rate group factor 2.37 * 526.00 rounded to \$1,247.

Base Deductible premium subject to factor for the applicable Minimum Deductible.

Deductible Factors			
Apply to Rate Group premium rounded to dollar.			
Ded.	Coll.	Comp.	S. P.
500	1.093	1.035	1.035
750	1.035	1.015	1.015
1000	1.000	1.000	1.000
1250	0.975	0.990	0.990
1500	0.952	0.983	0.983
1750	0.931	0.977	0.977
2000	0.911	0.972	0.972
2250	0.892	0.968	0.968
2500+	0.875	0.965	0.965

Rate Group	12	13	14	15	16	17	18	19	20	21	22	increase factor for rg>22
DCPD	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00
Collision	2.24	2.37	2.50	2.63	2.76	2.89	3.02	3.15	3.28	3.41	3.54	0.13
Comprehensive	7.55	8.25	8.95	9.65	10.35	11.05	11.75	12.45	13.15	13.85	14.55	0.70
Specified Perils	7.55	8.25	8.95	9.65	10.35	11.05	11.75	12.45	13.15	13.85	14.55	0.70

ANNUAL PREMIUMS

School Buses Class 71

Liability (limits in 000's)									
DR	Seating Capacity	Road Hazard per vehicle							
		200		500		1000		2000	
		BI	PD	BI	PD	BI	PD	BI	PD
3	20 or less	34	10	38	11	41	12	47	14
	21 or more	46	14	51	16	56	17	64	19
2	20 or less	42	13	47	14	51	16	58	18
	21 or more	57	17	63	19	70	21	79	24
1	20 or less	48	14	53	16	59	17	67	19
	21 or more	65	20	72	22	79	24	90	28
0	20 or less	56	17	62	19	68	21	78	24
	21 or more	76	23	84	26	93	28	105	32

DCPD
23
32
29
40
33
45
39
53

Passenger Hazard Per Vehicle							
DR	Seating Capacity	Bodily Injury				Property Damage	
		200	500	1000	2000	5	50
3	20 or less	49	57	65	80	10	20
	21 - 40	68	79	91	111	14	28
	41 - 60	87	102	116	142	22	44
	61 or more	98	114	131	159	26	52
2	20 or less	62	72	83	101	13	26
	21 - 40	86	100	115	140	18	36
	41 - 60	109	127	146	177	27	54
	61 or more	123	144	164	200	32	64
1	20 or less	70	82	94	114	14	28
	21 - 40	97	113	130	158	20	40
	41 - 60	123	144	164	200	31	62
	61 or more	139	162	186	226	37	74
0	20 or less	82	96	110	133	17	34
	21 - 40	114	133	152	185	24	48
	41 - 60	145	169	194	236	36	72
	61 or more	164	192	219	267	43	86

Note:

Passenger Hazard per Seat are applied incrementally.

Seating Capacity 1-12 Seats

The 1-12 rate times number of seats = Pass. Haz. Premium

Seating Capacity 13-29 Seats

1. Multiply the 1-12 rate by 12
2. Multipli the 13-29 rate by the number of seats over 12
3. Steps 1 + 2 = Pass. Haz. Premium

Seating Capacity 30 or more

1. Multiply the 1-12 rate by 12
2. Multiply the 13-29 rate by 17
3. Multiply the 30+ rate by the number of seats over 29.
4. Steps 1+2+3 = Pass. Haz. Premium

Accident Benefits

Charge \$12.91 Per Vehicle plus 1.33 for each seat

Uninsured Automobile

Charge \$6.66 Per Vehicle

Optional Physical Damage

Bus or Commercial Body Type

(Use Rate Group Table II)

<u>Collision</u>	47% of Commercial premium (Driving Record 0, 1, 2 or 3)
<u>Comprehensive</u>	67% of Commercial premium (Driving Record 0, 1, 2 or 3)
<u>Specified Perils</u>	67% of Commercial premium (Driving Record 0, 1, 2 or 3)

Private Passenger Type

<u>Collision</u>	47% of Class 07 (Driving Record 0, 1, 2 or 3)
<u>Comprehensive</u>	67% of Class 07 (Driving Record 0, 1, 2 or 3)
<u>Specified Perils</u>	67% of Class 07 (Driving Record 0, 1, 2 or 3)

ANNUAL PREMIUMS

Hotel or Country Club Buses Class 72

		Liability (limit in 000's) END 6f rated at Limit Table D										
		Seating Capacity		Road Hazard per vehicle								
				200		500		1000		2000		
DR		BI	PD	BI	PD	BI	PD	BI	PD	DCPD		
3	1 -12	53	16	60	18	68	20	80	24	25		
	13 - 29	134	40	152	46	171	51	203	61	62		
	30 or more	169	50	192	57	216	64	256	76	78		
2	1 -12	67	20	76	23	85	26	101	30	31		
	13 - 29	167	50	190	57	213	64	253	76	77		
	30 or more	211	63	240	72	269	80	319	95	98		
1	1 -12	76	23	86	26	97	29	115	35	35		
	13 - 29	190	57	216	65	242	73	287	86	88		
	30 or more	239	71	272	81	305	91	362	107	111		
0	1 -12	89	27	101	31	114	34	135	41	41		
	13 - 29	223	67	254	76	285	85	337	101	103		
	30 or more	281	84	320	96	359	107	425	127	130		

Passenger Hazard Per Seat								
DR	Seating Capacity	Bodily Injury				Property Damage		
		200	500	1000	2000	5	50	
3	1 -12	13.40	15.25	17.10	20.27	0.82	1.64	
	13 - 29	3.34	3.80	4.27	5.06	0.49	0.98	
	30 or more	1.14	1.30	1.46	1.72	0.25	0.50	
2	1 -12	16.75	19.06	21.37	25.34	1.02	2.04	
	13 - 29	4.18	4.76	5.33	6.32	0.61	1.21	
	30 or more	1.43	1.62	1.82	2.16	0.31	0.62	
1	1 -12	18.98	21.60	24.22	28.72	1.16	2.32	
	13 - 29	4.74	5.39	6.04	7.17	0.69	1.38	
	30 or more	1.62	1.84	2.06	2.44	0.35	0.71	
0	1 -12	22.33	25.41	28.49	33.79	1.36	2.72	
	13 - 29	5.57	6.34	7.11	8.43	0.81	1.62	
	30 or more	1.90	2.16	2.42	2.88	0.42	0.83	

Accident Benefits

50% of the Public Bus rate

Uninsured Automobile

Charge \$6.00 Per Vehicle

Physical Damage

Bus or Commercial Body Type

(Use Rate Group Table II)

Collision	100% of Commercial Vehicle premium (DR 0, 1, 2, 3)
Comprehensive	100% of Commercial Vehicle premium
Specified Perils	100% of Commercial Vehicle premium

Private Passenger type

Collision	100% of Class 07 premium (DR 0, 1, 2, 3)
Comprehensive	100% of Class 07 premium
Specified Perils	100% of Class 07 premium

Effective October 1, 2015

ANNUAL PREMIUMS

Private Buses Class 79

Liability (Use END 6f and Limit Table D)

Road Hazard (**BI and PD**) and **DCPD** - per vehicle
 Basic Limit of \$200,000 - Charge 100% of the applicable Commercial
 Class 44 Liability premium (D. R. 0, 1, 2 3) for \$200,000 limit.
 For Increased Limits apply Limit Table D factor to Basic Limit premium.

Passenger Hazard - per vehicle

Limit in thousands

Driving Record	Seating Capacity	Bodily Injury			Property Damage	
		200	500	1000	5	50
All	1 - 12	89	101	114	8	16
	13 - 29	148	168	189	12	24
	30 or more	234	266	299	14	28

Accident Benefits

Charge 50% of Public Bus rates.

Uninsured Automobile

Charge \$5.13 Per Vehicle.

Optional Physical Damage

Bus or Commercial Vehicle Body Type
 (Use Rate Group Table II)

Collision 100% of Commercial Vehicle Premium (DR 0, 1, 2, 3)
 Comprehensive 100% of Commercial Vehicle Premium
 Specified Peril 100% of Commercial Vehicle Premium

Private Passenger type

Collision 100% of Class 07 premium (DR 0, 1, 2, 3)
 Comprehensive 100% of Class 07 Private Passenger premium
 Specified Peril 100% of Class 07 Private Passenger premium

ANNUAL PREMIUMS

Taxi & Limousines Class 77

		Liability (limits in 000's) Per Vehicle										
		Road Hazard and Passenger Hazard Bodily Injury Use END 6A								Passenger Property Damage Use END 22		
		200		500		1,000		2,000		5	50	
Territory	DR	BI	PD	BI	PD	BI	PD	BI	PD			DCPD
ALL	5	851	57	969	65	1086	72	1288	85	20	40	297
	4	899	60	1023	68	1147	76	1360	90	21	42	313
	3	946	63	1077	72	1207	80	1432	95	22	44	330
	2	1183	79	1346	90	1509	101	1790	120	27	55	412
	1	1340	89	1525	102	1710	114	2028	135	31	62	467
	0	1577	105	1794	120	2012	134	2386	159	37	73	549

Accident Benefits		
Standard Benefits only	\$	468
Uninsured Automobile		
	\$	24

Collision	218% of Class 07 premium Driving Record 0, 1, 2 or 3
Comprehensive	156% of Private Passenger Premium
Specified Perils	209% of Private Passenger Premium

Over 7 seats: Passenger Hazard BI & PD, Accident Benefits, Uninsured Automobile - For each seat over seven, charge applicable Public Bus Seat Rate.

Effective September 1, 2021

ANNUAL PREMIUMS

Ambulance Class 76

If Seating Capacity exceeds seven, submit full details to Servicing Carrier.

Coverage	Emergency Use	Non-Emergency Use
	Percentage of Private Passenger Class 07 premium (D.R. 0, 1, 2, 3) or premium if shown in dollars	
Third Party Liability (BI and PD)		
Road and Passenger Bodily Injury	225%	135%
Passenger Property Damage \$5,000 Limit	\$8	\$8
Direct Compensation Property Damage	225%	135%
Accident Benefits Standard Benefits only	100%	100%
Uninsured Automobile	\$5	\$5
Optional Physical Damage		
Collision	200%	100%
Comprehensive	200%	100%
Specified Perils	200%	100%

Effective October 1, 2015

ANNUAL PREMIUMS

Funeral Vehicles Class 75

If Seating Capacity exceeds seven, submit full details to Servicing Carrier.

Coverage	Funeral Carriage	Hearse
	Percentage of Private Passenger Class 07 premium (D.R. 0, 1, 2, 3) or premium if shown in dollars	
Third Party Liability (BI and PD)		
Road and Passenger Bodily Injury	100%	75%
Passenger Property Damage \$5,000 Limit	\$8	\$8
Direct Compensation Property Damage	100%	75%
Accident Benefits Standard Benefits only	100%	100%
Uninsured Automobile	\$5	\$5
Optional Physical Damage		
Collision	100%	100%
Comprehensive	100%	100%
Specified Perils	100%	100%

Effective October 1, 2015

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Rule 400: Filed Underwriting Rules

A. The insurer's rules for declining to issue, terminating or refusing to renew a contract are:

1. The risk does not meet the object of the Facility Association which is to ensure the availability of automobile insurance, as required by law, in those provinces and territories of Canada in which the Association operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty obtaining such insurance.
2. The applicant does not have an insurable interest in the vehicle.
3. The vehicle is registered in a jurisdiction other than one in which the application for coverage is being completed or the vehicle is not operated at any time in a jurisdiction in which the Association operates. If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction.

For example: The vehicle is registered in Prince Edward Island but the application is being completed in Alberta. The vehicle must be registered in Alberta or an Agent/Broker in Prince Edward Island must complete and submit the application for coverage in Prince Edward Island.

Exception: See Rule 100.C Non- Residents and Vehicles Not Registered in Jurisdiction

4. The driver of the vehicle does not hold a valid operator's licence. If the licence of the only driver is suspended, Facility Association shall provide a policy covering Comprehensive or Specified Perils cover only until there is a driver holding a valid operator's licence. See Rule 431: Suspension of Operator's Licence and Rule 401: Minimum Coverage.
5. The application is incomplete, has not been signed by the applicant, or has not been bound by the Agent/Broker.
6. The Applicant/Agent/Broker refuse to provide the sufficient valid information to write the risk. "Sufficient valid information to write the risk" includes data to properly rate the risk and to report the risk information in accordance with the Automobile Statistical Plan.
7. The vehicle is not in the possession of the applicant (i.e., has been stolen or cannot be located). This restriction is not intended to be used as a denial of a valid theft claim.
8. A certificate of mechanical fitness and road worthiness has not been provided in accordance with the Manual of Rules and Rates e.g. home made vehicles, rate group listed as A.

9. Non-payment of premium for the current policy period (for purposes of termination only).

10. Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police.

B. Rules for refusing to provide or continue a coverage are:

1. Optional physical damage coverage shall not be provided where an applicant or any person who is a regular or frequent operator of the vehicle, has, within the immediately preceding thirty-six months:

- a) When making a previous application for automobile insurance, given false particulars of an automobile to be insured to the prejudice of the insurer;

or

- b) Knowingly misrepresented* or failed to disclose in an application any fact required to be stated therein;

or

- c) Has contravened a term of an insurance contract or been convicted of fraud in relation thereto;

or

- d) Wilfully made a false statement in respect of a claim.

* Misrepresentation means an applicant has either had a policy cancelled by registered letter for material misrepresentation or has had a claim denied for material misrepresentation.

2. Optional physical damage coverage shall not be provided where an application for a branded vehicle (salvage or rebuilt) is submitted without a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate.

NOTE: No policy shall be written for vehicles branded 'nonrepairable'.

3. Where a vehicle is licensed for road use or for off road use and used as well for race or speed tests, optional physical damage coverage shall not be provided. For DCPD coverage, establish rate group according to Rule 409 Motorcycle and Moped or Rule 411 Off Road Vehicles.

C. Non Residents and Vehicles Not Registered in Jurisdiction

These vehicles may be operated for 4 months at which point they must be registered and plated in this jurisdiction. A policy of insurance may be required to cover the vehicle during this period. If necessary FA will issue a short term policy for a period not to exceed 4 months to cover the insurance requirement. Upon expiry the policy will lapse and will not be renewed. If the vehicle is registered in this jurisdiction prior to the expiry of the short term policy, the short term policy will be cancelled pro rata and a new POL 1 will be issued for a 6 or 12 month term.

Rule 401: Coverages Available and Minimum Deductibles

A. Liability

Not more than \$2,000,000 except:

When required by American or Canadian federal or provincial statute, by regulations issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). If proof of insurance is issued, the amounts shown on the proof may not exceed those required by the authority concerned.

If it is necessary to provide a Liability limit that falls between two limits for which premiums or limit factors are indicated in this manual, the premium or limit factor applicable to the higher of those two limits shall be used.

Where it is **required and permissible** to provide a higher Liability limit and the manual does not provide the necessary increased limit factor, contact your Servicing Carrier.

B. Accident Benefits

As prescribed by statute.

C. Optional Physical Damage (Collision, Comprehensive and Specified Perils)

Optional physical damage shall not be provided or continued for any vehicle valued at \$1,000,000 or more.

All Perils is no longer available.

a) Minimum Deductibles

The following table indicates the minimum deductibles available on recreational vehicles.

Value on which the premium is based	Minimum Deductibles
Up to \$24,000	\$500
\$24,001-\$29,000	\$750
\$29,001-\$34,000	\$1,000
\$34,001-\$39,000	\$1,250
\$39,001-\$44,000	\$1,500
\$44,001-\$49,000	\$1,750
\$49,001-\$54,000	\$2,000
\$54,001-\$59,000	\$2,250
\$59,001-\$64,000	\$2,500
\$64,001 or more	5% of valued rounded to the nearest \$250. For example: If the appraised value is \$123,000, 5% is \$6,150. The deductible shall be \$6,250 and the rating factor for \$2,500 or more applies.

NOTE: For risks with claims, refer to the chart below.

Where a risk is eligible for one deductible based on rate group and another based on claims, the higher deductible applies.

Number of Automobile Insurance Claims under each coverage (Collision, Comprehensive, Specified Perils)			Deductible amount applicable to the coverage under which the claims were made
In prior 12 months	In prior 36 months	In prior 60 months (fire and/or total theft)	
3	-	2	\$2,500
-	3	-	\$1,000
-	4	-	\$2,500
-	5 or more	-	5% of LPN (minimum deductible \$5,000)
		3 or more	no coverage

* Claims that have occurred under All Perils coverage shall be assigned to the appropriate section of the coverage i.e. Collision or Comprehensive.

Any higher minimum deductible provided for in this manual shall override these amounts.

Higher deductibles shall only be imposed when there have been a sufficient number of claims under any given coverage to warrant such application. For example one Collision loss and three Comprehensive losses in the previous 12 months shall result in the application of a \$2,500 deductible on Comprehensive only. Only if the insured has sustained three Collision losses as well, would \$2,500 deductible be applied to the Collision coverage.

b) Certain endorsements require a signature. Where no signature is obtained, the policy may be cancelled in accordance with the Statutory Conditions or issued without the endorsement or the endorsement may be deleted and the policy re-rated accordingly. See Rule 413: Endorsement Forms/Wordings.

D. Uninsured Automobile

As provided in the policy.

The premium for this coverage or the location of the applicable rate is shown on the rate pages. Where no premium or the location of the rate is shown, charge \$11.

E. Family Protection Coverage (END 44)

For a brief description refer to Rule 442: Endorsements Applicable to POL 1 (Owner's Policy). The premium varies with the Liability limit applicable to the vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle.

For example: If the vehicle is insured with a Liability limit of \$2,000,000 the END 44 will also have a limit of \$2,000,000.

END 44 is not available for vehicles that are subject to the Public Section of this manual.

Minimum Coverage

Policies are required to provide at least the statutory minimum coverage applicable to the jurisdiction in which the vehicle is registered except as indicated below:

For recreational vehicles to which this section of the manual applies:

- a) Coverage other than Comprehensive or Specified Perils may not be suspended by means of END 16.
- b) In the case of an existing policy that includes Comprehensive or Specified Perils coverage, coverages other than Comprehensive or Specified Perils coverage may not be deleted.
- c) In the case of a new application, a policy may not be issued for Comprehensive or Specified Perils coverage only.

F. Direct Compensation – Property Damage (DCPD)

No deductibles are applicable.

Rule 402: Not applicable

Rule 403: Binding Coverage – New Policies

A. Requirements/Procedures for binding new policies

1. The Agent/Broker must have a fully completed application signed by the registered owner(s) of the vehicle(s) detailing all information on the risk. Supplementary questionnaires, if required, must be completed and signed by the applicant. If the Servicing Carrier is required to have a driver's permission to obtain a Driver Record Abstract, that written authorization must accompany the application
2. Before binding coverage the Agent/Broker must either:
 - a) Collect or assume responsibility for the full indicated premium (experience rated risks at Driving Record 0 or, if established, the promulgated fleet rating)

or

- b) Obtain a fully completed premium finance contract together with the full down payment required and promptly send that contract to the finance company office.

3. The insurance shall take effect as of the time and date the coverage is bound. ***Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.*** However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.

For example:

- a. Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.
- b. Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.
4. If the application form cannot be sent to the Servicing Carrier on the date on which coverage was effected, it must be sent the next working day.
5. The Servicing Carrier shall normally issue the policy within 30 days of the effective date. If the Agent/Broker does not receive the policy and the full term liability card within that time, a further temporary liability card must be issued by the Agent/Broker and the Servicing Carrier must be contacted immediately to determine the status of the policy.
6. Before optional physical damage coverage can be bound, a vehicle branded as 'salvage' or 'rebuilt' a valid vehicle registration and at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the application.

B. Term of binding new policies

The term of binding and of the temporary liability card is 30 days. The temporary liability card may not be amended to indicate a longer period. If a short-term policy is to be issued, the temporary liability card shall be amended to indicate a shorter period.

Rule 404: New Policies

A. Application Form

Every application for insurance must be made on a current approved Standard Application Form and must be fully completed and signed by both the applicant and Agent/Broker where required or as prescribed under Rule 404:D. Computer Generated Application Forms.

A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application. If the registration cannot be submitted with the application, a copy of the registration is required within 30 days of binding coverage. Where a copy of the registration is not provided, the following shall apply:

- Policy shall be issued with all vehicles at the correct premium.
- If any registration is not provided within 30 days from the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter.
- If the missing registration is provided before the cancellation takes effect, the policy may be reinstated.
- Agent/Broker may submit a new application for the vehicles meeting the registration requirement.

B. Owners Policy (APP 1)

A current approved Standard Application Form (APP 1) is required. The Agent/Broker must indicate the time and date that coverage is bound.

C. Faxed Applications

Fully completed and signed current approved Standard Application Forms submitted by fax are acceptable in lieu of original applications. Where required, these applications must be accompanied by the appropriate questionnaires or supplements. Where the original application has been submitted without signature, a signed and faxed copy of the application is acceptable to complete the signature requirement.

D. Computer Generated Application Forms

These application forms are acceptable but must be in the standard format approved by the applicable regulatory authority and must include all information that is required to be provided on the current approved Standard Application Form.

The computerized application must be signed and dated by the applicant as well as the Agent/ Broker.

E. Applicant's Signature

The applicant's signature shall be provided on the Facility Association manual application form or the computerized application form at the time of binding whenever possible.

If the applicant's signature cannot be obtained at the time of binding, the Servicing Carrier shall allow the

Agent/Broker 30 days to obtain a signature on the original application provided the Agent/Broker assumes responsibility for the full indicated premium. In the meantime, the Agent/Broker must send a copy of the completed but unsigned application to the Servicing Carrier.

If a signed copy of the application is not received by the Servicing Carrier within the 30 day time period, the Servicing Carrier shall immediately cancel the policy by registered letter. The Agent/Broker shall be responsible for the full indicated earned premium for the time on risk.

F. Name of the Insured

Insurance contracts must be made with individuals who have both the capacity to contract and are legal entities. If the applicant is not an individual(s), the name(s) appearing on the policy must be that of a legal entity i.e., a limited company or partnership.

The name of the insured must include or be the same as the name on the vehicle registration. For garage and non-owned risks, the name of the business registered with the appropriate municipal, provincial or federal authority must be used. *For example:* The vehicle is registered to Pat Doe who is operating Pat's Garage. The name of the insured may be shown as Pat Doe o/a Pat's Garage.

Two or More Names as Registered Owner of the Vehicle:

Where an application is received for vehicle(s) registered in two names, such as husband's and wife's names, the application must be signed by both parties. In the event the policy is to be cancelled at the insured's request, both signatures are required on the request for cancellation.

Two or More Vehicles Registered to Different Names:

If the applicant has vehicles leased from different leasing companies, or, one vehicle registered for example in the father's name and one in the son's name, separate policies must be maintained.

If the vehicles are separately registered to an applicant and his or her spouse only, they may be insured under the same policy. Both must sign the application and any subsequent request to cancel a policy or delete a vehicle or coverage.

If the applicant has vehicle(s) leased from the same leasing company and owned vehicle(s), separate policies may not be necessary.

Where it is discovered in the middle of the policy term, that a single policy has been issued with two (or more) vehicles, one registered in one name and one in another name, both signatures shall be required on any subsequent request for cancellation of the policy or deletion of a vehicle or coverage.

Separate policies must be issued at the time of next renewal.

G. Other Insurance

If there is any other insurance in force in respect of a risk:

- a) Binding shall not be made effective before the expiry of that other insurance.
- b) If that other insurance is to be cancelled, a liability card may not be prepared before the insurer concerned has issued the notice of cancellation, or the insured has signed the request for cancellation

H. Variation in Coverage

To conform to the Insurance Act, the insured must be advised if the coverage provided by the policy is not as requested in the application.

I. Verification of Driving History

In order to verify the driving history, the Servicing Carrier is required to obtain the following before confirming the premium:

- a) Driver Record Abstract obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years.

Driver Record Abstracts are not to be obtained on experience rated risks or for the operators of any Snow Vehicles, Dirt Bikes, All Terrain Vehicles or Antique Vehicles to be insured.

- b) Previous Insurance History obtained on all drivers with the exception of drivers with only an international licence. This may be an electronic report ordered from a service provider, letters from previous carriers or telephone calls to previous carriers (which must be properly documented on file including name of persons spoken to, date, time etc.).

Insurance history is not required for Motorcycle, Moped, Snow Vehicles, Dirt Bikes, All Terrain Vehicles, Antique Vehicles. See special instructions under Fleets and the Garage section.

- c) If the information received is different from that reported on the application, to the extent that the premium requires amendment, the policy shall be issued at the revised premium and coverage or the Servicing Carrier shall promptly issue a correcting endorsement.

Rule 405: Not applicable**Rule 406: General Definitions****A. List Price New**

The Manufacturer's Suggested Retail Price (MSRP) new (plus taxes) of the vehicle/unit, including the cost of any customizing features and all permanently attached equipment.

For Snow Vehicles and All Terrain Vehicles, List Price New must be established by using the price in one of the industry publications such as Sanford Evans Gold Book (Suggested Factory Price or MSRP) or the *Canadian ATV, Snowmobile & Watercraft Dealers Blue Book* (Original Retail Price). The figure found in these publications must be increased to include applicable taxes. For the model years 1991 and earlier, GST shall not be added.

In the event that the model to be covered is new and therefore not listed in one of these publications, the manufacturer's suggested retail price can be obtained from a dealer. In the event the model is not listed for that year in one of these publications, the manufacturer's suggested retail price for that model for a prior year or subsequent year may be used.

Actual cash value may be used for Snow Vehicles and All Terrain Vehicles with a value of \$15,000 or more provided the Insured produces at his/her own expense an appraisal acceptable to the Servicing Carrier and END 19 is attached.

B. Non-Pleasure Use

Used for renting, driver training, demonstration, sales office or any other business or commercial purposes.

C. Pleasure Use

Used for pleasure/recreational purposes, including driving to and from work.

Rule 407: Policy Issuance – General**A. Vehicle Not Used on Public Roads**

The object of the Facility Association, as stated in the Plan of Operation is to "ensure the availability of automobile insurance as required by law".

A vehicle (e.g. Snow Vehicle, All Terrain Vehicle, Dirt Bike) operated solely on the applicant's own land may not be required to be registered/licensed in which case Provincial/Territorial Acts do not require a motor vehicle policy. FA will decline to provide insurance to the owners of vehicles that are not required by law to be insured.

In the event the vehicle is registered/licensed, and a motor vehicle policy is required, FA will, in those cases, provide an automobile policy. Agents/Brokers must confirm with the insured that the vehicle is (or will be) registered /licensed and provide such confirmation to the Servicing Carrier at the time of application.

This may take the form of a statement to that effect in the remarks section of the application.

Where FA is required to provide coverage, i.e.

- the vehicle is licensed;
- the vehicle is principally operated by a driver under age 16;
- and the rating is dependent on driving record;

The driving record assigned to that driver shall be no greater than 0 until the operator has reached age 16.

B. END 32 – Recreational Vehicle Endorsement

This endorsement is permissible on any vehicle of the types specified in the standard endorsement whether the vehicle is registered/licensed for road use or off road use.

The vehicle types are as follows:

All Terrain Vehicles	Motor-assisted Vehicles
Dune Buggy	Motor Scooters
Midget Automobiles	Motorized Toboggans
Mini-cycles	Snow Vehicles
Mopeds	Snow Planes
Trailbikes	

C. Calculating Premium for Short Term Policies and Midterm Changes

Due to the nature of the following vehicles and the seasonal use to which they may be put, special premium calculation procedures are applicable to Liability, DCPD, Accident Benefits, Collision, Uninsured Automobile and END 44 coverages if the period of insurance is less than 12 months either from addition or deletion of coverage or cancellation:

1. Motorcycles and Mopeds

The premium is calculated in accordance with Rules 419:C and 419:D (Short Term Table 3).

2. Snow Vehicles

The premium is calculated in accordance with Rules 419:C and 419:D (Short Term Table 4)

3. Antique Automobiles

The premium is calculated in accordance with Rules 419:C and 419:D (Short Term Table 3).

The Comprehensive and Specified Perils premiums are calculated in accordance with Rules 419:C and 419:C (Short Term Table 1).

D. Use Outside Jurisdiction in Which Vehicle is Registered

If there is regular or frequent use of a vehicle outside the jurisdiction in which the vehicle is usually garaged, full

details must be submitted to the Servicing Carrier so that the appropriate rates may be established.

If there is regular or frequent use in the U.S. refers to Rule 427: Outside Prince Edward Island Exposure.

E. Driver Record Abstracts & Convictions

Motorcycles, Mopeds and Motorhomes

Driving record abstracts and previous insurance history reports are required for motorhomes. Driving record abstracts are required for Motorcycles and Mopeds.

Off Road Vehicles and/or Antique Vehicles

Driver Record Abstracts and Previous Insurance History reports are not obtained for persons who operate only Off Road Vehicles and/or Antique Vehicles.

Traffic offence convictions that do not relate to Off Road Vehicles or Antique Vehicles are not used in the rating of these vehicles.

F. END 20 – Loss of Use Endorsement

Facility Association does not provide this coverage for Recreational Vehicles.

G. After Market Sound and Electronic Communication Equipment

Where the vehicle is equipped with sound or electronic communication equipment, other than factory installed equipment, application of either the END 37 or END 38 is mandatory in those jurisdictions where the endorsements and the END 38 rate have been approved. See Rule 442: Endorsements Applicable to POL 1 (Owner's Policy).

END 37 – Limitation to Automobile Sound and Electronic Communication Equipment

This endorsement limits the amount of coverage on such equipment to \$1,500. Where a vehicle is covered for Comprehensive or Specified Perils, this endorsement must be added if the applicant does not wish to purchase additional coverage. The endorsement must be signed by the insured.

END 38 – Increased Limit, Automobile Sound and Electronic Communication Equipment

Where a vehicle is covered for Comprehensive or Specified Perils, and the applicant wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased at a rate of \$30 per \$1,000 or part thereof, on the value in excess of \$1,500. Documentation (appraisal or receipts) is necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the insured.

For example: END 38 has a limit of \$4,300. The premium for END 38 shall be \$90.

H. END 40 – Fire and Theft Deductible

This endorsement must be applied to every motorized recreational vehicle on which Comprehensive or Specified Perils coverage is provided. The endorsement requires the insured's signature.

I. Multiple Uses

If a vehicle is used for more than one purpose, the highest rated class (based on premium) must be used regardless of the percentage of exposure.

For example:

The insured has a motorcycle used for courier purposes and for pleasure. Rate the vehicle for courier delivery.

Once the conversion or reconstruction of the vehicle is complete, the rating for the vehicle will be amended to that for a motorhome. An appraisal will be required before physical damage coverage can be added. The rate group for optional physical damage will be based on the appraised value.

See Rule 432: Home Made Vehicles/Reconstruction. The insurance shall be subject to END 19 (Limitation of Amount) which must be attached to the policy and a copy signed by the insured. END 19a (Valued Automobile) is not available.

Physical Damage

Except as otherwise stated for Commercial/Public Vehicles being converted to Motorhomes, rate groups are established as follows:

If the value of the vehicle is less than \$15,000, the rate group for optional physical damage (if purchased) may be based on limit chosen by the insured subject to END 19 or the rate group may be established using list price new.

If the value of the vehicle is \$15,000 or more, the rate group for optional physical damage (if purchased) must be established based on list price new.

END 19 is not required where the rate group is based on list price new.

3. Camper Unit

A specifically constructed unit for living purposes, mounted on and removable from a vehicle. Non-owned camper units may be covered by attaching END 31 and rating as outlined in Rule 442: Endorsements Applicable to POL 1 (Owner's Policy).

Optional Physical Damage

For optional physical damage coverage, camper units are rated based on list price new fully equipped, independently of the vehicle on which they are mounted. The deductibles applicable to the camper unit must be the same as the deductibles for the vehicle on which the camper unit is mounted.

4. Non-Pleasure Use

Rentals and Driver Training:

See Rule 435: Short Term Rental and Rule 437: Driver Training Vehicles.

Other:

Special rates found in the Schedule of Rates apply to Liability and Accident Benefits. There are no special rates applicable to Uninsured Automobile or optional physical damage coverage.

Rule 408: Trailers, Motor Homes & Camper Units

Definitions, Rating and Policy Issuance

1. Trailer

A unit designed to be towed by a motor vehicle and falling into one of the following categories:

- Cabin or Home Trailer
- Tent Trailer
- Other Trailer designed for pleasure use (e.g., boat trailer, utility trailer or horse trailer used for pleasure only).

Trailer used only with a Motorcycle/Moped

See Rule 409:C6 Motorcycle/Moped Trailer.

2. Motorhome

A self-propelled vehicle containing living quarters that are an integral part of the vehicle and not removable.

Some vehicles are manufactured with refrigerator, stove, sink and bed as standard equipment. An example is the Volkswagen Vanagon. Where a vehicle such as this is listed in the Private Passenger Rate Group Table, the vehicle is to be rated as a private passenger vehicle and not a motorhome.

Commercial/Public Vehicles converted to Motorhomes

Where the insured requires coverage on such a vehicle before the conversion has taken place, Liability, DCPD, and Accident Benefits and Uninsured Automobile coverage only may be provided. Optional physical damage coverage is not available.

The vehicle will be rated in accordance with the rules in the Private Passenger section.

Rule 409: Motorcycles & Mopeds

A. Definitions

1. Motorcycle

A self-propelled vehicle designed to travel on two or three wheels, steered by handlebars and having a seat or saddle for the use of the driver. This includes “motor scooters” and “mini-bikes” and motorcycles converted for use on snow and ice. This definition does not include mopeds, vehicles designed and used for commercial purposes and vehicles licensed but not for road use.

2. Moped

A vehicle defined in Canadian federal regulations or under similar legislation as a moped, power bicycle or motor driven cycle. Where no such definition exists, a moped will be defined as a bicycle with an attached motor. The motor is driven by electricity or has a piston displacement of not more than 50 cubic centimetres.

B. Driving Record

1. Calculating Driving Record with a Licence Suspension/Cancellation/Lapse

Suspension of Operator’s Licence can be one of two types:

A. Suspension for cause: A driver’s licence suspension or cancellation for more than two weeks resulting from a conviction or an accumulation of demerit points.

B. Administrative Suspension/Cancellation/Lapse: A suspension/cancellation/lapse for one year or more for any reason other than those outlined in item A.

A. With suspensions for cause

- For the total of all suspensions within the last 5 years, deduct 1 year for each year (or partial year) of suspension from the driving record (maximum Driving Record 3).

Examples:

i. Principal operator is eligible for driving record 4. Has 6 month suspension for demerit points. Now qualifies for driving record 3.

ii. Principal operator is eligible for driving record 4. Has been reinstated May 1, 2005 after an 18 month suspension for convictions. Policy is effective June 1, 2005. Now qualifies for Driving Record 2.

B. With administrative suspensions/cancellation/lapse:

- If the total time suspended/cancelled/lapsed is less than 1 year in the past 5 years, the driving record will not be affected.
- If the total time suspended/cancelled/lapsed is 1 year or more in the past 5 years, the driving record will be reduced by 1 for every year (or partial year) suspended/ cancelled/ lapsed.

Examples:

i. Risk is eligible for Driving Record 4. One operator has 10 month suspension for unpaid fines. Now qualifies for Driving Record 4.

ii. Risk is eligible for Driving Record 4. One operator has 24 month suspension for unpaid fines. Now qualifies for Driving Record 2.

If the licence of the person reported as the principal operator is currently suspended/ cancelled/ lapsed see Rule 431: Suspension of Operator’s Licence.

Ignition Interlock

Under the Interlock Programme, the length of the licence suspension shall be calculated from the date the licence was suspended to the date the Interlock Programme was entered.

For example: Licence was suspended from January 1 to July 1. The driver entered the Interlock Programme on March 1. The total time the driver’s licence is considered to have been suspended is 2 months (January 1 to March 1) not 6 months.

Regardless of the period during which an operator has held a Learner’s Licence the risk will qualify for only Driving Record 0 until a regular motorcycle licence is obtained and valid for a minimum of 1 year.

Years Licenced	Learner’s Permit	Valid or Regular Licence
Less than 1	0	0
1 year	0	1
2 years	0	2
3 years	0	3
4 years	0	4
5 years	0	5

The appropriate type of driver’s licence (class 6 for motorcycle or moped and class 8 for moped) is required for the operation of these vehicles.

A chargeable accident will affect the rating of Liability, DCPD and Collision coverage.

2. Valid Operator’s Licence

A valid Canadian licence to drive the **type** of vehicle concerned. A Learner’s Permit will be regarded as a valid operator’s licence except as it pertains to the accumulation of experience.

The operator of a Moped must meet the licence requirements of the jurisdiction in which the vehicle is operated.

Where the operator fails to have the proper class of licence, the policy will be issued at Driving Record 0. If evidence of the correct class of licence is not provided to the Servicing Carrier within 30 days, the policy will be cancelled by registered letter.

3. Age

The driver's age on the last birthday preceding the commencement date of the period of insurance. In the case of an additional or substitute driver, the driver's age as of the effective date of the addition/substitution. No grace period is permitted with respect to age. If for example, the driver will be 21 two days after the effective date of the policy, the policy must be issued on the basis that the insured is 20 as that was the insured's age at the commencement of the period of insurance. Midterm change due to age is permissible, provided a request is received by the Servicing Carrier within 30 days of the birthday. If the request is received after 30 days, then the change will be effective at 12:01 a.m. following the date the Servicing Carrier receives the request and backdating will not be permissible.

4. New Drivers

Where the applicant, actual owner or operator holds only a Learner's Permit the risk will qualify for only Driving Record 0 until a regular motorcycle licence is obtained. Refer to Rule 409:B.1.

Accumulation of experience begins only when a permanent licence is obtained. A newly licensed driver will qualify for only Driving Record 0 for the first year. 'Newly licensed' does not include Learner's Permit.

5. Driver Training

Credit no longer available

C. Rating Notes – DCPD and Optional Physical Damage

1. Vehicle Rate Group

The limit chosen for END 19 (Limiting the Amount Paid for Loss or Damage Coverages) must include the value of the vehicle and any additional accessories and customization including sidecars. The vehicle's rate group is established from that amount using the Rating Group Table and the factors found on the Motorcycles and Mopeds rate pages.

If the value of the vehicle is less than \$15,000 the rate group for DCPD and optional physical damage (if purchased) will be based on the limit chosen by the insured.

If the value of the vehicle is \$15,000 or more, the Rate Group for DCPD and optional physical damage (if purchased) must be established in accordance with the following conditions:

- a) Where the vehicle is newly acquired from a dealer, a copy of the purchase agreement (dated within the 15 days prior to the effective date of the insurance) must be attached to the application or the change request. The purchase agreement must confirm the vehicle's year, make, model, serial number and purchase price.
- b) In any other case, the value must be substantiated by a certificate (including photo) from an independent appraiser acceptable to the Servicing Carrier. The certificate must be obtained at the Applicant's expense and must be attached to the application or the change request.

2. END 19 – Limitation of Amount

This endorsement must be applied to every vehicle. The endorsement requires the insured's signature.

3. END 40 – Fire and Theft Deductible

This endorsement must be applied to every vehicle on which Comprehensive or Specified Perils coverage is provided. The endorsement requires the insured's signature.

4. Motorcycles 750 cc and over

Comprehensive/Specified Perils coverage may not be provided unless:

- a) Where the vehicle is newly acquired from a dealer a copy of the purchase agreement (dated within the 15 days prior to the effective date of the insurance) must be attached to the application or the change request. The purchase agreement must confirm the vehicle's year, make, model, serial number and purchase price.
- b) The Agent/Broker or an independent appraiser acceptable to the Servicing Carrier has completed the Motorcycle Inspection Report verifying that he/she has seen the vehicle and has verified its licence number, year, make, model and serial number with the information shown on the vehicle registration and on the application. This report must be obtained at the applicant's expense and must be attached to the application or change request. If coverage is deleted from the vehicle and added again at a later date, a new inspection must accompany the request for the addition of coverage.

5. Motorcycle & Sidecar

A Motorcycle and Sidecar are to be treated and rated as **one** vehicle.

6. Motorcycle/Moped Trailer

Liability, DCPD, Accident Benefits and Uninsured Automobile

No charge

Optional Physical Damage

Establish the rate group based on the trailer's value.

Establish the optional physical damage premium by rating the trailer as though it were a motorcycle. Charge 10% of that premium.

For reporting under the Automobile Statistical Plan the trailer is identified as such by use of Driving Record code ‘7’.

7. Non-Pleasure Use Commercial Vehicle:

If the vehicle is designed and used for commercial purposes, it is rateable in the Commercial or Public Sections of this Manual. The vehicle rate group and minimum deductibles must be established using Rate Group Table II in the Commercial section of this manual. E.g. A three wheel motorcycle with a box built in between the rear wheels that permit the carriage of small packages for delivery purposes.

8. Motorcycles converted for use on snow and ice

These are to be rated using motorcycle rates. Motorcycle rates are established for seasonal use during the months of March through October as shown in Rule 414:D. under Short Term Table 3. When a motorcycle is converted for use during the winter months the period of exposure increases and requires additional premium.

Rule 419:D.3. provides direction for calculating additional premium when a motorcycle/ski bike will be operated from November to February.

A motorcycle that has been converted solely for use during the winter months will be rated as a motorcycle with no additional premium charged for the premium November through February.

Rentals and Driver Training:

See Rule 435 Short Term Rentals and Rule 437: Driver Training Vehicles.

Other Non-Pleasure Uses:

See the Special Use Factors in the Schedule of Rates.

D. Premium Determination

The rate pages are to be used in conjunction with the following instructions:

1. Establish the territory.
2. Establish the vehicle type.
3. Establish the age of the principal operator
4. Establish the driving record.
5. Establish the vehicle's rate group.
6. Establish a premium for each coverage from the rate page.
7. Apply accident and conviction surcharges if required as outlined in Rule 425.

8. Apply Rule 407:C if the period of insurance is less than one year.

Rule 410: Not applicable

Rule 411: Off Road Vehicles

A. Definitions

1. All Terrain Vehicle (A.T.V.)

A self-propelled vehicle licensed but not for road use, excluding those vehicles that meet the definition of a Private Passenger vehicle (see **Private Passenger section**). It is designed for use off road on rugged terrain or on both land and water. It includes “Dune Buggy”, “Trail Bike” and “All Terrain Cycle” but not Snow Vehicle unless adapted for year round use. If a Snow Vehicle has been adapted for year round use, it shall be rated as an All Terrain Vehicle but is subject to the provisions outlined under Rule 432: Home Made Vehicles / Reconstruction.

2. Snow Vehicle

A self-propelled vehicle designed to be driven exclusively on snow or ice.

B. Rating & Policy Issuance Notes

The Schedule of Rates is to be used in conjunction with the following instructions:

1. All Terrain Vehicles

Two or Three Wheeled Vehicles

Two or three wheeled vehicles are to be rated using motorcycle rates, not as all terrain vehicles. Initially, these vehicles will be rated at Driving Record 0 and the driving record will increase by 1 each year thereafter as experience in Facility Association warrants. The physical damage coverages are subject to END 19 and 40; however, Short Term Table No. 3 does not apply.

Other All Terrain Vehicles

The Liability premium is dependent on the vehicle's engine capacity and horsepower.

2. Pickups, 4x4s and Similar Vehicles Designed for Road Use

These vehicles may be licensed for off road use only. If used for pleasure purposes, rate in the Private Passenger section of this manual. If used for commercial purposes, rate in the Commercial section of this manual.

3. Amphibious Vehicles – Marine Use excluded

In respect of amphibious vehicles (designed for use on both land and water), END 9 is mandatory so as to exclude coverage while the vehicle is in or upon water or being launched or landed. Amphibious vehicles include vehicles designed to be used in muskeg, swamps/bogs or to cross streams.

4. Snow Sleds, Toboggans or Komatiks

Liability, DCPD, Accident Benefits and Uninsured Automobile – no charge

DCPD and Optional Physical Damage

Except as otherwise stated for Pickups, 4x4s and Similar Vehicles Designed for Road Use, rate groups are established as follows:

If the value of the vehicle is less than \$15,000 the rate group for DCPD and optional physical damage (if purchased) may be based on the limit chosen by the insured subject to END 19 or the rate group may be established using list price new.

If the value of the vehicle is \$15,000 or more, the rate group for DCPD and optional physical damage (if purchased) must be established in accordance with the following conditions:

- a) Where the vehicle is newly acquired from a dealer, a copy of the purchase agreement (dated within the 15 days prior to the effective date of the insurance) must be attached to the application or the change request. The purchase agreement must confirm the vehicle's year, make, model, serial number and purchase price.
- b) In any other case, the value must be substantiated by a certificate (including photo) from an independent appraiser acceptable to the Servicing Carrier. The certificate must be obtained at the Applicant's expense and must be attached to the application or the change request.

C. Non-Pleasure Use

1. Public Vehicle

If the vehicle is used in the manner of a public vehicle, it must be rated in the Public Vehicles section of this manual in accordance with all the rules of that section (including the establishment of rate group).

2. Rentals and Driver Training

See Rule 435 Short Term Rentals and Rule 437 Driver Training Vehicles.

3. Other Non-Pleasure purposes

- a) If the Gross Vehicle Weight exceeds 1 tonne (2,200 lbs.) or is a snow groomer of any weight the vehicle is rated as a Commercial vehicle in accordance with all the rules of that section. The Rate group must be established using Rating Group Table II in the Commercial section of this manual.
- b) Otherwise, see the Special Use Factors on the rate page.

D. Premium Determination

The rate pages are to be used in conjunction with the following instructions:

1. Establish the territory.
2. Establish the vehicle type.
3. Establish the vehicle's rate group.
4. Establish a premium for each coverage from the rate page.
5. Apply accident and conviction surcharges if required as outlined in Rule 425.
6. Apply Rule 407:C if the period of insurance is less than one year (Snow Vehicles).

Rule 412: Antique and Classic Vehicles

A. Definition

A vehicle that is a collector's item, used only in parades, exhibitions, auto club activities and other such functions and not for regular transportation. The vehicle must have a special Antique Vehicle plate issued by the jurisdiction in which it is registered. If the jurisdiction does not issue such plates, the vehicle must be at least 30 years old. The vehicle must not be changed or modified in any way from the original manufacturer's product and must be coded as 67 under the Statistical Plan.

A "classic vehicle" is rated as an Antique Vehicle if it meets the preceding definition otherwise it is to be rated in the appropriate section of this manual according to its type and use.

B. Rating Notes

1. Appraisal

The value of the vehicle must be substantiated by a certificate from an independent appraiser (acceptable to the Servicing Carrier) who is a recognized authority on the valuation of antique vehicles. The certificate must be obtained at the insured's expense.

2. Amount of Insurance

END 19 (Limitation of Amount) is to be attached to the policy showing the appraised value of the automobile as the maximum amount of insurance.

END 19a (Valued Automobile) is not available.

C. Annual Premium Rates**1. Liability, DCPD, Accident Benefits, Uninsured Automobile:**

Charge 60% of private passenger rate Class 01 Driving Record 3 in the rating territory concerned.

2. Optional Physical Damage

Rates per \$1,000 of the appraised value of the vehicles are shown in the Schedule of Rates.

Factors for other deductibles when the base deductible is \$500:

Deductible	Collision	Comprehensive	Specified Perils
500	1.000	1.000	1.000
750	0.919	0.956	0.957
1,000	0.872	0.922	0.924
1,250	0.837	0.900	0.902
1,500	0.814	0.889	0.891
1,750	0.802	0.883	0.886
2,000	0.791	0.878	0.880
2,250	0.785	0.872	0.875
2,500 or more	0.779	0.867	0.870

3. Short Term Insurance

Apply Rule 407:C if the period of insurance is less than one year.

Rule 413: Endorsement Forms/ Wordings

Changes to standard approved forms are not permitted.

The Endorsement Section provides certain details and rating instructions for approved endorsement forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions.

Certain endorsements require a signature. Where no signature is obtained, the policy may be cancelled in accordance with the Statutory Conditions or the endorsement may be deleted and the policy rated accordingly.

If a vehicle is registered in both the husband's name and the wife's name, endorsements that require signature must be signed by both husband and wife.

If it is discovered that a policy is covering two vehicles (one registered in the husband's name and one in the wife's name), both signatures shall be required on any endorsements that require signature.

Provided the endorsement form does not indicate the expiry date of the policy and continues to refer to a particular vehicle (policy vehicle item number did not change), once an endorsement form has been signed, it need not be signed again on subsequent policy renewal terms.

Rule 414: Premiums**A. Premium Quotations**

The Agent/Broker is responsible for calculating premiums in accordance with this manual, including the "base" premiums applicable to experience (fleet) rated risks. Experience rated risk premiums are calculated at Driving Record 0.

Where there is any doubt on the matter, the Servicing Carrier will be pleased to assist in establishing risk classifications, but the Servicing Carrier shall not make premium quotations except where the manual does not provide for the particular coverage required. The Servicing Carrier shall require clarification from the Agent/Broker if the information on the application contradicts the quoted premium.

B. Manual Rates

The rates published in this manual are for annual policy terms. For six-month policies charge 52% of the annual premium **except** for Motorcycles/Mopeds, Snow Vehicles and Antique Vehicles. See the **Recreational Vehicle** section for rating instructions on these vehicles. Fleets as defined in Rule 438: Fleets are not eligible for six month policies.

C. Premium Rounding

The premium for each coverage shall be rounded to the nearest whole dollar. A premium that includes 50 cents or more shall be rounded up to the next whole dollar. e.g. 46.56 will be rounded up to \$47.00 and 46.44 will be rounded down to \$46.00.

This applies to all premium transactions, including refunds except where the policy is cancelled by registered letter at the request of the Agent/Broker or by the Servicing Carrier. In that event, the return premium shall **always** be rounded up to the next whole dollar (\$45.10 will be rounded up to \$46.00).

D. Minimum Premium/Minimum Retained Premium

Unless otherwise stated in any other section of this manual, the minimum premium for any automobile policy or renewal and, the minimum retained premium in the event of cancellation of the policy, is \$25, regardless of the term of insurance. The minimum retained premium must be stated on the declaration page of the policy.

Rule 415: Policy Term

Every policy or renewal shall be issued for a term of either one year or six months, excluding seasonal vehicles (motorcycles, mopeds, antique vehicles and snow vehicles) which shall be issued for one year. See also Rule 434: Purchasing Vehicles in Jurisdiction Where FA Does Not Operate and Rule 100.C Non Residents and Vehicle Not Registered in Jurisdiction.

A short term policy may be issued in the event that the vehicle/item is in transit in or through the jurisdiction, i.e. a single trip from a location within a jurisdiction in which Facility Association operates to another location within a jurisdiction in Canada or the continental U.S.A.

A short term policy may also be issued for a vehicle being temporarily operated in a jurisdiction in which it is not registered.

The Servicing Carrier may accept an application for a short term policy and issue the policy accordingly or accept an application for a 6 or 12 month term and a cancellation voucher signed to provide coverage for only the shortened term.

The premium for the policy shall be calculated using the highest rated territory of the originating jurisdiction and the applicable short term table in this manual, subject always to the minimum retained policy premium.

Policies subject to Rule 438 Fleets cannot be issued for a term of 6 months.

Rule 416: Policy Changes

A. A change to a policy shall not be processed if:

- a) The change is substantial e.g. the insured is covered under POL 1 and now requires POL 4 or 6 instead. A new policy may be necessary. If in doubt, the Agent/Broker should contact the Servicing Carrier for direction. If a new policy is required, a new application must be submitted. The existing policy shall be cancelled pro rata.
- b) There is a change of the jurisdiction in which a vehicle is registered and the vehicle must be registered in the new jurisdiction. The insurance on the vehicle must be cancelled.

Upon receipt of a copy of the replacing policy application or temporary liability card from the new jurisdiction, the refund shall be calculated on a pro rata basis, subject to the minimum retained premium.

B. Name of Insured When Adding or Deleting Vehicles

Leased Vehicles

- Where the insured has a leased vehicle and is returning the vehicle to the lessor and replacing it with an owned vehicle, provided there is no change in the name of the insured (the person who actually applied for the insurance), the change to remove the lessor's name from the policy and the vehicle substitution may be made by endorsement. A release of the lessor's interest must be obtained or comparable notification of the change must be sent to the lessor by registered mail.
- Where an insured has an owned vehicle, and is now obtaining a leased vehicle and disposing of the owned vehicle, the change to the vehicle and name of insured may be made by endorsement, provided there is no change in the name of the applicant, other than to add the lessor's name to the policy.
- In situations where the insured has an owned vehicle and a leased vehicle, separate policies may not be necessary for each vehicle. Where an insured has two or more vehicles leased from different leasing companies, a separate application is required for each vehicle.

Owned Vehicles

Two or More Names as Registered Owner of the Vehicle:

Where an application is received for vehicle(s) registered in two names, such as Pat and Drew Doe, the application must be signed by both parties. In the event the policy is to be cancelled at the insured's request, both signatures are required on the request for cancellation. If the situation is other than the applicant and spouse, refer to the Servicing Carrier prior to quoting or binding to verify the rating.

Two or More Vehicles Registered to Different Names:

If the applicant has vehicles leased from different leasing companies or, one vehicle registered for example in the father's name and one in the son's name, separate policies must be maintained.

C. Amending or Deleting Coverage on Vehicles with Lessees or Lienholders

Where optional physical damage coverage is being amended or deleted on a leased vehicle or a vehicle on which there is a lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the transaction.

D. Binding Coverage - Policy Changes

If the change involves a vehicle for which proof of insurance has been filed or is required, please also see Rule 426: Proof of Insurance. Before binding coverage the Agent/Broker must collect or assume responsibility for any indicated additional premium.

Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or 'rebuilt' a valid vehicle registration and at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier.

NOTE: No policy shall be written for vehicles branded 'nonrepairable'.

Procedure of notification

1. The Agent/Broker's procedure for reporting changes to the Servicing Carrier must be acceptable to the Carrier. . The request for change must be made in writing and specify the effective date and the effective time.
2. Faxed or mailed policy change requests are acceptable.
3. If the policy change request cannot be sent to the Servicing Carrier on the date the insured makes the request, it must be sent to the Servicing Carrier on the next working day.
4. The Servicing Carrier shall normally issue any required endorsement, updated Certificate of Insurance (if required) and permanent liability card (if required) within 30 days of the effective date of the change.
5. Coverage may not be shown as effective prior to the date and time that the request was received by the Agent/Broker from the insured, except when contractual coverage exists automatically under the policy and notice is given within the time permitted. A permissible policy change is in effect as of the time and date requested.
6. Where a vehicle is being added or substituted, a copy of the valid vehicle registration will be required with the request for the policy change. If the registration cannot

be submitted with the request for policy change, a copy of the registration must be submitted within 30 days of binding coverage.

Where a copy of the registration is not provided, the following shall apply:

- The vehicle(s) shall be added or substituted at the correct premium.
- If any registration is not provided within 30 days of the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter.
- If the missing registration(s) is provided before the cancellation takes effect, the policy may be reinstated.
- Agent/Broker may submit a new application for the vehicles meeting the registration requirement.

E. Deletions of Vehicles and Coverages

a) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the deletion is to be effected, the deletion shall take effect at 12:01 a.m. on the date that it was requested to be effective. In the event that the deletion was specifically requested to be effective at a time other than 12:01 a.m., the deletion shall be effected at 12:01 a.m. the following day.

For example: The Insured requests deletion of the vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on September 20. The Servicing Carrier will issue the policy change effective 12:01 a.m. September 5. If the Insured requested the deletion to be effective at 3:40 p.m. on September 5, the Servicing Carrier will delete the vehicle/ coverage effective 12:01 a.m. on September 6.

b) If the request for deletion is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the deletion was requested to be effected, the deletion shall take effect at 12:01 a.m. on the date that the deletion request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).

For example: The Insured requests deletion of a vehicle/coverage to be effective September 5. The deletion request is received by the Agent/Broker on October 10. The Servicing Carrier will delete the vehicle/coverage effective 12:01 a.m. October 10.

Note for a) and b)

If the date the request was received by the Agent/Broker is not evident the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier.

- a) In the event that the **vehicle has been sold**, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the vehicle shall be deleted the

day after the vehicle is sold regardless of what that date might be.

For example: The vehicle was sold June 5. The Servicing Carrier does not receive the request to delete until September 5. If the insured can produce a satisfactory bill of sale, the Servicing Carrier will delete the vehicle effective 12:01 a.m. June 6.

- b) In the event that a vehicle has been **written off** in a claim, deletion shall not be effected prior to the day after the loss occurred. If the request for vehicle deletion is received more than 30 days after the date of loss, the deletion shall be effected:

i) The day after the salvage is signed over to the insurer

or

ii) The date the policy is no longer under the temporary substitute auto provision, if that date is later than the date salvage was signed over.

For example: The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to delete the vehicle effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will delete the vehicle effective 12:01 a.m. June 21.

- c) In the event the insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card, the Servicing Carrier shall delete effective the date that replacement coverage took effect.

Servicing Carriers shall proceed with deletion as outlined in a) or b) unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points c), d) or e) exist.

F. New or Replacement Driver

If the change includes an additional or replacement driver, the Servicing Carrier shall be required to verify the driving history by ordering:

- a) Driver Record Abstract must be obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years. Driver Record Abstracts are not to be obtained on experienced rated risks or for the operators of any Snow Vehicles, Dirt Bikes, All Terrain Vehicles or Antique Vehicles to be insured.
- b) Previous Insurance History must be obtained on the additional or replacement driver(s). This may be an

electronic report ordered from a service provider, letters from previous carriers or telephone calls to previous carriers (which must be properly documented on file including name of persons spoken to, date, time etc.). Insurance history is not required for Snow Vehicles, Dirt Bikes, All Terrain Vehicles or Antique Vehicles. See special instructions under Fleets and Garage Sections.

If the information is different from that reported, to the extent that the premium or coverage requires amendment the Servicing Carrier shall promptly issue a correcting endorsement.

G. Not Applicable

H. Midterm Policy Change Premium Calculation

In regard to the period licensed, period of ownership, the period since the date of an accident, the period since the date of a conviction, the rating is always based on the position as at the effective date of the policy period, (or, in the case of a subsequent addition/substitution of a driver or addition of a vehicle as at the addition/substitution date). Midterm rerating is NOT permissible in respect of changes that occur in regard to those matters during the period of insurance merely because of the lapse of time. Midterm change due to age is permissible, provided a request is received by the Servicing Carrier within 30 days of the birthday. If the request is received after 30 days, then the change will be effective at 12:01am following the date the Servicing Carrier receives the request, and back dating will not be permissible.

Rates to be used

Addition of a vehicle:

Rates in effect at the effective date of the transaction.

Addition of a coverage or other midterm transactions:

Rates in effect at the start of the policy period.

Method of premium calculation:

Premiums for midterm policy changes are calculated (pro rata) by using the Day Table except in the case of Snow Vehicles, Motorcycles/Mopeds and Antique Vehicles. For those vehicles, Short Term tables 3 and 4 are to be used for all coverages except Comprehensive/Specified Perils for which the Day Table is used.

Minimum premiums for midterm changes:

A minimum additional premium of \$5 shall be charged for any transaction that includes one or more of the following, regardless of the period of insurance:

- addition of a vehicle or a coverage
- increase of a Liability limit
- decrease of a deductible

Note 1: Any additional premium of **less** than \$5 may be waived by the Servicing Carrier unless mentioned above. Return premiums may not be waived.

Note 2: When a vehicle, not newly acquired, is substituted for another on the policy there will be a \$50 charge for each such substitution in excess of 2 in a 30 day period or more than 12 in a 12 month period.

Rule 417: Renewals

A. Before issuing a Renewal:

If the renewal involves a vehicle for which proof of insurance has been filed or is required – see Rule 426 Proof of Insurance.

Experience Rated, Garage and Commercial Risks may require the Agent/Broker to determine whether the information on record and/or coverages need revision or updating.

A Driver Record Abstract must be obtained for those risks where eligibility or rating is dependent upon driving history. These must be ordered on all drivers prior to every renewal (for six month policies every other renewal).

Renewals shall only be offered on policies for annual or six month terms.

NOTE: Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police shall be non-renewed.

B. Not Applicable

C. Accidents Occurring Between Renewal Process Date & Effective Date

Once a renewal or offer to renew has been processed, and the Servicing Carrier receives notice of an at fault loss that occurred prior to the renewal's effective date, the Servicing Carrier shall amend the renewal rating accordingly.

D. Renewal Processing

1. Other than Direct Billing

Servicing Carrier Responsibilities

The renewal documents shall be issued by the Servicing Carrier and must reach the Agent/Broker's address no later than 30 days prior to the policy's current expiry date.

Agent/Broker Responsibilities

Before releasing any renewal documents the Agent/Broker must collect or assume responsibility for the full renewal premium. In the case of experience (fleet) rated risks, where renewals may be late due to missing information, the Agent/Broker is responsible for the premium calculated at Driving Record 0.

For other than experience rated risks, if the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the insured and

Collect a downpayment based on the estimated annual premium for the upcoming renewal term.

Or

Obtain a fully completed premium finance contract together with the full downpayment required and promptly send that contract to the premium finance company.

Renewal not accepted

If the renewal is not accepted by the Insured, the Agent/Broker must submit one of the following acceptable evidence of renewal refusal to the Servicing Carrier:

- a) Return all the renewal documents (including liability cards) to the Servicing Carrier;
OR
- a) Written confirmation that the renewal has been returned complete with liability cards to the Agent/Broker AND that the documents were destroyed in the Agent/Broker's office;
OR
- b) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date.

If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater.

Renewals where acceptable evidence of refusal has been submitted to the Servicing Carrier for cancellation may not be reissued unless the Servicing Carrier receives instructions no later than the renewal's effective date and the Agent/Broker collects or assumes responsibility for the full premium as outlined above.

If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.

2. Direct Billing Renewals

Servicing Carrier Responsibilities

- a) For each policy an offer to renew shall be issued by the Servicing Carrier. The offer to renew must reach the insured's last known address no later than 30 days prior to the policy's current expiry date.
- b) The payment due date must be clearly indicated on the offer to renew and must be the same as the policy's current expiry date.
- c) If the required premium is received by the Servicing Carrier no later than 15 days after the payment due date, the Servicing Carrier shall promptly issue the appropriate renewal documents to the insured.
- d) The renewal documents must not be released by the Servicing Carrier until the full premium is received or the required first payment is received on time by the Servicing Carrier (by first payment due date if a deferred premium payment plan is available). If this rule is followed, neither the Carrier nor the agent/broker incurs any responsibility for the premium. If the Servicing Carrier follows any other unauthorized procedure, the Servicing Carrier will be responsible for the earned premium for the time on risk calculated on a pro rata basis and will be required to stop offering Direct Bill option.

Payment Not Received

If the required payment is not received by the Servicing Carrier within 15 days of the payment due date, the policy shall be treated as though it has expired and the Servicing Carrier shall advise the Agent/Broker accordingly within the following 10 days.

Rule 418: Cancellations

A. Midterm Cancellation - Effective Date

1. Received by Agent/Broker or Servicing Carrier within 30 days

If the request for a midterm cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the cancellation is to be effected, and no effective time is requested, the cancellation shall take effect at 12:01 a.m. on the date it was requested to be effective. In the event that the cancellation was specifically requested to be effective at a time other than 12:01 a.m., the cancellation shall be effected at 12:01 a.m. the following day.

For example: The Insured requests a midterm cancellation of the policy to be effective August 5. The cancellation request is received by the Agent/Broker on August 20. The Servicing Carrier shall cancel the policy effective 12:01

a.m. August 5. If the Insured requested cancellation to be effective at 3:40 p.m. on August 5, the Servicing Carrier shall cancel the policy effective 12:01 a.m. on August 6.

2. Received by Agent/Broker or Servicing Carrier after 30 days

If the request for cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the cancellation was requested to be effected, the cancellation shall take effect at 12:01 a.m. on the date that the cancellation request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).

For example: The Insured requests cancellation of the policy to be effective September 5. The cancellation request is received by the Agent/Broker on October 10. The Servicing Carrier shall cancel the policy effective 12:01 a.m. October 10.

Note for 1 and 2

If the date the request was received by the Agent/Broker is not evident the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier.

3. Received by Servicing Carrier after 30 days and vehicle sold

In the event that the vehicle has been sold, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the policy shall be cancelled the day after the vehicle is sold regardless of what that date might be.

For example: The vehicle was sold June 5. The Servicing Carrier does not receive the request to cancel until September 5. If the insured can produce a satisfactory bill of sale, the Servicing Carrier will cancel the policy effective 12:01 a.m. June 6.

4. In the event of a total loss

In the event that a vehicle has been written off in a claim, cancellation shall be effected:

- a) The day after the salvage is signed over to the insurer,
or
- b) The date the policy is no longer providing coverage on a rental vehicle under the temporary substitute auto provision, if that date is later than the date salvage was signed over.

For example: The vehicle has been written off in a claim June 1. On September 1 the Servicing Carrier receives a request to cancel the policy effective June 1. Upon checking with the claims department, the Servicing Carrier ascertains that salvage was signed over to the claims department on June 15. However, the insured had a rental vehicle covered under the policy's temporary substitute auto coverage until June 20. The Servicing Carrier will cancel the policy effective 12:01 a.m. June 21.

5. Coverage placed in Voluntary Market

In the event the insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card, the Servicing Carrier shall cancel the policy effective the date that replacement coverage took effect.

Servicing Carriers shall proceed with cancellation as outlined in points 1 or 2 unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points 3, 4 or 5 exist.

B. Policies with Lessors or Lienholders

If the policy is being cancelled at the insured's request, a release of interest must be obtained from the lessor or the lienholder. In the event the Servicing Carrier does not receive a release of interest from the lessor, a notice is to be sent to the lessor by registered mail to advise that the policy is being cancelled and the effective date of cancellation. If no release is received from the lienholder, a notice is to be sent to the lienholder (registered mail is not required) to advise that the policy is being cancelled and the effective date of cancellation.

If the policy is being cancelled at the Agent/Brokers request or Servicing Carrier's initiative by registered letter, a copy of the registered letter must be sent to the lessor or lienholder by registered mail.

C. Where Proof of Insurance Has Been Filed

If proof of insurance has been filed, the notice period required by the authority must expire before cancellation can be effected, and therefore the Servicing Carrier shall cancel the policy effective the date the notice period expires – see Rule 426: Proof of Insurance.

D. Policy is Financed Through a Premium Finance Company

If a return premium is payable on a policy financed with a premium finance company, the gross refund is to be sent directly to the premium finance company **regardless of the reason** for cancellation. The Agent/Broker's account shall be debited with the amount of the premium refund sent to the premium finance company.

E. Cancellation – Procedures

1. Cancellation at the request of the Insured or the Premium Finance Company – Broker Bill & Direct Bill

Cancellation requested by the insured or the premium finance company under power of attorney must be made in writing in a format suitable to the Servicing Carrier.

The Facility Association shall accept faxed signed and dated cancellation requests.

The return premium shall be calculated as follows:
Motorcycles, Mopeds, Snow Vehicles, and Antique Vehicles use Short Term Table 3 or 4 for all coverages

except Comprehensive/Specified Perils and Short Term Table 1 or 2 for Comprehensive/Specified Perils subject to any applicable minimum retained premium.

All other vehicles being placed in the voluntary market calculate on a pro rata basis using the Day Table subject to any applicable minimum retained premium

All other vehicles not being placed in the voluntary market use Short Term Table 1 or 2 subject to any applicable minimum retained premium.

If the policy is on Broker Bill, the Servicing Carrier shall credit the Agent/Broker's account with the unearned premium refundable unless the premium is financed through a premium finance company.

2. Cancellation at the request of the Agent/Broker – Broker Bill

When additional premium cannot be collected on original quote

If the Agent/Broker cannot collect the additional premium arising from an increase to the premium originally quoted for new business:

- a) The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the insured,
- or**
- b) The Agent/Broker must have the policy signed off. The Facility Association shall accept faxed signed cancellation requests.

If the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of those increases, the earned premium for cancellation shall be calculated pro rata on the Agent/Broker's originally quoted premium. Otherwise, the earned premium shall be calculated pro rata on the revised premium. If a subsequent application is submitted by the same Agent/Broker to the same Servicing Carrier for substantially the same risk within 30 days of the effective date of cancellation of the first policy and, the Agent/Broker reports non-payment of additional premium, the earned premium shall be calculated pro rata on the revised premium.

Note: For policies for which premium is paid direct to the Servicing Carrier and the Carrier initiates cancellation the words 'agent/broker' will be read to mean Servicing Carrier.

When outstanding premium cannot be collected in all other cases

Agent/Broker Responsibilities

If cancellation of a policy is requested by the Agent/Broker due to inability to collect the full policy/renewal premium or a subsequent additional premium, the Agent/Broker will be responsible for the time on risk charge which will be pro rata of the full premium.

The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the insured.

Servicing Carrier Responsibilities

The Servicing Carrier shall promptly issue a registered notice of cancellation in accordance with the Statutory Conditions. The earned premium for cancellation shall be calculated pro rata on the full term premium at the time of cancellation.

When the Servicing Carrier issues a registered letter of cancellation, any unearned premium shall be refunded directly to the insured (unless the policy is financed through a premium finance company) and the Agent/Broker's account shall be debited for the amount of the refund and credited for the unearned premium.

3. Cancellation of Late Issued Renewals

If the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the insured and collect a downpayment based on the estimated annual premium (or the estimated semi-annual premium for 6 month policies) for the upcoming renewal term.

Once the renewal is issued, if the insured does not accept the renewal premium, the Agent/Broker shall advise the Servicing Carrier of the amount of premium collected and request that notice of cancellation be issued to the insured or shall have the insured sign off the policy.

The Servicing Carrier shall then issue a registered letter of cancellation in accordance with the Statutory Conditions or issue the necessary cancellation documents. The earned premium shall be calculated pro rata based on the previous term premium.

4. Flat Cancellation

New Policy

Flat cancellation of a new policy is not allowed except as provided under Rule 418.E.6 Flat Cancellation Exceptions.

Additional Premium Policy Change

Flat cancellation of an additional premium policy change is not allowed.

Renewal

If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 417) is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be responsible for earned premium. A written request acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of evidence of renewal refusal.

5. Cancellation of Renewals in Outlying Areas

No longer applicable

6. Flat Cancellation Exceptions

1. Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.
2. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat.
3. If a cheque or electronic payment received for a new policy or renewal premium or, for the first installment thereof is not honoured by the financial institution, flat cancellation shall be allowed to the Agent/Broker provided that:
 - a) the cheque was dated and issued on or before the effective date of the policy period concerned or the electronic payment was made on or before the effective of the policy period concerned; and
 - b) the cheque was immediately deposited; and
 - c) in the case of a first installment, the amount of the cheque or electronic payment was sufficient to meet the Servicing Carrier's requirement or if financed under a contract with a premium finance company the full down payment required under the terms of the contract; and
 - d) The return of the cheque by the financial institution or dishonour of the electronic payment is promptly reported to the Servicing Carrier. A copy of the cheque front and back or copy of the dishonour notice must be provided to the Servicing Carrier.

However, on the registered letter of cancellation to the insured, the Servicing Carrier shall request payment of the full pro rata time on risk charge.

7. Cancellation initiated by the Servicing Carrier

Non-Payment – Direct Bill

If premiums are paid directly to the Servicing Carrier, the Servicing Carrier may cancel an insurance policy for non-payment of premium. The earned premium shall be calculated pro rata.

Other Circumstances

The Servicing Carrier may not otherwise cancel an insurance policy unless approval of such action is contained elsewhere in this manual or is obtained in the manner prescribed by the Association's Board of Directors.

F. Refund Calculation

1. Insured's Request

For a policy cancellation requested by or on behalf of the insured (e.g. requested by a premium finance company) the premium refund shall be calculated in accordance with the Short Term Tables, unless a pro rata cancellation is being allowed because the risk (excluding Motorcycles, Mopeds, Snow Vehicles and Antique Vehicles) is being placed in the voluntary market.

2. Any Other Reason

Where the policy is being cancelled for any other reason (e.g. by registered letter) the premium refund shall be calculated on a pro rata basis using the Day Table.

Rule 419: Time on Risk Tables

A. Pro Rata

Calculation for Endorsements & Cancellations

Using the Day Table on the next page:

1. Determine the percent that corresponds to the policy's expiry month and day. For example March 26 is .233. Express the policy's expiry date in a decimal format by combining the year and the fraction. March 26, 1999 would become 1999.233.
2. Determine the percent that corresponds to the effective date of the policy change or cancellation and express that date in a decimal format. If the effective date of policy change is November 20, 1998 that would be expressed as 1998.888. Note that if the effective date of change or cancellation is February 29, it should be treated as February 28.
3. Subtract the second number from the first.

Policy expiry date	1999.233
Policy change date	1998.888
Refund/change percentage	.345
4. Where the policy is a six month policy, double the refund/change percentage.
5. For a policy cancellation, the refund is calculated by multiplying the policy premium as of the cancellation date by the refund/change percentage. The policy premium is the full term premium for the coverage in force at the time of cancellation. Minimum retained premium must be taken into consideration.
6. For a policy change, the additional/return premium is obtained by multiplying the full term premium for the change by the refund/change percentage.

B. (Pro Rata)

January			February			March			April			May			June		
Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year
1	.003	1	1	.088	32	1	.164	60	1	.249	91	1	.332	121	1	.416	152
2	.005	2	2	.090	33	2	.167	61	2	.252	92	2	.334	122	2	.419	153
3	.008	3	3	.093	34	3	.170	62	3	.255	93	3	.337	123	3	.422	154
4	.011	4	4	.096	35	4	.173	63	4	.258	94	4	.340	124	4	.425	155
5	.014	5	5	.099	36	5	.175	64	5	.260	95	5	.342	125	5	.427	156
6	.016	6	6	.101	37	6	.178	65	6	.263	96	6	.345	126	6	.430	157
7	.019	7	7	.104	38	7	.181	66	7	.266	97	7	.348	127	7	.433	158
8	.022	8	8	.107	39	8	.184	67	8	.268	98	8	.351	128	8	.436	159
9	.025	9	9	.110	40	9	.186	68	9	.271	99	9	.353	129	9	.438	160
10	.027	10	10	.112	41	10	.189	69	10	.274	100	10	.356	130	10	.441	161
11	.030	11	11	.115	42	11	.192	70	11	.277	101	11	.359	131	11	.444	162
12	.033	12	12	.118	43	12	.195	71	12	.279	102	12	.362	132	12	.447	163
13	.036	13	13	.121	44	13	.197	72	13	.282	103	13	.364	133	13	.449	164
14	.038	14	14	.123	45	14	.200	73	14	.285	104	14	.367	134	14	.452	165
15	.041	15	15	.126	46	15	.203	74	15	.288	105	15	.370	135	15	.455	166
16	.044	16	16	.129	47	16	.205	75	16	.290	106	16	.373	136	16	.458	167
17	.047	17	17	.132	48	17	.208	76	17	.293	107	17	.375	137	17	.460	168
18	.049	18	18	.134	49	18	.211	77	18	.296	108	18	.378	138	18	.463	169
19	.052	19	19	.137	50	19	.214	78	19	.299	109	19	.381	139	19	.466	170
20	.055	20	20	.140	51	20	.216	79	20	.301	110	20	.384	140	20	.468	171
21	.058	21	21	.142	52	21	.219	80	21	.304	111	21	.386	141	21	.471	172
22	.060	22	22	.145	53	22	.222	81	22	.307	112	22	.389	142	22	.474	173
23	.063	23	23	.148	54	23	.225	82	23	.310	113	23	.392	143	23	.477	174
24	.066	24	24	.151	55	24	.227	83	24	.312	114	24	.395	144	24	.479	175
25	.068	25	25	.153	56	25	.230	84	25	.315	115	25	.397	145	25	.482	176
26	.071	26	26	.156	57	26	.233	85	26	.318	116	26	.400	146	26	.485	177
27	.074	27	27	.159	58	27	.236	86	27	.321	117	27	.403	147	27	.488	178
28	.077	28	28	.162	59	28	.238	87	28	.323	118	28	.405	148	28	.490	179
29	.079	29				29	.241	88	29	.326	119	29	.408	149	29	.493	180
30	.082	30				30	.244	89	30	.329	120	30	.411	150	30	.496	181
31	.085	31				31	.247	90				31	.414	151			
July			August			September			October			November			December		
Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year
1	.499	182	1	.584	213	1	.668	244	1	.751	274	1	.836	305	1	.918	335
2	.501	183	2	.586	214	2	.671	245	2	.753	275	2	.838	306	2	.921	336
3	.504	184	3	.589	215	3	.674	246	3	.756	276	3	.841	307	3	.923	337
4	.507	185	4	.592	216	4	.677	247	4	.759	277	4	.844	308	4	.926	338
5	.510	186	5	.595	217	5	.679	248	5	.762	278	5	.847	309	5	.929	339
6	.512	187	6	.597	218	6	.682	249	6	.764	279	6	.849	310	6	.932	340
7	.515	188	7	.600	219	7	.685	250	7	.767	280	7	.852	311	7	.934	341
8	.518	189	8	.603	220	8	.688	251	8	.770	281	8	.855	312	8	.937	342
9	.521	190	9	.605	221	9	.690	252	9	.773	282	9	.858	313	9	.940	343
10	.523	191	10	.608	222	10	.693	253	10	.775	283	10	.860	314	10	.942	344
11	.526	192	11	.611	223	11	.696	254	11	.778	284	11	.863	315	11	.945	345
12	.529	193	12	.614	224	12	.699	255	12	.781	285	12	.866	316	12	.948	346
13	.532	194	13	.616	225	13	.701	256	13	.784	286	13	.868	317	13	.951	347
14	.534	195	14	.619	226	14	.704	257	14	.786	287	14	.871	318	14	.953	348
15	.537	196	15	.622	227	15	.707	258	15	.789	288	15	.874	319	15	.956	349
16	.540	197	16	.625	228	16	.710	259	16	.792	289	16	.877	320	16	.959	350
17	.542	198	17	.627	229	17	.712	260	17	.795	290	17	.879	321	17	.962	351
18	.545	199	18	.630	230	18	.715	261	18	.797	291	18	.882	322	18	.964	352
19	.548	200	19	.633	231	19	.718	262	19	.800	292	19	.885	323	19	.967	353
20	.551	201	20	.636	232	20	.721	263	20	.803	293	20	.888	324	20	.970	354
21	.553	202	21	.638	233	21	.723	264	21	.805	294	21	.890	325	21	.973	355
22	.556	203	22	.641	234	22	.726	265	22	.808	295	22	.893	326	22	.975	356
23	.559	204	23	.644	235	23	.729	266	23	.811	296	23	.896	327	23	.978	357
24	.562	205	24	.647	236	24	.732	267	24	.814	297	24	.899	328	24	.981	358
25	.564	206	25	.649	237	25	.734	268	25	.816	298	25	.901	329	25	.984	359
26	.567	207	26	.652	238	26	.737	269	26	.819	299	26	.904	330	26	.986	360
27	.570	208	27	.655	239	27	.740	270	27	.822	300	27	.907	331	27	.989	361
28	.573	209	28	.658	240	28	.742	271	28	.825	301	28	.910	332	28	.992	362
29	.575	210	29	.660	241	29	.745	272	29	.827	302	29	.912	333	29	.995	363
30	.578	211	30	.663	242	30	.748	273	30	.830	303	30	.915	334	30	.997	364
31	.581	212	31	.666	243				31	.833	304				31	1.000	365

C. Short Term Tables

1. Motorcycles, Mopeds, Antique Vehicles.

Use Short Term Table 3 for all coverages other than Comprehensive/Specified Perils which are subject to Short Term Table 1 or 2.

2. Snow Vehicles

Use Short Term Table 4 for all coverages other than Comprehensive/Specified Perils which are subject to Short Term Table 1 or 2.

3. All Other Vehicles

For a policy cancellation use Short Term Table 1 or 2. For a short term policy, use Short Term Table 1.

Cancellation requested by or on behalf of Insured

1. Referring to the Day Table calculate the number of days the policy has been in force.
2. Referring to Table No. 1 (in the case of an annual policy) or Table No. 2 (in the case of a six-month policy), determine the "Percentage of premium".

3. Subtract that percentage from 100% to determine the "refund percentage".

4. Apply the refund percentage to the full term policy premium as at the cancellation date. Minimum retained premium must be taken into consideration.

Calculating premium for a Short Term policy:

1. Referring to the Day Table, calculate the number of days the policy has been in force.
2. Referring to Table No. 1, determine the "Percentage of premium".
3. Apply that percentage to the annual premium. Minimum retained premium must be taken into consideration.

SHORT TERM TABLE No. 1				SHORT TERM TABLE No. 2			
ANNUAL POLICIES				SIX MONTH POLICIES			
Days in force	% of Premium	Days in force	% of Premium	Days in force	% of Premium	Days in force	% of Premium
1-3	8	181-184	55	1	15	87-88	58
4-7	9	185-188	56	2-3	16	89-90	59
8-11	10	189-192	57	4-5	17	91-92	60
12-15	11	193-195	58	6-7	18	93-94	61
16-19	12	196-199	59	8-9	19	95-96	62
20-23	13	200-203	60	10-11	20	97-98	63
24-26	14	204-207	61	12-13	21	99-100	64
27-30	15	208-211	62	14-15	22	101-102	65
31-34	16	212-215	63	16-17	23	103-104	66
35-38	17	216-219	64	18-19	24	105-106	67
39-42	18	220-222	65	20-21	25	107-108	68
43-46	19	223-226	66	22-23	26	109-110	69
47-49	20	227-230	67	24-25	27	111-112	70
50-53	21	231-234	68	26-27	28	113-114	71
54-57	22	235-238	69	28-29	29	115-116	72
58-61	23	239-242	70	30-31	30	117-118	73
62-65	24	243-245	71	32-33	31	119-120	74
66-69	25	246-249	72	34-35	32	121-123	75
70-73	26	250-253	73	36-37	33	124-125	76
74-76	27	254-257	74	38-39	34	126-127	77
77-80	28	258-261	75	40-41	35	128-129	78
81-84	29	262-265	76	42-43	36	130-131	79
85-88	30	266-268	77	44-45	37	132-133	80
89-92	31	269-272	78	46-47	38	134-135	81
93-96	32	273-276	79	48-49	39	136-137	82
97-99	33	277-280	80	50-51	40	138-139	83
100-103	34	281-284	81	52-53	41	140-141	84
104-107	35	285-288	82	54-55	42	142-143	85
108-111	36	289-292	83	56-57	43	144-145	86
112-115	37	293-296	84	58-59	44	146-147	87
116-119	38	297-299	85	60-62	45	148-149	88
120-122	39	300-303	86	63-64	46	150-151	89
123-126	40	304-307	87	65-66	47	152-153	90
127-130	41	308-311	88	67-68	48	154-155	91
131-134	42	312-315	89	69-70	49	156-157	92
135-138	43	316-318	90	71-72	50	158-159	93
139-142	44	319-322	91	73-74	51	160-161	94
143-146	45	323-326	92	75-76	52	162-163	95
147-149	46	327-330	93	77-78	53	164-165	96
150-153	47	331-334	94	79-80	54	166-167	97
154-157	48	335-338	95	81-82	55	168-169	98
158-161	49	339-341	96	83-84	56	170-171	99
162-165	50	342-345	97	85-86	57	172 or more	100
166-169	51	346-349	98				
170-172	52	350-353	99				
173-176	53	354 or more	100				
177-180	54						

D. Short Term Tables No. 3 and No. 4 (seasonal use vehicles)

These tables apply to all coverages except Comprehensive or Specified Perils for Motorcycles, Mopeds, Snow Vehicles and Antique Vehicles. For Comprehensive or Specified Perils coverage use Short Term Table No. 1 or No. 2 or a pro rata calculation, depending upon the circumstances.

1. For each full month that insurance was provided, charge the corresponding "Percentage of annual premium" indicated below.
2. For part of a month charge pro-rata of the percentage applicable to the complete month. For example, in respect of a motorcycle insurance that commences on June 7th:

**30 days minus 6 days = 24; 24 divided by 30 = .8;
8 times 20% = 16% for the month of June.**

SHORT TERM TABLE No. 3			
Motorcycles & Mopeds and Antique Vehicles			
Excluding Comprehensive/Specified Perils			
Period	Percentage of annual premium	Period	Percentage of annual premium
January	Nil	July	20
February	Nil	August	20
March	5	September	10
April	10	October	5
May	10	November	Nil
June	20	December	Nil

3. The tables below apply to seasonal use/Canadian conditions. If there is use outside the season or Canada during a month where the table indicates the charges as "Nil" there shall be an additional premium charged for that month equal to pro-rata of the annual premium. The surcharge for U.S. exposure is applicable, except where the vehicle is used for personal use only and proof of insurance is not required.

Example 1: The Insured has a motorcycle that he wishes to trailer down to Florida to use during the months of November and December in addition to regular use for the year in Charlottetown. The annual premium is \$1,250 excluding any premium calculation for November and December. Using the Pro Rata Day Table, calculate the pro rata fraction for the months of November and December (.164) and apply that to the total annual premium. The additional premium charge for November and December will be \$205.

Example 2: The Insured has a motorcycle that will be converted for use on snow and ice for the months of November through February in addition to regular use for the remaining months of the year. The annual premium is \$1,250 excluding any premium calculation for November, December, January, February. Using the Pro Rata Day Table, calculate the pro rata factor for the months of November through February (.326) and apply that to the total annual premium. The additional premium charge for November through February will be \$408.

SHORT TERM TABLE No. 4			
Snow Vehicles			
Excluding Comprehensive/Specified Perils			
Period	Percentage of annual premium	Period	Percentage of annual premium
January	25	July	Nil
February	25	August	Nil
March	15	September	Nil
April	Nil	October	Nil
May	Nil	November	10
June	Nil	December	25

Rule 420: Not applicable

Rule 421: Reinstatements

A. A policy may only be reinstated if:

1. The Servicing Carrier receives instructions not later than **the day before** the cancellation takes effect. This includes instructions from a premium finance company. Where the Agent/Broker has not forwarded payments to a premium finance company, the policy cannot be reinstated. Cancellation takes effect at 12:01 am. E.g. If the policy is to be cancelled effective July 1, the request for reinstatement must be received by the Servicing Carrier before midnight June 30. If the cancellation has taken effect, the policy cannot be reinstated and a new application must be completed. Any unpaid earned premium under the policy due to the Servicing Carrier must be paid with the new application.
2. The policy was cancelled for non-payment, and the full required premium is received (by cash, money order or certified cheque from the insured) or there is written confirmation from the Agent/Broker assuming full responsibility for that premium. Where a refund cheque accompanied the registered letter, the amount of the refund cheque must also be obtained from the insured (by cash, money order or certified cheque) or the Agent/Broker shall assume full responsibility for that amount.

B. When a policy is reinstated

When a policy is reinstated, the Servicing Carrier shall issue a notice of reinstatement. If necessary, the Agent/Broker or Servicing Carrier shall issue a temporary or permanent liability card. If proof of insurance was cancelled, the necessary proof of insurance shall be reissued.

Rule 422: Commission Schedule

The commission rates are:

	Experience Rated	Individually Rated
Cabin or Home Trailers		
Other private type Trailers		
Motor Homes		
Camper Units		
a) Used for pleasure purposes only:		
Class 10, 11, 12	7.5%	9%
All other private passenger classes	7.5%	11%
b) Used for other purposes: use the commission rate applicable to the class applicable to the use		
Motorcycles & Mopeds*	7.5%	7.5%
All Terrain Vehicles*	7.5%	7.5%
Snow Vehicles*	7.5%	7.5%
*including use of the above vehicles for police/fire department or commercial use		

For the purpose of determining Commission Rates, the expression 'Private Passenger Vehicles' includes Antique/Classic automobiles, Commercial-Type vehicles that are rated as Private Passenger vehicles and Driving School vehicles (Class 07), but excludes vehicles rated as Commercial or Public vehicles, Fire and Police Department vehicles (Class 53) and Funeral vehicles (Class 75).

Rule 423: Not applicable

Rule 424: Definition of Accident

A. What Is A Chargeable Accident

A chargeable (at fault) accident is an occurrence resulting in damage to persons or property arising out of the ownership, use or operation of a vehicle, in consequence of which:

1. An amount has been paid or would have been paid but for the existence of provincial Direct Compensation laws or agreements,
or
2. A loss remains unsettled or unpaid,
or
3. A civil suit is pending **in respect of** Liability or Collision

A chargeable accident is always taken into account in rating even if there was no insurance in effect or the loss was repaid to the insurer by or on behalf of the insured or if the insured chose not to present the claim.

B. What Is Not A Chargeable Accident

An occurrence shall not be regarded as a chargeable accident if:

1. The insured's degree of fault is determined as zero under the relevant provincial fault determination laws or agreements or dispute resolution mechanism.
2. Damage to the applicant's vehicle
 - a) resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours;
 - b) occurred while the vehicle was legally parked and is reported to police within 24 hours;
 - c) resulted from collision with a wild or domestic animal;
 - d) is legally recoverable from the owner or driver of an uninsured or unidentified automobile.

Note: The words "loss(es)" and "claim(s)" where used in this manual are considered to have the same meaning as the word "accident."

The words "at fault" and "chargeable" where used in this manual are considered to have the same meaning.

C. How To Allocate Chargeable Accidents

No accident shall be used more than once in determining the premium for vehicles insured through Facility Association by the same Servicing Carrier (whether or not on the same policy).

A chargeable accident will affect the rating of the Liability, DCPD and Collision coverages.

When an occasional driver (including male or female under age 25) is responsible for a chargeable accident, the accident must be included for rating purposes. If the occasional driver is removed from the policy, the accident shall be assigned to the vehicle on which it occurred. At new business, where there are multiple vehicles and multiple drivers insured on a policy, any claims shall be assigned first to the vehicle for which the responsible driver is principal operator regardless of which vehicle was involved in the claim. If the responsible driver is principal operator of more than one vehicle, the claim shall be assigned first to the vehicle involved in the claim and if this is not possible, to the vehicle which that person principally operates that produces the highest premium. At renewal, any at fault accidents which occurred during the policy term shall be assigned to the vehicle on which they occurred.

For example: A new application is received. Applicant is principal operator of vehicle 1 and has had 2 losses on vehicle 1 and 1 loss on vehicle 2. Spouse is principal operator of vehicle 2 and has had 1 loss on vehicle 1 and 1 loss on vehicle 2. For purposes of allocating accidents, the 3 accidents the applicant has had will be allocated to vehicle 1 and the 2 accidents the spouse has had will be allocated to vehicle 2.

The term 'vehicle' includes 'one for which it has been substituted'.

The following table illustrates how chargeable accidents are to be applied in the rating of other types of vehicles if they cannot be assigned to the vehicle actually involved

Type of vehicle involved in the accident	Type of vehicle to which the accident can be applied
Private Passenger	Private Passenger, Motorhome, Light Commercial, Taxi or Garage
Light Commercial	Commercial, Private Passenger, Motorhome or Garage
Commercial	Commercial or Garage
Public (excluding Taxi)	Public (excluding Taxi)
Taxi	Taxi or Private Passenger
Motorhome	Motorhome, Private Passenger or Light Commercial
Motorcycle	Motorcycle
Garage	Garage
All Terrain or Snow Vehicle	All Terrain or Snow Vehicle

Note: "Type of vehicle" means the section of the manual in which the vehicle was or would have been rated.

For example: A car is rated as a private passenger vehicle and the insured had an at fault accident. The insured is now going to begin using the vehicle as a taxi. The accident that occurred while the vehicle was rated for personal use will continue to be applied when the insured begins using the vehicle as a taxi.

Where an at fault accident is being charged against a vehicle showing on the policy and that vehicle is deleted from the policy or mandatory coverage on that vehicle is removed or suspended, the at fault accident shall be re-assigned on the following basis:

- to a remaining vehicle with active mandatory coverage i.e. not deleted or suspended
- to the vehicle that produces the highest premium where there is more than one remaining vehicle
- effective the date coverage on the original vehicle was deleted or suspended

Rule 425: Accident and Conviction Surcharges

These surcharges are applicable to Liability (including Passenger Liability), DCPD and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated.

A. Accidents

Accident surcharges are assessed in accordance with the Surcharge Schedule for chargeable accidents that occurred during the 36 months immediately preceding the effective date of the commencement of the insurance.

1. At New Business

No accident shall be used more than once in determining the premium for vehicles insured through Facility Association by the same Servicing Carrier (whether or not on the same policy).

As long as there is a Class 05 or Class 06 premium charged on the policy, accidents relating to Class 05 or Class 06 drivers shall only be used to calculate surcharges on the Class 05 or Class 06 premium. The Class 05 or Class 06 premium develops its own surcharge independent of the underlying class.

If the only vehicle(s) on the policy are private type trailers as described under Recreational Vehicles, surcharges shall be assessed on the Collision premium only.

Accidents arising from the ownership of any vehicle other than the described vehicle are not to be considered.
For example: The insured owns a business in which three vehicles are driven by employees. Two of the vehicles are insured in the voluntary market, the other is insured in FA. There have been two accidents on each of the vehicles in the voluntary market none of which arose from the use or operation of the vehicle by the insured himself. There have been three accidents on the vehicle insured in FA. The accidents that occurred on the vehicles insured in the voluntary market are not used to calculate the accident surcharge on the vehicle insured in FA, as long as they are rated under another inforce automobile policy. Where the term 'described vehicle' is used, it includes a vehicle substituted for it.

Accidents arising out of the use or operation of other vehicles for which another listed driver is responsible shall not be considered if the other listed driver is being charged with the accident as the principal operator of another vehicle.

a) One vehicle on the policy

Consider accidents that involved the described vehicle and accidents arising out of the use or operation of any other vehicle by the applicant or any other listed operator (excluding any other listed operator currently being charged with the accident as principal operator of another vehicle).

For example: Husband has had 1 at fault accident on the described vehicle and 1 accident on the neighbour's car. Wife had 1 at fault accident on her own vehicle insured elsewhere but has now sold that vehicle. All accidents shall be allocated to the described vehicle and a surcharge shall be applied.

b) One driver and two or more vehicles

Accidents that involve one of the described vehicles shall be assigned to that vehicle. Accidents arising out of the use or operation of any other vehicle by the applicant or any other listed operator (excluding any other listed operator currently being charged with the accident as principal operator of another vehicle) shall be assigned to the vehicle that produces the highest premium before the application of any accident or conviction surcharge.

For example: Two vehicles on the policy, husband is the only operator. There has been one accident on vehicle 1 and one accident on vehicle 2. Applicant also had two accidents on his company vehicle insured elsewhere. The premium for vehicle 2 is higher than the premium for vehicle 1. As the applicant is principal operator of both vehicles, the claims are rated on the vehicle on which they occurred. A surcharge applies to vehicle 2 as a result of the two accidents on the company car and the one accident that occurred on vehicle 2.

c) Two or more drivers and two or more vehicles

Each driver is to be assigned as principal operator on the vehicle he/she most frequently drives. Accidents that the principal operator had on any vehicle are to be considered. Accidents that occurred on the assigned (described) vehicle that cannot be assigned to the principal operator of another vehicle on the policy are to be considered. Accidents that arose from the use or operation of any other vehicle by any other listed driver, who has not been charged with the accident as a principal operator of another vehicle, shall be allocated to the vehicle which develops the highest premium before the application of any accident or conviction surcharges.

For example: Applicant is principal operator of vehicle 1 and has had one accident on vehicle 1, two accidents on vehicle 2 and 1 accident on his company car. Spouse is principal operator of vehicle 2 and has had no accidents. The daughter has had one accident on vehicle 2. The applicant's four accidents will be rated against vehicle 1. The daughter's accident is rated on vehicle 2. A surcharge for the applicant's four accidents applies to vehicle 1 as the applicant is principal operator of vehicle 1.

2. At Renewal (for surcharge only)

At the time of renewal, the accident record shall be updated. Any accidents that occurred more than 36 months prior to renewal date shall be excluded and all accidents that occurred during the expiring term that involved the following shall be added:

- a) The described vehicle (regardless of driver).
- b) Other vehicles but were the subject of claims under this policy.

B. Convictions

Conviction surcharges shall be assessed for traffic offences (as hereinafter described) for which the insured was convicted in the 36 months immediately preceding the commencement of the period of insurance.

1. How to apply conviction surcharges

No conviction record shall be used more than once to determine conviction surcharges for vehicles insured in FA by the same Servicing Carrier, whether or not insured on the same policy.

If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they shall be considered as one conviction.

Convictions for road offences shall not be used in the rating of off road vehicles (e.g. Snow Vehicles, All Terrain Vehicles) and vice versa.

As long as there is a Class 05 or Class 06 premium charged on the policy, the conviction records relating to Class 05 or Class 06 drivers shall only be used to calculate surcharges on the Class 05 or Class 06 premium. The Class 05 or Class 06 premium develops its own surcharge independent of the underlying class.

Surcharges shall not be assessed on private type trailers as described under Recreational Vehicles.

a) One vehicle and more than one driver

The conviction record of all persons who are listed drivers of the vehicle shall be reviewed to establish which conviction record develops the highest surcharge percentage in accordance with the surcharge schedule for convictions and/or the lowest driving record. That conviction record shall be used in calculating the maximum driving record and the conviction surcharge.

b) More than one vehicle and more than one driver

Each driver shall be allocated to the vehicle they drive most and that driver's conviction record shall be considered in relation only to that vehicle.

c) One driver and more than one vehicle

The driver's conviction record shall be applied to the vehicle that produces the highest premium prior to the application of any accident or conviction surcharges.

C. Accident/Conviction Surcharge Table

Maximum surcharge to be applied for accidents, serious, major and minor convictions is 250%.

Events in the preceding 36 months	Surcharge
Chargeable Accidents:	
2	10%
3	30%
Each additional	15%
Major Convictions	
1	25%
Each additional	25%
Minor Convictions	
2	5%
3	15%
4	25%
Each additional	15%
Serious Convictions	
1	100%
Each additional	100%

D. Conviction Definitions

a. Major

Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:

Failing, in the event of an accident, to give name and licence number to the police or any other person entitled to such information

Fail to obey school crossing stop sign

Failing to report an accident

Fail to report damage to highway property

Improper passing of a school bus

Improper passing in a school or playground zone

Improper speeding in a school or playground zone

Using a hand held wireless communication/entertainment device

Graduated Licence (where applicable):

Accompanying driver has excess blood alcohol

Drive at unlawful hour

Drive motorcycle on prohibited highway

Drive motorcycle with passenger

Drive on prohibited highway

Drive with excess passengers

Drive with front seat passenger

Driver unaccompanied by a qualified driver

Permit novice driver in contravention of cond/rest

b. Minor

The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including, but not limited to:

Fail to notify police

Fail to make written report

Backing up/unsafe/illegal/improper: any type

Brakes/none/inadequate/improper: any type

Crowding driver's seat

Door opening/illegal/obstructing traffic: any type

Emergency vehicle/operating with no regard for safety

Driving off roadway (including shoulder/sidewalk/median): any type

Flagman/disobeying

Following too closely (including tailgating)

Headlights/parking lights/improper/lack of use: any type

Lack of control of vehicle: any type

Motor-assisted bicycle carrying passengers

Motorcycle/operating with only an instruction permit

Motorcycle/failure to wear helmet

Passing infraction: any type except school bus or school/playground zone

Pedestrian crossing violation: any type

Radar warning device in motor vehicle: if illegal in province

Railway crossing: any type

Safety zone violation: any type

Seatbelt: any offence

Signalling offences: any type

Slow driving/endangering other: any type

Smokescreen device on vehicle

Speeding: any type, except when listed as major or serious

Squealing tires

Stopping/illegal/improper: any type

Tires/defective/worn: any type

Towing/prohibited/unsafe: any type

Traffic signals/regulating lights: any type

Traffic signs/disobeying any legal sign except parking regulations

Trailer: improper attachments/improper towing

Turns/illegal/improper: any type

Unlicensed driver: any type including improper licence class (Driving without a subsisting licence)

Unsafe move

Unsafe vehicle: any type

Wrong side of road/wrong way: any type

Yield, failing to: any type

Note: This is a generic list and will not, in all cases, match the exact wording printed on the Driver Record Abstract.

c. Serious

Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:

Criminal negligence committed in the operation or use of a motor vehicle

Manslaughter committed in the operation or use of a motor vehicle

Driving while licence under suspension
Racing

Speeding of 50 kph or more over limit

Careless driving

Driving without due care and attention

Driving without insurance

Dangerous driving

Stunting

Impaired driving

Failure or refusal to submit to a breath or blood test

Failure to pass a breath or blood test

Failure to stop/remain at the scene of an accident

Failure to stop on request of or obey directions of a police officer

Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement

Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped

Driver under 22 years of age with alcohol in blood

Learner/Level One driver fail/refuse breath sample

Learner/Level One driver with alcohol in blood

If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction.

Rule 426: Proof of Insurance Where Notice of Cancellation or Deletion is Required

1. The Agent/Broker is authorized to issue proof of insurance on behalf of the Servicing Carrier in the form of the Servicing Carrier's standard certificate or a CSIO-approved Certificate of Insurance, with a notice of cancellation period not exceeding 15 days.

- a) If a notice of cancellation period exceeding 15 days is required, the Agent/Broker is to obtain approval from the Servicing Carrier prior to certificate issuance.
- b) Certificates must be issued only on a Described Automobiles basis. Should proof be required on a Blanket Basis, refer to item #4 below.
- c) Copies of all certificates issued by the Agent/Broker shall be submitted to the Servicing Carrier within one (1) business day for acceptance and documentation.
- d) The Servicing Carrier is ultimately responsible to ensuring that all proof of insurance issued by the Agent/Broker is acceptable and reflects the limits of the policy. The Servicing Carrier will promptly reissue any certificate originally issued by the Agent/Broker, where indicated coverage differs from the policy or where the notice of cancellation period was not previously approved by Underwriting.

2. The Servicing Carrier is responsible for the completion of any non-standard certificates (i.e. certificates that are

to be completed on a non-CSIO approved form), Out-of-Province, U.S. or Other filings.

- a) The Agent/Broker must specify to the Servicing Carrier if proof of insurance (e.g. a financial responsibility certificate) must be issued or filed with a Local, Provincial, Federal or U.S. authority.
- b) Where vehicles are operated in the U.S., Agents/Brokers must confirm with the Insured's if proof of insurance is to be filed and, if so, in what amount.

3. If proof of insurance is issued by the Servicing Carrier, a copy must be supplied to the Agent/Broker for their records.

4. Proof of insurance must only be issued on a 'Described Automobile' basis. Proof may not be issued or filed on a 'Blanket Basis' (i.e. without specifying the insured vehicles), only if the authority concerned permits no alternative. In that case, the Facility Association's form of 'Indemnification and Hold Harmless Agreement' must be fully completed, and include the signatures of the Applicant and a witness. The completed form is to be kept on file with the Servicing Carrier.

5. Parties requiring proof cannot be added as additional named Insureds on the policy. The certificate showing proof of insurance guarantees to the Party that the vehicle is insured. This is the full extent of the guarantee.

6. Should the Servicing Carrier have any concern with the coverages or limits being guaranteed when asked to use a certificate prescribed by the organization or authority with whom the certificate is being filed, the Servicing Carrier should contact Facility Association Head Office.

A. Financial Responsibility Certificate

A temporary liability card may be issued for an applicant who requires the filing of a financial responsibility certificate before he/she may be licensed to drive, provided a fully completed and signed application is submitted for the applicant at the time the temporary liability card is issued. Details of the licence subsequently obtained must be reported promptly to the Servicing Carrier.

B. Renewal or Offer to Renew

If a renewal or offer to renew is issued where proof of insurance has been issued or filed and the renewal is not required, the Servicing Carrier must be notified in sufficient time to file a notice of cancellation in accordance with the applicable authority's requirements. Otherwise the Agent/Broker/Insured shall be responsible for time on risk charges.

C. Policy Cancellation, Vehicle Deletion

1. Registered Letter

Where proof of insurance has been issued or filed and the policy is to be cancelled, the cancellation of coverages to

which the proof of insurance relates shall be processed in accordance with the Statutory Conditions.

The notice of cancellation for the authority concerned must be issued on the same day as the notice of cancellation to the insured. However, as a result of the authority's requirements the effective date of cancellation may be different.

For example: The registered letter of cancellation for the policy is issued on June 1 for both the insured and the provincial authority. For the insured, cancellation shall take effect 15 days from the date the registered letter is received at the post office to which it was addressed. Let's say June 19. The provincial authority requires 30 days notice of cancellation.

The effective date of cancellation for the authority shall be June 30. If the insured had a Comprehensive loss on June 25, the policy would not respond. If however, the insured had a Liability loss on June 25, the policy may have to respond as the proof of insurance provides that Liability coverage is in effect until cancelled on June 30.

2. Insured's Request

Where proof of insurance has been issued or filed, and the vehicle is to be deleted from the policy or the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed after taking into consideration the period of notice required by the authority.

The effective date of cancellation or deletion shall be the same for both the insured and the authority concerned.

For example: The insured requests cancellation of the policy to be effective June 1. The provincial authority requires 30 days notice of cancellation. The notice to the provincial authority is sent on June 5. The effective date of cancellation for the insured will be July 5.

D. Filing Liability Limits

The filing should always be made for the limit required by law even if the policy actually shows a higher limit.

Where a vehicle requires filings in multiple jurisdictions, the filing should be made showing only the limits required in that jurisdiction. The policy should be written with the lowest limits necessary to meet all requirements.

For example: In one jurisdiction a filing for a vehicle requires a split limit of \$1,000,000 road hazard and \$1,000,000 passenger hazard. A filing for a \$5,000,000 combined limit is also required in another jurisdiction for the same vehicle. The policy must be issued with a \$5,000,000 inclusive limit. One filing should be made showing the split limits of \$1,000,000 and \$1,000,000. The other filing should be made showing the \$5,000,000 limit.

Where a filing is to be made for a leased vehicle, the filing should be made in the name of the lessee only.

E. Processing Fees for Filings

Please contact your Servicing Carrier for a schedule of fees which will be charged on a 100% cost recovery basis.

Any charge required by the authority concerned shall be in addition to, and separate from, the Processing Fees.

Rule 427: Outside Prince Edward Island Exposure

A. Outside Prince Edward Island Exposure Surcharge

Any vehicle registered in Prince Edward Island and operated in the U.S. or another Canadian jurisdiction (excluding Nova Scotia, New Brunswick or Newfoundland and Labrador) is subject to a surcharge.

This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers.

NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask insureds whether or not proof of insurance must be filed and, if so, in what amount.

The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.

The insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside Prince Edward Island and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 433 and the relevant section of the manual.

If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), DCPD, Accident Benefits, Uninsured Automobile and END 44 only.

Liability, DCPD, Accident Benefits, Uninsured Automobile, END 44

For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge 1% of the applicable premium.

For example:

Outside Prince Edward Island Exposure	Applicable Surcharge
5% or less and proof of insurance required	5%
10%	10%
25%	25%
50%	50%

Optional Physical Damage

For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge .50% of the applicable premium.

For example:

Outside Prince Edward Island Exposure	Applicable Surcharge
6%	3%
10%	5%
25%	12.5%
50%	25%

B. Currency Differential Surcharge

Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars.

The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day..

The surcharge percentage is calculated by means of the following formula:

Currency differential x Outside Prince Edward Island exposure surcharge

For example:

The rate of exchange for the U.S. dollar is 1.3085 Canadian.

Therefore the currency differential is 0.31.

The Outside Prince Edward Island exposure surcharge is 25%.

Currency differential surcharge:

$$0.31 \times 25\% = 7.75\%$$

The Currency differential surcharge is

1. Applied only to the Liability premium (Road/Passenger Hazard) not DCPD
2. Not subject to a minimum surcharge.
3. Additional to but not compounded on the Outside Prince Edward Island exposure surcharge.

Example:

The Liability premium is	\$1,000
Outside P.E.I. Exposure Surcharge is	25%
The Currency Differential Surcharge is	7.75%

Base Premium	\$1,000
Outside P.E.I. Exposure	\$1,000 X .25 = \$250
Currency Differential	\$1,000 X 7.75 = \$77.50
Total Liability premium	\$1,328

4. In addition to the Servicing Carrier's fee for filing proof of insurance.
5. Payable only when proof of insurance is required by U.S. authorities.
6. The combined dollar value of the currency differential surcharge and the Outside Prince Edward Island exposure surcharge is subject to a minimum of \$50 per policy term.

For example: Using the example above, the dollar value of the Outside Prince Edward Island exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.

Rule 428: Claims

Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to his Facility Association policies must immediately be reported in the manner prescribed by the Servicing Carrier.

1. Snow Vehicles and All Terrain Vehicles (with or without END 9) on Ice/Water

The following scenarios shall be considered

Comprehensive losses:

An insured drives a Snow Vehicle or All Terrain Vehicle on a frozen lake and hits open water.

An insured drives a Snow Vehicle or All Terrain Vehicle on a frozen lake. The ice cracks and the Snow Vehicle or All Terrain Vehicle sinks to the bottom.

A Snow Vehicle or All Terrain Vehicle is parked on ice. The ice cracks under the machine and it sinks to the bottom.

2. Collision with Animals

Losses involving Collision with animals, both wild and domestic, shall be paid under Comprehensive coverage. If the policy does not afford Comprehensive coverage but does provide Collision coverage, the loss shall be paid under Collision coverage and be regarded as not at fault.

Rule 429: Suspension and Reinstatement of Coverages – END16/17

END 16/17 is not available for the following:

1. Vehicles for which proof of insurance is issued or filed.

2. Experience rated risks
3. Recreational vehicles rated in the Recreational Vehicle section
4. Vehicles that were never intended to be driven.
5. Vehicles held for sale whether or not on an auto dealer's lot.

Rule 430: Not applicable

Rule 431: Suspension of Operator's Licence

The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence, or where a driver is unlicensed. These provisions apply whether END 28A (Excluded Driver) is being added to the policy at the request of the insured or by the Servicing Carrier because of the above mentioned circumstances.

A. If there is no other driver of the vehicle

1. An application for insurance of the vehicle shall be declined by the Agent/Broker.
2. If the situation is discovered after the policy has been issued, the Servicing Carrier shall cancel the policy by registered letter.
3. The time on risk charge for the period to expiration of the notice of the cancellation will be pro rata of the premium applicable to the risk as submitted.
4. If the situation is discovered as a result of enquiries prior to the renewal date, the Servicing Carrier shall issue a notice of nonrenewal.

Note: Where the Insured's licence is suspended, the Insured shall be permitted to place the vehicle in storage and suspend or remove moving coverages. See Rule 401: Minimum Coverage.

B. If there is another licensed driver of the vehicle

(It is assumed that the person concerned will not drive without a valid licence.)

1. The Servicing Carrier shall issue END 28A (Excluded Driver Endorsement) for that person.
2. If that person being a driver affected the rating of the insurance, the insurance shall be re-rated to remove that person as a driver but any accidents that occurred while that person was driving shall continue to be taken into account in rating.

C. Unsigned END 28A

If END 28A (Excluded Driver) is not signed, END 28A shall be deleted and the policy shall be re-rated as though there was no END 28A.

NOTE:

Where a contract evidenced by a motor vehicle liability policy names an excluded driver, the insurer is not liable to any person under the contract or under Insurance Act or the regulations for loss or damage that occurs while the excluded driver is driving an automobile insured under the contract.

Rule 432: Home-Made/ Reconstructed/ Right Hand Drive/Imported Vehicles

The following provisions apply to right hand drive, imported vehicles and any vehicle that has been constructed, reconstructed or restored other than by a recognized manufacturer of such a vehicle.

This rule does not apply to vehicles with a manufacturer assigned VIN and a status of rebuilt which are to be rated using CLEAR rate groups.

A. Liability, DCPD, Accident Benefits

No coverages are permissible until the following is provided to the Servicing Carrier:

1. A valid vehicle registration and, at the Servicing Carrier's discretion, a certificate of roadworthiness or mechanical fitness acceptable to the Servicing Carrier
- And**
2. For vehicles valued \$15,000 or more, an appraisal acceptable to the Servicing Carrier at the Applicant's expense to enable the proper rating group to be determined. Vehicles valued under \$15,000 are rated based on value provided by the Insured.

These certificates must accompany the application to the Servicing Carrier.

3. Rate group 10 is to be used for Accident Benefits where vehicles are rated by value.
4. The insurance shall be subject to END 19 (Limited the Amount Paid for Loss or Damage Coverages) which must be attached to the policy and a copy signed by the Insured. END 19A (Agreed Value of Automobiles) is not available.

B. Optional Physical Damage Coverage

1. No optional physical damage coverage (for any value) will be available for:
 - a) 'Home-Made'/Reconstructed Vehicles until the construction, reconstruction, restoration has been completed and the mechanical fitness and value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such

matters, acceptable to the Servicing Carrier.

- b) Right Hand Drive and Imported Vehicles until value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.
- 2. The premium is based on the appraised amount.
- 3. The insurance shall be subject to END 19 (Limiting the Amount Paid for Loss or Damage Coverages) which must be attached to the policy and a copy signed by the Insured. END 19A (Agreed Value of Automobiles) is not available.

Rule 433: Vehicles Used Outside Jurisdiction of Registration

The Filed Underwriting Rules require that the vehicle must be registered in the jurisdiction in which the policy is issued. "If the vehicle is registered in another jurisdiction in which Facility Association operates, the vehicle may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction."

When an insured takes up residence in another jurisdiction, the insured is required to register the vehicle in the new jurisdiction. The existing policy must be cancelled (pro rata) and new insurance obtained in the new jurisdiction.

However, there are circumstances under which the vehicle may be used for a period of time in another jurisdiction where vehicle registration in that jurisdiction is not required.

For example: The insured resides in Prince Edward Island and the vehicle is registered in that jurisdiction; however, the insured will be travelling the western provinces for the next year.

Regardless of where the vehicle is registered, Facility Association shall not provide insurance for vehicles which are never operated in the jurisdiction in which they were registered.

When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes.

- 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction.
- 2. If the vehicle is operated outside Prince Edward Island, Prince Edward Island rates and a surcharge apply. Refer to Rule 427: Outside Prince Edward Island Exposure.

- 3. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required.
- 4. If this exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), DCPD, Accident Benefits, Uninsured Automobile and END 44.

At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.

- 5. If the vehicle is being used in the U.S., it must be rated in the territory in which it is registered.
For example: The insured lives in Charlottetown, is on a sabbatical in California and the vehicle is registered in Prince Edward Island. Prince Edward Island rates apply.

Rule 434: Purchasing Vehicles in Jurisdiction Where FA Does Not Operate

When an insured acquires a new vehicle and all vehicles owned by the insured are covered under a POL 1, coverage is automatically provided for the newly acquired vehicle if the insurer is notified of the acquisition within 14 days.

When the insured:

- a) acquires a vehicle in the U.S. and brings it to Canada to a jurisdiction in which FA operates;

Or

- b) acquires a vehicle in a jurisdiction in Canada in which FA does not operate;
FA shall if necessary, issue a short term policy to provide coverage while the vehicle is in transit (under a transit authority permit) before it is registered in the jurisdiction of residence. The short term policy shall only be provided for a period of time sufficient to allow the vehicle to be driven from the point of purchase to the residence of the owner. This should correspond to the period of time the transit permit is valid.

When the insured comes through Customs, the vehicle must be declared and the insured will be provided with the appropriate forms to complete and submit to the provincial registry so that the vehicle may be registered. A new

application can then be submitted for a 6 or 12 month policy if required.

Where an individual or company has a business that includes the purchasing of vehicles in the U.S. or jurisdictions where FA does not operate for shipment back to a Canadian FA jurisdiction for resale, coverage must be provided by means of a garage policy for Automobile Dealers.

Premium Calculation

The premium is to be calculated in accordance with Short Term tables subject to minimum premium. Private passenger vehicles are to be rated class 01 or 08-19 using the appropriate driving record. There is no surcharge for Outside Prince Edward Island exposure.

The territory to be used is the territory where the insured resides.

Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated class 44. Driving record is 0. 100% Outside Prince Edward Island Exposure Surcharge applies.

Rule 435: Short-Term Rentals-Unspecified Lessees - Leases of 30 Days or Less

Use POL 1 and END 5c. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21a/b is not permitted. Use of END 44 is not permitted.

1. Coverages/Premiums

Liability, DCPD, Optional Physical Damage

Class of Vehicle	Premium
Private Passenger Vehicles	250% of 07/0 rate
Commercial Vehicles	
Light Trucks	200% of 43/0 rate
Heavy Trucks	200% of 45/0 rate
Tractors/Trailers	175% of 64/0 rate
Motor Homes and Vehicles with mounted Camper Unit	
Liability, DCPD	250% of 07/0 rate
Optional Physical Damage	250% of normal rate
Private Type Trailers	
BI	Non Pleasure rate plus \$15
PD	Normal rate
Physical Damage	250% of normal rate
Motorcycles & Mopeds	250% of Driving Record 0 rate applicable to Age 16-20
Snow Vehicles	250% of normal rate
All Terrain Vehicles	250% of normal rate

Any other vehicle

Refer to Servicing Carrier

NOTE: No DCPD premium is applicable to private trailers and camper units.

Accident Benefits, Uninsured Automobile

Charge the normal rate for the type of vehicle concerned.

Rule 436: Long-Term Leases-Specified Lessees- Leases Exceeding 30 Days

A. Application

The lessee must complete an FA application form. The name and address of the applicant/lessee and the name and address of the lessor must be shown where required on the application form.

B. Policy

Use POL 1 with END 5. The name and address of the lessor and the name and address of the lessee must appear on the policy declaration page.

C. Rating

The vehicle is rated as if owned by the lessee.

Rule 437: Driver Training Vehicles

All Driver Training Vehicles (regardless of vehicle type) shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee.

Use POL 1 with END 6D. This endorsement extends the Liability section of the policy to cover the applicant's liability for student drivers/observers.

A. Driving Record

Driving record is to be calculated in accordance with the section of the manual that applies to a similar class of vehicle, subject to a maximum of Driving Record 3. Clear record earned on a similar vehicle which was not previously used for driver training, shall be applied when determining the driving record for driver training vehicles.

For example: The insured opens a driver training school and either uses his own car or buys another car to use as a driver training vehicle. The insured has no previous experience with driver training and is 5 years accident free.

According to the rules in the Private Passenger section the insured is entitled to Driving Record 5. Therefore the insured is entitled to Driving Record 3 on the driver training vehicle. If the insured had never owned a tractor trailer and purchased one to use for driver training, the driving record entitlement would be 0 according to the rules in the Commercial section.

B. Vehicle used solely for Driver Training

Calculate the premium as follows, add any applicable accident and conviction surcharges, and then apply the surcharges indicated in the Driver Training Surcharge Table.

Private Passenger Vehicles:

Rate as Class 07

Commercial Vehicles:

Light –Rate as Class 36; Heavy – Rate as Class 44

Public Vehicles (Buses, etc.):

Private Passenger Type Vehicles:

Rate as Class 07

Other Vehicles:

Light Rate as Class 36; Heavy Rate as Class 44

Recreational Vehicles:

Rate at non-pleasure rates

C. Vehicles used for Driver Training in addition to some other use

1. Calculate the premium as though the vehicle is used solely for driver training.
2. Calculate the premium as though the vehicle were used solely for the 'other use'.
For example: If the vehicle is used for driving to and from work less than 17 km one way, use Class 02.
3. Add the dollar value of the driver training surcharge calculated in step 1 to the premium calculated in step 2.
4. Compare the premium in step 1 to the premium calculated through steps 2 and 3 and use the higher of the two.

For example:

Step 1

The vehicle is a private passenger vehicle and using class 07, the total premium is \$700. The Liability premium is \$200. The vehicle is equipped with dual controls so a surcharge of 35% is applied to the Liability premium for a surcharge of \$70. The total policy premium calculated in step 1 is therefore \$770.

Step 2

The driver training use is part time and the insured also uses the vehicle to drive to and from another job. Therefore a premium of \$400 is calculated by rating the vehicle as Class 02.

Step 3

The premium in Step 2 is \$400 and we add to that the surcharge premium of \$70 calculated in Step 1.

Step 4

Use the higher of the results from Step 1 (\$770) or Step 3 (\$470).

D. Driver Training Vehicle Surcharge Table

1. Vehicles used only for Secondary School, College or University training courses.

Coverage	Equipped with dual controls	Other
Liability/DCPD	35%	135%
Collision	0%	75%

2. Other Vehicles

Coverage	Equipped with dual controls	Other
Liability/DCPD	70%	170%
Collision	25%	100%

Rule 438: Fleets

A. Definition

A fleet is a group of 10 or more self-propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long-term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured.

For example: If the insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the insured has 132 months of Liability insurance. If the insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated.

The 120 months is established on the basis of vehicles the insured has owned or leased from others. The applicant may be required to provide proof of vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet.

Vehicles that the insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing

Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured by FA. If the policy does qualify for experience rating, only the experience on the vehicles insured by FA shall be used to promulgate the rate.

The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the applicant's business) is not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated 07 shall be added (with any claims) on the policy and in the experience rating.

Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s).

Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following:

1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations **and**
2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle **and**
3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, **and**
4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, **and**
5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner.

A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications.

A copy of the common management agreement will be required on subsequent renewals to maintain experience rating.

The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 438.

B. Fleet Rating

Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured in FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date so as to facilitate experience rating.

Experience rating includes the following:

- All losses (At-fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim.
- Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application
- Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer
- Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss
- Amounts above FA deductibles when the prior Insurer had higher deductibles
- Losses falling within any special agreements with the prior Insurer

NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.

Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21a and 21b is not permitted.

Midterm Rating

If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 438:B. Fleet Rating.

Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time.

If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies.

If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date.

Optional Physical Damage Coverage

Vehicles may not be covered for Comprehensive/Specified Perils only.

The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage.

Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order.

C. Loss Information

Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed.

For example: The new policy term will be May 1, 1999 to May 1, 2000. The insured had 2 losses between May 1, 1998 and May 1, 1999. The insured had 2 losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered.

D. New Applications

1. Forms required for Fleet Submissions

- a) Facility Association application
The application form fully completed and signed. Under vehicle items show "Fleet Policy".
- b) Automobile Fleet Schedule
All vehicles including trailers for which insurance is required must be fully described.
- c) Fleet Vehicle Count Calculation
Must be completed to determine the number of vehicles insured by coverage.
- d) Fleet Rating Information Statement
This form provides additional information about the risk.
- e) Any additional supplements such as drivers list, taxi questionnaire.

2. Incomplete Fleet submission forms

If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter.

3. The Applicant must understand that:

The risk is bound from the effective date shown and an earned premium shall be charged.

The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker.

If proof of insurance is required by U.S. authorities, a Currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 427: Outside Prince Edward Island Exposure. The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 426: Proof of Insurance.

Fleets cannot be issued with a term of 6 months.

The applicant(s) must sign and date all documentation where indicated.

4. Agent/Broker responsibilities:

Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays. Premiums are to be calculated at Driving Record 0 and must include the Outside Prince Edward Island Exposure Surcharge if applicable. If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published.

Collect from the applicant the premium quoted at driving record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the insured.

Issue temporary (30 day) liability cards for each self-propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a "blanket" wording of any kind.

A premium must be quoted and the risk bound before the fleet is submitted.

5. Servicing Carrier responsibilities:

The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound. Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents.

6. If the revised premium is not acceptable:

If a promulgated fleet rating is not acceptable to the applicant, the coverages shall be cancelled without charge if all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating.

For example: The Agent/Broker bound coverage as of June 1 and quoted the applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the insured of the premium increase and the insured advises they want to cancel the policy. On July 25, the Agent/Broker advises the insurer to cancel the policy for non-payment. Because the request for cancellation was received within 45 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000.

If a fleet rate has been established and the policy is cancelled because the applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium.

For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000.

7. Premium Calculation**Liability**

Where the applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing

Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.

Public Vehicle - Road Hazard and Passenger Hazard

- a) Enter the premium applicable to the minimum statutory limit for Road Hazard.
- b) If one premium applies to both Road and Passenger B.I., or if a combined Road and Passenger B.I. limit is to be provided, enter the combined base premium for the two coverages. If separate premiums apply for Road Hazard and Passenger B.I., show each premium separately.

For example:

- i. The insured requires a combined Road Hazard and Passenger B.I. limit of \$1,000,000. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium shall be entered on the fleet schedule as \$700 because the same Liability limit will apply to both coverages.
- ii. The insured requires \$1,000,000 Road Hazard and \$2,000,000 Passenger B.I. The premium for \$200,000 Road Hazard is \$400 and the premium for \$200,000 Passenger B.I. is \$300. The premium will be entered on the fleet schedule as \$400/\$300 because different Liability limits apply to each coverage.
- iii. If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column.

Note: The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6a/b/c/f, 22).

Every other vehicle

Enter the premium applicable to the statutory minimum limit.

Physical Damage**All Perils**

No longer available

All other coverages

Enter premium and deductibles where indicated.

Premium Totals**Liability**

- a) Total the appropriate premiums and enter the totals under the appropriate Tables i.e. Table 1A (Road Hazard Liability), Table 1B (Road Hazard Liability – Hazardous Cargo), Table 2 (Passenger Hazard B.I.) and Table 3 (Road Hazard and Passenger B.I. Combined)

- b) Apply the increased limit factor for limits up to \$1,000,000. See the Commercial and Public sections of the manual for the factors.
- c) Apply the increased limit factor for limits over \$1,000,000 if required. See Commercial section for tables 1A and 1B and Public section for Tables 1A, 2 and 3.
- d) Add the final total under each Table to the total derived from adding together all other premiums.

Rule 441: Not applicable

All Other Coverages

Total the premiums in each column.

E. Renewals

Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record.

Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer-to-renew before the insurance expires.

The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned.

Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued. Policies currently having 6 month terms will be renewed as annual policies on their next renewal.

Rule 439: Not applicable

Rule 440: Not applicable

Rule 442: Endorsements Applicable to POL 1 (Owner's Policy)

Notes:

1. No endorsements, no special wordings and no changes to standard forms are permissible except as approved by or on behalf of the Superintendent(s) of Insurance.
2. This Manual (in this section and elsewhere) provides certain details of approved endorsement forms. The descriptions are necessarily very brief and reference must be made to the actual wordings of the endorsements to ascertain the full provisions and restrictions.
3. In certain cases a copy of the endorsement must be signed by the applicant and filed with the Servicing Carrier. The insurance will not be continued or the policy will be re-rated, if this requirement is not met.

Liability or (TPL) means B.I. and P.D. Tort;

DCPD means Direct Compensation - Property Damage

Optional Physical Damage means Optional Coverages – Loss or Damage (Collision, Comprehensive, Specified Perils)

	Standard Endorsement Form Number, Title and Purpose	Rating
2	Providing Coverage When Named Persons Drive Other Automobiles Extends the “drive other automobiles” Liability and Accident Benefits coverage to persons other than the insured and spouse.	The premium is dependent upon the Liability limit applicable to the vehicle: Limit in thousands \$200 \$300 \$500 \$1000 Premium per person 8 9 10 11 Accident Benefits per person \$1.
3	Drive Government Automobiles Covers the insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle that may be in their custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the insured's custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability/DCPD:20% Accident Benefits:50% Optional Physical Damage:100%
4A	Permission to Carry Explosives Removes the policy form's exclusion in regard to carrying specified explosives only.	If main cargo, rate vehicle as Class 48, 61B-64B plus special factors. If incidental, net annual \$50.
4B	Permission to Carry Radioactive Materials Removes the policy form's exclusion in regard to carrying radioactive materials only.	If main cargo, rate vehicle as Class 48, 61B-64B plus special factors. If incidental, net annual \$50.
5	Permission to Rent or Lease Automobiles and Extending Coverage to the Specified Lessee(s) Applicable to leases exceeding 30 days.	No charge for the endorsement. Vehicle is rated as if owned by lessee.
5C	Permission to Rent or Lease (unspecified lessees - short term leases only) Applicable to leases not exceeding 30 days	The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, DCPD, Collision, Comprehensive, Specified Perils: Private Passenger 250% of 07/0 Commercial Vehicles Light Trucks200% of 43/0 Heavy Trucks200% of 45/0 Tractor/Trailers175% of 64/0 Private Type Trailers Liability Non Pleasure rate plus \$15 Optional Physical Damage 250% of normal rate

		Motor Homes & Camper Units Liability, DCPD 250% of 07/0 rate Optional Physical Damage 250% of normal rate Motorcycles & Mopeds 250% of Driving Record 0 for age 16 20 Snow Vehicles 250% of normal rate All Terrain Vehicles 250% of normal rate See Rule 435
5D	Conversion Coverage (rented or leased automobiles)	Not available on Facility Association policies.
6A	Permission to Carry Passengers for Compensation Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Vehicles and Public Vehicles. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	For Private Passenger Vehicles used in car pools: add 10% of Liability premium. Attach 6A. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6a is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of insured's job and employer reimburses employee for expenses - then 07 rates apply. Attach 6A. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then 02 or 03 rates can apply. Attach 6A. iii) All others, then appropriate taxi, limousine or bus rates are applicable. See Public Vehicles section. END 6a would be attached however, only if the vehicle is used in a car pool would the 10% surcharge apply. For Public Vehicles, rate vehicle accordingly. See Public Vehicles Section of the manual.
6B	School Bus Used in respect of School Buses. In regard to Passenger Hazard, provides either (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) passengers' property or (b) a combined limit in respect of all passengers' bodily injury and property damage. Also, see END 22.	Rate vehicle according to Public Vehicles Section.
6C	Public Passenger Vehicles Used in respect of buses other than School Buses. In regard to Passenger Hazard, provides either (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property carried in the automobile, or (b) a combined limit in respect of all passengers' bodily injury and property.	Rate vehicle according to Public Vehicles Section
6D	Driver Training School Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both "any one person" and "two or more persons". Also, see END 22	See Rule 437 for rating instructions

6F	Public Passenger Vehicles Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	Rate vehicle according to Public Vehicles Section
7	Separate Limits (Liability) Used only when proof of insurance is filed in respect of a vehicle. The authority concerned requires that, in respect of Road Hazard, the insurance provide separate Liability limits for (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property.	Premium is that applicable to an inclusive limit equal to the sum of the limits of “ii” and “iii”.
8	Property Damage Reimbursement	Not available on Facility Association policies.
8a	Property Damage Reimbursement for Operation by Named Person Used in conjunction with END 28 and 78. The insured agrees to indemnify FA for loss or damage to property arising out of accidents while the person named on the endorsement is operating the vehicle. END 8a may not be used where the person to whom it applies is the named insured	No charge
9	Marine Use Excluded Specifies that insurance is not provided while the vehicle is in or upon water or being launched or landed. The use of the endorsement is mandatory in respect of vehicles designed for use on both land and water (amphibious vehicles, all terrain vehicles, swamp buggies).	No charge.
13C	Deletion of Glass Coverage	Not offered in this section
16	Suspension of Coverage The Liability, DCPD, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16. The endorsement does not suspend the Liability and Accident Benefits coverages that relate to “driving other vehicles”. The endorsement may be used in respect of most private passenger and commercial-type vehicles. It is not available in respect of - a. Vehicles for which proof of insurance is issued or filed; b. Experience-rated vehicles; c. the Recreational vehicles in the Recreational Vehicles Section of this manual. d. Vehicle that were never intended to be driven e. Vehicles held for sale whether or not on an auto dealer’s lot	In no event shall refund be granted for any suspension of coverage less than sixty (60) consecutive days.
17	Reinstatement of Coverage Used in connection with END 16.	
19	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under DCPD and optional physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the insured), whichever is less.	Base DCPD and optional physical damage premiums on estimated or appraised current value.

	The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which DCPD and optional physical damage premiums are based on the estimated or appraised current value.	
19A	Valued Automobiles	Not available on Facility Association policies.
20	Loss of Use	Not offered in this section.
21A	Receipts or Mileage Basis Fleet	Not available on Facility Association policies.
21B	Blanket Basic Fleet	Not available on Facility Association policies.
22	Damage to Property of Passengers Used to insure the Passenger Property Damage hazard when either (a) END 6a or 6d is attached to the policy or (b) END 6b is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage	Charge the Passenger Hazard Property Damage premium for the class of vehicle concerned and attach END 22 when required.. See Public Vehicles Section.
22N	Cargo Insurance	Not available on Facility Association policies.
23A	Mortgage Records the joint interest of a lienholder. If an END 23a is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	No charge.
23B	Mortgage (Broad Form) Broader than END 23a in that it provides additional protection to the lienholder. If an END 23b is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	10% of total optional physical damage premium; minimum net annual \$25.
24	Fire Apparatus Excludes optional physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle	No charge.
25	Alteration Used by Servicing Carrier to record policy changes..	No charge. Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.
26	Disappearing Deductible	Not available on Facility Association policies.
27	Legal Liability for Damage to Non-Owned Automobile(s) and Providing Other Coverages When Insured Persons Drive Other Automobiles Covers the insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle/trailer that may be in his custody.	Not offered in this section
27B	Business Operations - Liability for Damage to Non-Owned Automobile(s) in your Care, Custody or Control Covers the insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The insured must specify the types of vehicle/trailer	Coverage premiums charged are those applicable to the highest rated vehicle as if the insured owned such a vehicle; the limit per occurrence is used to calculate rate group; model year is assumed to be the current year. For use in the Atlantic Provinces only.

	that may be in his custody and indicate the required limit per occurrence. This endorsement excludes customers automobiles under a garage policy in the definition of non-owned automobiles.	
28	Reduction of Coverage as Respects Operation By Named Persons Used if the coverages provided by the policy are to be restricted when certain named operators are driving the vehicle.	No premium reduction.
28A	Excluded Driver Endorsement Used if specifically named driver(s) are excluded from all coverage provided by the policy when driving the named vehicle(s)	No premium reduction.
29	Additional Coverage as Respects Operation By Named Persons	Not available on Facility Association policies
30	Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END 30 may not be used in conjunction with END 31	No charge
30A	Excluding Attached Machinery Excludes Section C coverage in respect of equipment mounted on and attached to vehicle. END 30A may not be used in conjunction with END 31.	No charge
31	Non-Owned Equipment Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. Use of the endorsement is not permissible in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	No specific charge, equipment cost to be included in vehicle value
32	Recreational Vehicles Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	No charge.
35	Emergency Service Expense Provides coverage up to \$50 for towing and emergency service expenses necessitated by disablement of the vehicle.	\$6 per annual term per vehicle.
36	Commercial Automobiles used exclusively for Pleasure Required when a commercial type vehicle is used only for pleasure purposes and is so rated.	No charge. When applicable this endorsement will be read in.
37	Limitation to Automobile Sound and Electronic Communication Equipment. Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.	No charge.
38	Increased Limit, Automobile Sound and Electronic Communication Equipment Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the described equipment is the limit shown in the endorsement or the actual cash value of the described equipment whichever is less.	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500. eg. Equipment is valued at \$4,300. The premium for END 38 will be \$90.

40	Fire and Theft Deductible Used when the Comprehensive or Specified Perils deductible is to be made applicable to fire losses and to theft of the entire vehicle. This endorsement is mandatory for all motorized vehicles described in the Recreational Section of this manual.	No charge.
43	Removing Depreciation Deduction	Not available on Facility Association policies.
43A	Removing Depreciation Deduction for Specified Lessee(s)	Not available on Facility Association policies.
44	Family Protection Provides limited protection to the insured, spouse and certain relatives in the event of bodily injuries caused by another motorist who has less Liability insurance than the insured. For a complete description of the coverage, see the actual endorsement form and the “Supplement”. The limit for any one accident (ie., all claimants) is normally the difference between the Liability limit carried by the other motorist and the Liability limit applicable to the insured vehicle. The coverage limit provided by this endorsement is the same as the Liability limit applicable to the vehicle. For example: If the vehicle is insured with a Liability limit of \$2,000,000 the END 44 will also have a limit of \$2,000,000.	Premiums are dependent on class of vehicle and limit of Liability. Premiums are shown on rate pages in each section of the manual. This endorsement is not available on “Public Vehicles” as described in the Public Vehicles Section of this manual or any other vehicles used in the manner of “Public Vehicles”.

Rule 443: Territories

The entire province of PRINCE EDWARD ISLAND STAT CODE 600

TRAILERS, MOTOR HOMES, CAMPER UNITS and ANTIQUE VEHICLES

SCHEDULE OF RATES

THIRD PARTY LIABILITY and ACCIDENT BENEFITS

Note: The dollar amounts indicated below for Liability apply whatever the Liability Limit; for a trailer, the limit should be the same as that of the towing vehicle, and for a camper unit, the same as that of the vehicle on which the unit is mounted, for a motor home the underlying premium varies with the Liability Limit.

TRAILERS						
Type	Pleasure Use Only			Including Non-Pleasure Use *		
A. BODILY INJURY AND PROPERTY DAMAGE						
<i>Note: If the number of trailers exceeds the number of towing vehicles for Third Party Liability charge:</i> <i>(i) rated trailers equal to the number of towing vehicles, plus</i> <i>(ii) trailer, 50% of the indicated premium.</i>						
Bodily Injury		Property Damage		Bodily Injury		Property Damage
a. Cabin or Home Trailer	\$26	\$2		\$164	\$11	
b. Tent Trailer	No Charge, but rate as a Cabin Trailer if the towing vehicle is not insured by the same policy.			\$164	\$11	
c. Other Trailer				\$164	\$11	
B. ACCIDENT BENEFITS						
a. Cabin or Home Trailer	Where the trailer and the towing vehicle are insured by the same policy: charge 50% of the premium applicable to the towing vehicle. Otherwise: charge 100% of the premium applicable to the towing vehicle			\$225		
b. Tent Trailer	No Charge, but rate as a Cabin Trailer if the towing vehicle is not insured by the same policy.			\$225		
c. Other Trailer	Not Applicable			Not Applicable		
D. UNINSURED AUTOMOBILE						
All	No Charge			No Charge		
MOTOR HOMES						
Type	Pleasure Use Only			Including Non-Pleasure Use *		
A. LIABILITY AND DCPD						
	Bodily Injury	Property Damage	DCPD	Bodily Injury	Property Damage	DCPD
All	Rate the vehicle as a Private Passenger Vehicle plus \$24	Rate the vehicle as a Private Passenger Vehicle plus \$2	Rate the vehicle as a Private Passenger Vehicle	Rate the vehicle as a Private Passenger Vehicle plus \$21	Rate the vehicle as a Private Passenger Vehicle plus \$1	Rate the vehicle as a Private Passenger Vehicle plus \$4
DCPD rate group see List Price New under Section C - Optional Physical Damage						
B. ACCIDENT BENEFITS						
All	Rate the vehicle as a Private Passenger Vehicle using the rate group shown in Table A in the Private Passenger section.			Rate the vehicle as a Private Passenger Vehicle plus \$113		
D. UNINSURED AUTOMOBILE						
All	Rate as a Private Passenger Vehicle with no extra charge.					
CAMPER UNITS						
Type	Pleasure Use Only			Including Non-Pleasure Use *		
A. BODILY INJURY AND PROPERTY DAMAGE						
Bodily Injury		Property Damage		Bodily Injury		Property Damage
All	Rate the vehicle as a Private Passenger Vehicle plus \$24	Rate the vehicle as a Private Passenger Vehicle plus \$2		Rate the vehicle as a Private Passenger Vehicle plus \$24	Rate the vehicle as a Private Passenger Vehicle plus \$2	
B. ACCIDENT BENEFITS						
All	Rate the vehicle as a Private Passenger Vehicle for the Camper Unit -no charge			Rate the vehicle as a Private Passenger Vehicle; for the Camper Unit charge \$113		
D. UNINSURED AUTOMOBILE						
All	Rate as a Private Passenger Vehicle with no extra charge.					

NOTE: NO CHARGE APPLIES FOR DCPD FOR TRAILERS AND CAMPER UNITS

* In the event of commercial use that includes carrying passengers, refer to the Servicing Carrier with complete details of risk.

Effective 1 October 2015

PRINCE EDWARD ISLAND
TRAILERS, MOTOR HOMES, CAMPER UNITS and ANTIQUE VEHICLES

PAGE 2

SCHEDULE OF RATES
C. PHYSICAL DAMAGE

Motor Home Collision Insurance: Rate the vehicle as a Private Passenger Vehicle, using the Rate Group shown below for the relevant List Price New.								
Camper Units: 1. The premiums are additional to the premiums applicable to the vehicle on which the Camper Unit is mounted. 2. These premiums apply whatever the deductible; the deductible should be the same as that for the vehicle on which the Camper Unit is mounted. 3. The List Price New (see Definition) applies to the Camper Unit fully equipped - but does not include the value of the vehicle on which the Unit is mounted.								
List Price New (see definition)	Motor Homes Collision	Motor Home Comp. S.P.	Trailers only	Trailers and Motor Homes		Camper Units		
	Private Passenger Rate Group	Trailers Camper Units Rate Group	Collision	Comprehensive	Specified Perils	Collision	Compre- hensive	Specified Perils
			Deductible Base 500	Deductible Base 500	Deductible Base 500			
1 - 1,000	3	1	10	27	20	30	43	38
1,001 - 2,000	3	2	16	54	40	38	70	59
2,001 - 3,000	4	3	27	81	60	53	96	79
3,001 - 4,000	5	4	38	107	81	67	123	100
4,001 - 5,000	6	5	49	134	101	82	150	120
5,001 - 6,000	7	6	60	161	121	97	176	140
6,001 - 7,000	7	7	71	188	141	112	203	161
7,001 - 8,000	8	8	83	215	161	127	230	181
8,001 - 9,000	8	9	94	242	181	142	256	202
9,001 - 10,000	9	10	105	268	201	157	283	222
10,001 - 11,000	9	11	116	295	222	172	310	243
11,001 - 12,000	9	12	127	322	242	186	337	263
12,001 - 13,000	10	13	138	349	262	201	363	284
13,001 - 14,000	10	14	150	376	282	216	390	304
14,001 - 15,000	10	15	161	403	302	231	417	325
15,001 - 16,000	10	16	172	429	322	246	443	345
16,001 - 17,000	11	17	183	456	342	261	470	365
17,001 - 18,000	11	18	194	483	363	276	497	386
18,001 - 19,000	11	19	205	510	383	291	523	406
19,001 - 20,000	11	20	217	537	403	306	550	427
20,001 - 21,000	12	21	228	564	423	320	577	447
21,001 - 22,000	12	22	239	590	443	335	604	468
22,001 - 23,000	12	23	250	617	463	350	630	488
23,001 - 24,000	12	24	261	644	483	365	657	509
24,001 - 25,000	13	25	272	671	504	380	684	529
25,001 - 26,000	13	26	Minimum Deductible 750	Minimum Deductible 750	Minimum Deductible 750	395	710	550
26,001 - 27,000	13	27	283	698	524	409	737	570
27,001 - 28,000	13	28	294	725	544	424	764	590
28,001 - 29,000	13	29	306	751	564	439	791	611
29,001 - 30,000	14	30	317	778	584	454	817	631
Higher Values	See Note 1		1000	805	604			
			See Note 2			See Note 3		

Note 1. Obtain the Rate Group from the Private Passenger Estimated Value Rate Group Table, then rate Collision in that Section.

 Note 2. For **each** additional \$1,000 of value add to the Rate Group 30 Base Deductible premium above the following amounts:

Collision -: \$11.12; Comprehensive - \$26.84; Specified Perils - \$20.14 in order to obtain the Base Deductible premium.

Note 3. Each additional \$1,000, add to the Rate Group 30 premium: \$14.82 for Collision; \$ 26.71 for Comprehensive; \$20.46 for Specified Perils.

OTHER DEDUCTIBLES: Determine the Base Deductible premium for required Rate Group (rounded to nearest \$), then multiply by applicable deductible factor.

Deductible Amount	100	250	500	750	1000	1250	1500	1750	2000	2250	2500 +
Collision Factor	-	-	1.000	0.919	0.872	0.837	0.814	0.802	0.791	0.785	0.779
Comp. & S. P. Factor	-	-	1.000	0.979	0.958	0.948	0.938	0.927	0.922	0.917	0.911

Note: For each step from the Base Deductible there is a minimum difference of \$1.

Other Deductibles NOT applicable to Camper Units.

ANTIQUÉ VEHICLES

Liability, A.B., U.A. 60% of Private Passenger rate.		Physical Damage : Rates per \$1,000 of the appraised value of the vehicle: Collision \$500 ded. - 6.61; Comprehensive \$500 ded.- 8.69; Specified Perils \$500 ded. - 7.98									
Other Deductibles		100	250	750	1000	1250	1500	1750	2000	2250	2500 +
Multiply premium by the applicable factor	Collision	-	-	0.919	0.872	0.837	0.814	0.802	0.791	0.785	0.779
	Comp.	-	-	0.956	0.922	0.900	0.889	0.883	0.878	0.872	0.867
	S. P.			0.957	0.924	0.902	0.891	0.886	0.880	0.875	0.870

Effective 1 September 2010

MOTORCYCLES & MOPEDS

ANNUAL PREMIUMS

Type of Vehicle	Principal Operator Age	Driving Record 0								Driving Record 1							
		200		500		1000		2000		200		500		1000		2000	
		BI	PD	BI	PD	BI	PD	BI	PD	BI	PD	BI	PD	BI	PD	BI	PD
Moped	20 or less	38	3	42	5	46	6	53	7	34	2	38	4	41	5	47	6
	21 - 24	28	2	31	4	34	5	39	6	26	2	29	4	32	5	36	6
	25 or over	19	1	21	3	23	4	26	5	17	1	19	3	21	4	24	5
Motorcycle 100 cc or less	20 or less	151	10	168	12	184	13	209	14	138	9	153	11	168	12	191	13
	21 - 24	113	7	125	9	138	10	157	11	103	7	114	9	126	10	143	11
	25 or over	75	5	83	7	92	8	104	9	69	5	77	7	84	8	96	9
Motorcycle 101 - 400 cc	20 or less	282	19	313	21	344	23	391	26	257	17	285	19	314	21	356	24
	21 - 24	212	14	235	16	259	17	294	19	193	13	214	15	235	16	267	18
	25 or over	141	9	157	11	172	12	195	13	129	9	143	11	157	12	179	13
Motorcycle 401 - 750 cc	20 or less	380	25	422	28	464	31	527	35	347	23	385	26	423	28	481	32
	21 - 24	285	19	316	21	348	23	395	26	260	17	289	19	317	21	360	24
	25 or over	190	13	211	15	232	16	263	18	173	11	192	13	211	14	240	15
Motorcycle 751 cc or over	20 or less	452	30	502	33	551	37	626	42	413	27	458	30	504	33	572	37
	21 - 24	339	22	376	24	414	27	470	30	310	21	344	23	378	26	430	29
	25 or over	226	15	251	17	276	18	313	21	206	14	229	16	251	17	286	19

DCPD		Accident Benefits
Driving Record		
0 ABP	1 ABP	
13 10 7	12 9 6	115
13 10 7	12 9 6	230
13 10 7	12 9 6	266
13 10 7	12 9 6	308
13 10 7	12 9 6	347

Type of Vehicle	Principal Operator Age	Driving Record 2								Driving Record 3							
		200		500		1000		2000		200		500		1000		2000	
		BI	PD	BI	PD	BI	PD	BI	PD	BI	PD	BI	PD	BI	PD	BI	PD
Moped	20 or less	34	2	38	4	41	5	47	6	32	2	36	4	39	5	44	6
	21 - 24	25	2	28	4	31	5	35	6	24	2	27	4	29	5	33	6
	25 or over	17	1	19	3	21	4	24	5	16	1	18	3	20	4	22	5
Motorcycle 100 cc or less	20 or less	134	9	149	11	163	12	186	13	130	9	144	11	159	12	180	13
	21 - 24	101	7	112	9	123	10	140	11	97	6	108	8	118	9	134	10
	25 or over	67	4	74	6	82	7	93	8	65	4	72	6	79	7	90	8
Motorcycle 101 - 400 cc	20 or less	251	17	279	19	306	21	348	24	243	16	270	18	296	20	337	22
	21 - 24	188	12	209	14	229	15	261	17	182	12	202	14	222	15	252	17
	25 or over	126	8	140	10	154	11	175	12	121	8	134	10	148	11	168	12
Motorcycle 401 - 750 cc	20 or less	339	22	376	24	414	27	470	30	327	22	363	24	399	27	453	30
	21 - 24	254	17	282	19	310	21	352	24	245	16	272	18	299	20	340	22
	25 or over	169	11	188	13	206	14	234	15	164	11	182	13	200	14	227	15
Motorcycle 751 cc or over	20 or less	403	27	447	30	492	33	559	37	389	26	432	29	475	32	539	36
	21 - 24	302	20	335	22	368	24	419	28	292	19	324	21	356	23	405	26
	25 or over	202	13	224	15	246	16	280	18	195	13	216	15	238	16	270	18

Driving Record	
2 ABP	3 ABP
12	12
9	9
6	6
12	12
9	9
6	6
12	12
9	9
6	6
12	12
9	9
6	6

Type of Vehicle	Principal Operator Age	Driving Record 4								Driving Record 5							
		200		500		1000		2000		200		500		1000		2000	
		BI	PD	BI	PD	BI	PD	BI	PD	BI	PD	BI	PD	BI	PD	BI	PD
Moped	20 or less	30	2	33	4	37	5	42	6	29	2	32	4	35	5	40	6
	21 - 24	22	1	24	3	27	4	30	5	21	1	23	3	26	4	29	5
	25 or over	15	1	17	3	18	4	21	5	14	1	16	3	17	4	19	5
Motorcycle 100 cc or less	20 or less	119	8	132	10	145	11	165	12	114	8	127	10	139	11	158	12
	21 - 24	90	6	100	8	110	9	125	10	86	6	95	8	105	9	119	10
	25 or over	60	4	67	6	73	7	83	8	57	4	63	6	70	7	79	8
Motorcycle 101 - 400 cc	20 or less	223	15	248	17	272	18	309	21	214	14	238	16	261	17	297	19
	21 - 24	167	11	185	13	204	14	231	15	160	11	178	13	195	14	222	15
	25 or over	112	7	124	9	137	10	155	11	107	7	119	9	131	10	148	11
Motorcycle 401 - 750 cc	20 or less	301	20	334	22	367	24	417	28	288	19	320	21	351	23	399	26
	21 - 24	226	15	251	17	276	18	313	21	216	14	240	16	264	17	299	19
	25 or over	150	10	167	12	183	13	208	14	144	10	160	12	176	13	200	14
Motorcycle 751 cc or over	20 or less	358	24	397	27	437	29	496	33	343	23	381	26	418	28	475	32
	21 - 24	269	18	299	20	328	22	373	25	257	17	285	19	314	21	356	24
	25 or over	179	12	199	14	218	15	248	17	171	11	190	13	209	14	237	15

Driving Record	
4 ABP	5 ABP
11	10
8	8
5	5
11	10
8	8
5	5
11	10
8	8
5	5
11	10
8	8
5	5

END 44	Limit ('000)	200	500	1000	2000
	100 cc or less	1	9	22	43
	101 cc or more	3	38	87	171

Uninsured Automobile
11

END 19 Limit of Insurance	Rating Group	Collision												Compre- hensive	Specified Perils
		Principal Operator under Age 25						Principal Operator Age 25 or over							
		Driving Record						Driving Record							
		0	1	2	3	4	5	0	1	2	3	4	5		
		Deductible						Deductible							
		500	500	500	500	500	500	500	500	500	500	500	500		
Moped															
300 or less	1	-	-	-	-	-	-	-	-	-	-	-	-	-	
301 - 500	2	-	-	-	-	-	-	-	-	-	-	-	-	-	
Motorcycles															
500 or less	3	-	-	-	-	-	-	-	-	-	-	-	-	-	
Motorcycles/Moped															
501 - 1000	4	329	304	284	277	255	243	219	203	189	184	170	162	247	101
1001 - 1500	5	403	373	347	339	312	298	269	249	232	226	208	199	356	140
1501 - 2500	6	488	451	421	410	378	361	325	301	280	274	252	241	446	179
2501 - 3500	7	566	523	488	476	438	419	377	349	325	317	292	279	536	219
3501 - 4500	8	645	597	556	543	499	478	430	398	371	362	333	318	626	259
4501 - 6000	9	725	671	625	610	561	536	483	447	417	406	374	358	714	298
6001 - 7500	10	806	746	695	678	624	597	537	497	463	452	416	398	804	338
7501 - 9000	11	886	819	763	745	685	655	590	546	509	497	457	437	894	379
9001 - 10500	12	965	893	832	812	747	714	643	595	555	541	498	476	982	418
10501- 12000	13	1048	970	904	882	811	776	699	647	602	588	541	517	1072	459
12001 - 13500	14	1128	1043	972	949	873	835	752	696	648	632	582	556	1160	498
13501 - 15000	15	1207	1117	1041	1015	934	894	805	745	694	677	623	596	1250	539
ABP		180.74	167.21	155.81	152.01	139.85	133.77	120.49	111.47	103.87	101.34	93.23	89.18	157.63	60.18

Above \$15,000: for each additional \$1,500 or part thereof, increase the rate group by 1 and apply the factor shown below for the resulting rate group to the ABP (Adjusted Base Premium) and round to the \$ amount.

Example: value \$25,000, DR 0 and \$500 deductible Collision premium is rate group 22 with rate group factor 9.76 * ABP 180.74 rounded to \$1,764.

Base Deductible premium subject to factor for the applicable Minimum Deductible.

Higher Rate Group Factors

Rate Group	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	for rg>35
DCPD	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00
Coll.	7.12	7.56	8.00	8.44	8.88	9.32	9.76	10.20	10.64	11.08	11.52	11.96	12.40	12.84	13.28	13.72	14.16	14.60	15.04	15.48	0.44
Comp.	8.50	9.07	9.64	10.21	10.78	11.35	11.92	12.49	13.06	13.63	14.20	14.77	15.34	15.91	16.48	17.05	17.62	18.19	18.76	19.33	0.57
S.P.	9.62	10.29	10.96	11.63	12.30	12.97	13.64	14.31	14.98	15.65	16.32	16.99	17.66	18.33	19.00	19.67	20.34	21.01	21.68	22.35	0.67

OTHER DEDUCTIBLES: Determine the Base Deductible premium for required Rate Group (rounded to nearest \$), then multiply by applicable deductible factor.

Deductible Amount	500	750	1000	1250	1500	1750	2000 or more
Collision Factor (Minimum & Base deductible \$500)	1.000	0.931	0.862	0.828	0.816	0.810	0.805
Comp. & S. P. (Minimum & Base Deductible \$500)	1.000	0.978	0.967	0.962	0.957	0.951	0.946

Note: For each step from the Base Deductible there is to be a minimum difference of \$1.

Special Use Factor

Police Dept. - BI, PD, DCPD 1.00; Accident Benefits 1.00; Collision 1.00; Comprehensive, Specified Perils 1.00; Uninsured Auto 1.00

Other Non Pleasure - BI, PD, DCPD 1.00; Accident Benefits 1.00; Collision 1.00; Comprehensive, Specified Perils 1.00; Uninsured Auto 1.00

SCHEDULE OF RATES
ALL TERRAIN VEHICLES

		Limit in thousands							
		200		500		1,000		2,000	
Coverage		BI	PD	BI	PD	BI	PD	BI	PD
Engine Capacity	Medium	69	5	77	6	84	6	96	7
	Heavy	101	7	112	8	123	9	140	10
END 44		1		13		31		60	

Medium - Engine Capacity not exceeding 250cc and not exceeding 25 hp.;

Heavy All Others

Accident Benefits	20
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Uninsured Automobile	12
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Physical Damage

List Price New (see Rule 401)	Rate Group	DCPD	Collision Deductible \$500	Comprehensive Deductible \$500	Specified Perils Deductible \$500
1,000 or less	1	10	44	15	13
1001 - 1500	2	10	56	22	19
1501 - 2000	3	10	66	29	25
2001 - 2500	4	10	78	36	31
2501 - 3500	5	10	89	44	38
3501 - 4500	6	10	102	51	44
4501 - 5500	7	10	114	58	50
5501 - 7000	8	10	126	66	56
7001 - 8500	9	10	137	73	63
8501 - 10000	10	10	149	80	69
10001 - 11500	11	10	161	88	75
11501 - 13000	12	10	173	95	81
13001 - 14500	13	10	185	102	88
14501 - 16000	14	10	197	109	94
16001 - 17500	15	10	208	117	100
17501 - 19000	16	10	220	124	106
ABP		10.22	65.76	29.17	25.03

OTHER DEDUCTIBLES

For each coverage -
1. Determine the Base Deductible premium (rounded to nearest \$) for the required Rating Group.
2. Then multiply by the applicable Deductible Factor.
Note: For each step from the Base Deductible there is a minimum difference of \$1.

DEDUCTIBLE FACTORS

Amount	Coll.	Comp.
500	1.000	1.000
750	0.931	0.978
1000	0.862	0.967
1250	0.828	0.962
1500	0.816	0.957
1750	0.810	0.951
2000	0.805	0.946

Special Use
Factors

Police Dept.

Cover	Factor
BI/PD/DCPD	1.00
A.B.	1.00
Coll.	1.00
Comp.	1.00
S.P.	1.00
U.A.	1.00

Other Non-
Pleasure Uses

Cover	Factor
BI/PD/DCPD	1.00
A.B.	1.00
Coll.	1.00
Comp.	1.00
S.P.	1.00
U.A.	1.00

Above \$19,000: for each additional \$1,500 or part thereof, increase the rate group by 1 and apply the factor shown below for the resulting rate group to the ABP (Adjusted Base Premium) and round to the \$ amount.

Example: value \$25,000 with \$500 deductible Collision premium is rate group 20 with rate group factor 4.07 * 65.76 rounded to \$268.

Base Deductible premium subject to factor for the applicable Minimum Deductible.

Rate Group	17	18	19	20	21	22	23	24	25	26	27	28	29	30	increase factor for rg>30
DCPD	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00
Collision	3.53	3.71	3.89	4.07	4.25	4.43	4.61	4.79	4.97	5.15	5.33	5.51	5.69	5.87	0.18
Comprehensive	4.50	4.75	5.00	5.25	5.50	5.75	6.00	6.25	6.50	6.75	7.00	7.25	7.50	7.75	0.25
Specified Perils	4.50	4.75	5.00	5.25	5.50	5.75	6.00	6.25	6.50	6.75	7.00	7.25	7.50	7.75	0.25

Effective October 1, 2015

SNOW VEHICLES

Coverage	Limit in thousands							
	200		500		1,000		2,000	
	BI	PD	BI	PD	BI	PD	BI	PD
	55	4	62	6	65	7	68	8
END 44	1		13		31		61	

Accident Benefits	73
Uninsured Automobile	11

List Price New (see Rule 406)	Rate Group	DCPD	Collision	Comprehensive	Specified Perils
			Deductible		
			\$500	\$500	\$500
1,000 or less	1	12	244	42	17
1001 - 1500	2	12	325	56	23
1501 - 2000	3	12	406	70	28
2001 - 2500	4	12	488	84	34
2501 - 3000	5	12	565	98	39
3001 - 3500	6	12	642	111	45
3501 - 4000	7	12	719	124	50
4001 - 4500	8	12	797	138	55
4501 - 5000	9	12	874	151	61
5001 - 6500	10	12	1057	183	73
6501 - 8000	11	12	1321	229	92
8001 - 10000	12	12	1626	281	113
10001 - 12500	13	12	2032	352	141
12501 - 15000	14	12	2439	422	170
15001 - 17500	15	12	2845	492	198
17501 - 20000	16	12	3252	562	226
ABP		12.14	406.45	70.31	28.26

OTHER DEDUCTIBLES
For each coverage -
1. Determine the Base Deductible premium (rounded to nearest \$) for the required Rating Group.
2. Then multiply by the applicable Deductible Factor.
Note: For each step from the Base Deductible there is a minimum difference of \$1.

DEDUCTIBLE FACTORS		
Amount	Coll.	Comp. S.P.
500	1.000	1.000
750	0.931	0.933
1000	0.862	0.907
1250	0.828	0.893
1500	0.816	0.880
1750	0.810	0.873
2000	0.805	0.867

Special Use Factors	
Police Dept.	
Cover	Factor
BI/PD/DCPD	1.00
A.B.	1.00
Coll.	1.00
Comp.	1.00
S.P.	1.00
U.A.	1.00
Other Non-Pleasure Uses	
Cover	Factor
BI/PD/DCPD	1.00
A.B.	1.00
Coll.	1.00
Comp.	1.00
S.P.	1.00
U.A.	1.00

Above \$20,000: for each additional \$2,500 or part thereof, increase the rate group by 1 and apply the factor shown below for the resulting rate group to the ABP (Adjusted Base Premium) and round to the \$ amount.
Example: value \$25,000 with \$500 deductible Collision premium is rate group 18 with rate group factor 10.00 * 406.45 rounded to \$4,065.
Base Deductible premium subject to factor for the applicable Minimum Deductible.

Rate Group	17	18	19	20	21	22	23	24	25	26	27	28	29	30	increase factor for rg>30
DCPD	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00
Collision	9.00	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00	1.00
Comprehensive	9.00	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00	1.00
Specified Perils	9.00	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00	1.00

Effective September 1, 2021

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Rule 600: Garage Policy

A. Overview

The Garage Automobile Policy (POL 4) may be issued only for the Garage Risks identified in Rule 601: Definitions. It is understood that pickup and delivery of customer vehicles may be supplementary to the Insured's described business of selling, repairing, servicing or parking vehicles.

B. Underwriting Rules

Facility Association's rules for declining to issue, terminating or refusing to renew a POL 4 (Garage Automobile Policy) contract:

1. The risk does not meet the object of the Facility Association which is to ensure the availability of automobile insurance, as required by law, in those provinces and territories of Canada in which the Facility Association operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty obtaining such insurance.
2. The Applicant does not have an insurable interest in the garage business or the dealer's inventory of owned vehicles.
3. The business is registered and located in a jurisdiction other than Prince Edward Island. (If the business is registered and located in another jurisdiction in which Facility Association operates, the business may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction.)
4. Dealer plates are not Prince Edward Island issued or are never used in Prince Edward Island.
5. The application is incomplete, has not been signed by the Applicant or has not been bound and signed by the Agent/Broker.
6. The Applicant/Agent/Broker does not provide sufficient current valid information e.g. Garage Rating / Underwriting Supplement to properly rate the risk.
7. Owned automobiles are not in the possession of the Applicant i.e. cannot be located. (This restriction is not intended to be used as a denial of a valid theft claim.)
8. Owned automobiles are branded 'nonrepairable'.
9. Non-payment of premium for the current policy period (for purposes of termination only).
10. Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police.

Facility Association's rules for refusing to provide or continue a coverage on a POL 4 (Garage Automobile Policy) contract:

1. Owned automobiles are branded as 'salvage' or are in pieces.
2. Within the preceding thirty six months, the Applicant, owner or proprietor:
 - a) knowingly misrepresented or failed to disclose in an application any fact to be stated therein resulting in a policy being cancelled by registered letter for material misrepresentation or a claim being denied for material misrepresentation.
or
 - b) wilfully made a false statement in respect of a claim.
or
 - c) contravened a term of an insurance contract or been convicted of fraud in relation thereto.
or
 - d) when making a previous application for automobile insurance, gave false particulars of a risk to be insured to the prejudice of the Insurer.

NOTE:

Where rating from a specific section of the Facility Association Rules and Rates Manual (e.g. Private Passenger Section) applies, the rules pertaining to the rating also apply.

Rule 601: Definitions

A. Auction- Stat. Class 86

This risk is engaged in the business of auctioning or selling customer vehicles (non-owned vehicles). END 71 (Excluding Owned Automobiles) must be attached to the policy. Owned vehicles used in the course of the Insured's business must be insured on POL 1 (Owner's Policy) at full manual rates.

A risk that is engaged in the business of auctioning owned vehicles must be insured as an automobile dealer. Where the Insured is engaged in the business of auctioning both owned and customer vehicles (non-owned vehicles), the risk must be rated as an automobile dealer.

B. Auto Hauler

A vehicle designed for the transportation of more than one automobile.

C. Bailiff - Stat. Class 89

This risk is engaged in the business of repossessing vehicles whether or not using a dealer plate.

D. Courtesy Cars

These are vehicles supplied to customers for their use for a period not to exceed 30 days, while their own vehicles are being repaired or while they are awaiting delivery of a newly purchased or leased vehicle, regardless of whether or not the customer is charged a fee for use of the vehicle.

Supplying vehicles to customers for a charge in other than the circumstances outlined above is considered renting or leasing of vehicles and is expressly excluded under POL 4 (Garage Automobile Policy) and requires a separate POL 1 (Owner's Policy).

E. Customer Automobiles

These are vehicles owned by customers in the Insured's care, custody or control. Vehicles on consignment are considered to be customer automobiles.

F. Dealer - Stat. Class 86

This risk is engaged in selling new or used vehicles. Repair or servicing of vehicles is included.

POL 4 (Garage Automobile Policy) is not issued for collections of antique or classic vehicles whether or not publicly displayed.

G. Dealer Plates**Dealer Plates**

They are used by automobile dealers for private use or for sales purposes on motor vehicles owned as part of the dealer's inventory of vehicles for sale.

Note: For charges applicable to the dealer plate, refer to the rule in the Garage Section pertaining to the type of garage risk being insured. This charge is in addition to the premium applicable to the garage risk being insured.

H. Delivery Services - Stat. Class 91

This risk involves an Insured picking up and delivering vehicles using the owner's vehicle plates.

This is not a garage risk and must be insured on non-owned automobile policy - POL 6 or POL2. See Non-Owned Automobile or Drivers Policy section of this manual.

For example:

- a) The Insured's customer moves to a new address. The Insured picks up the customer's vehicle from the old location and delivers it to the new location. This may be done by driving, towing or carrying the vehicle on a trailer to the new location.

This may also be done by driving or towing the vehicle to a location from where it will be shipped by train or transport truck. Upon reaching its destination, the Insured will then deliver the vehicle to the customer.

- b) The Insured's customer drives to Florida and flies home. The Insured picks up the customer's vehicle in Florida and drives it back.

- c) The Insured picks up vehicles on behalf of an automobile dealer using that dealer's dealer plate. The Insured is performing a delivery service for the automobile dealer.
- d) The insured picks up a motor home in the U.S. and takes it to a Prince Edward Island dealer who will sell it. The owner of the motor home leaves the owner's plate on the motor home during this process and the vehicle is driven using the owner's plate.

NOTE: Any vehicle which is not a tow truck (as defined under Tow Truck), must be rated in the Commercial Section of the manual.

I. Demonstrator Models (Demos)

These are considered owned vehicles. See Rule 601.L. There is no additional charge (unless they bear regular plates) as these vehicles are typically driven using a dealer plate for which a premium is already charged.

J. Detailers – Stat Class 82**1. Cleaning and Reconditioning**

These are risks that complete detailed cleaning and reconditioning (fine painting and upholstery cleaning) of automobiles with no installation of equipment and no body and mechanical repairs. Rate as a service station with END 71 (Excluding Owned Automobiles).

2. Installations

These are risks operating under contract with an automobile dealer to install equipment options (CD players, navigation equipment) to new automobiles and no body or mechanical repairs. Rate as a service station with END 71 (Excluding Owned Automobiles).

For both types of operation described above:

Pickup and delivery of customer automobiles using the customer's plates or dealer plates is included.

K. Driveaway Service - Stat. Class 89

The Insured delivers customer vehicles using the Insured's dealer plate. END 71 (Excluding Owned Automobiles) must be attached to the policy. Owned vehicles must be insured on POL 1 at full manual rates.

For example:

- a) The Insured delivers tractors from Prince Edward Island to Ontario and uses his/her own dealer plate to do this.
- b) The Insured picks up motor homes in the U.S. and takes them to a dealer in Prince Edward Island who will sell them. The Insured uses his/her own dealer plate to do this.

L. Owned Automobiles

Vehicles owned by the Insured (the garage) and used for pleasure and/or in connection with the business stated in the application and/or held for sale or demonstration and/or sold but not delivered.

Vehicles leased by or from a garage must be insured using POL 1 written in the name of the lessor with END 5 attached.

M. Parking Lot - Stat. Class 84

This is a risk engaged in the business of operating an open air parking lot which may include parking and moving of customer vehicles by employees, washing and cleaning of customer vehicles. END 71 (Excluding Owned Automobiles) must be attached to the policy. Owned vehicles must be insured on POL 1 at full manual rates.

N. Repair Garage - Stat. Class 81

This is a risk engaged in repairing and servicing but not selling vehicles. Any garage performing engine, body or transmission repair along with incidental minor repair is classified as a repair garage. A salvage/junk yard without vehicle sales is classified as a repair garage. END 71 (Excluding Owned Automobiles) must be attached to the policy and owned vehicles must be insured on POL 1 (Owner's Policy) at full manual rates.

Use of a dealer plate that is incidental to the operation of a repair garage is included.

O. Service Station - Stat. Class 82

This is a risk engaged in operating a refuelling station and/or service station providing any of these services:

- Selling, servicing and installation of incidental vehicle parts and accessories
- Lubrication
- Washing and detailing (including automatic wash)
- Minor repairs excluding body, engine or transmission
- Auto electric repairs
- Muffler installation and repairs
- Glass installation and repairs
- Sound equipment installation and service (including mobile phone systems)
- Tire installation and repairs

END 71 (Excluding Owned Automobiles) must be attached to the policy. Owned vehicles must be insured on POL 1 at full manual rates.

P. Shuttle Bus

A vehicle used to transport garage customers to or from the garage to facilitate the purchase, servicing or repair of the customer vehicle regardless of whether or not the customer is charged a fee for this service. Use of the vehicle to carry passengers for compensation for any other purpose is expressly excluded under POL 4. See Rule 628: Courtesy Cars and Shuttle Buses for rating.

Q. Staff Units

Staff is comprised of all owners, proprietors, active partners, employees and other persons (persons on contract) engaged in the business declared in item 3 of the application regardless of their driver's licence status. Drivers who are unlicensed or have a suspended licence are to be included in the staff count as well as those listed on END 78 (Reduction of Coverage for Named Persons).

When counting staff units:

- a) Each owner, proprietor, active partner, full time employee and full time other person = 1 staff unit
- b) Each part time employee, clerical staff and part time other person = 1/2 staff unit
- c) Total a) and b) and if necessary, round up to the next whole number

For example: 1 proprietor, 1 full time employee, 3 part time employees = 3 1/2 staff units which when rounded up to the next whole number will be 4 staff units.

END 76 must be used on automobile dealer policies to provide coverage for persons other than active partners, proprietors and full time employees, who have been provided with a vehicle for their regular use.

Inactive/Silent Partners

Silent partners are those who do not participate in the management of the business and do not receive remuneration of any kind from the business. They are not counted in staff units.

Example: An incorporated company requires three directors. Applicant and Partner are incorporating a garage business. The lawyer who signs the incorporation papers becomes the third director. The lawyer is an inactive or silent partner.

R. Storage Garage - Stat. Class 85

This risk engaged in the business of operating a storage/parking garage which may include parking and moving of customer vehicles by employees and/or washing and cleaning of customer vehicles. END 71 (Excluding Owned Automobiles) must be attached to the policy. Owned vehicles must be insured on POL 1 at full manual rates.

S. Tow Truck

A vehicle designed for towing a vehicle or a tilt deck truck (a flatbed with a winch) designed to carry a single vehicle rather than towing it, is considered a tow truck. If the vehicle is designed to carry more than 1 vehicle, it must be insured on POL 1 for Automobile Hauling.

If a tilt deck truck is towing another vehicle by means of a towbar or similar equipment, the 'Cargo Other' trailer charge (found in the Commercial Section of this manual) applies.

T. Valet Parking - Stat. Class 85

This risk is engaged in the business of taking away, parking and returning of customer vehicles at (for example) social or special events. This does not include risks that are operating as Storage Garage or Parking Lot. END 71 (Excluding Owned Automobiles) must be attached to the policy. Owned vehicles must be insured on POL 1 at full manual rates.

U. Vehicles

These include private passenger, commercial type vehicles including buses and recreational type vehicles.

Rule 602: New Policies

A. Application Types

1. Faxed Applications

Fully completed and signed current approved Standard Garage Application Forms submitted by fax are acceptable in lieu of original applications. These applications must be accompanied by the required Garage Rating/Underwriting Supplement. Where an original application has been submitted without signature, a signed and faxed copy of the application is acceptable to complete the signature requirement.

2. Computer Generated Application Forms

These application forms are acceptable but must be in the standard format approved by the applicable regulatory authority and must include all information that is required to be provided on the current approved Standard Garage Application Form.

The computerized application must be signed and dated by the Applicant as well as the Agent/Broker.

B. Completing the Application

When underwriting a garage policy, the following is required:

- a) A fully completed and signed current approved Standard Garage Application Form. This must be attached to a current approved Standard Application (APP 1) form which shows the applicant's name and address and the date and time coverage was bound. APP 1 must also be signed and dated by the applicant and agent/broker. Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form; therefore, coverage may not be bound as of 12:01 a.m. on the date the application is signed. If there is any other insurance in force in respect of the risk, binding shall not be made effective before the expiry of that other insurance.
- b) A fully completed and signed Facility Association Garage Rating / Underwriting Supplement attached to the Garage Application Form.
- c) If the application form cannot be sent to the Servicing Carrier on the date on which coverage was effected, it must be sent the next working day.
- d) The Servicing Carrier will normally issue the policy within 30 days of the effective date. If the Agent/Broker does not receive the policy and the full term liability card within that time, a further temporary liability card must be issued by the Agent/Broker and the Servicing Carrier must be contacted immediately to determine the status of the policy.

The term of binding and of the temporary liability card is 30 days. The temporary liability card may not be amended to indicate a longer period.

- e) The employee's/driver's authorization to enable the Servicing Carrier to obtain a driver record abstract where such authorization is required by law.

- f) The Agent/Broker shall collect or assume responsibility for the full indicated premium.

Or

Obtain a fully completed premium finance contract together with the full down payment required and promptly send that contract to the finance company office.

- g) A copy of the registration for all owned plated vehicles being insured, regardless of vehicle type or use, will be required with the application. If the registration cannot be submitted with the application, a copy of the registration is required within 30 days of binding coverage. Where a copy of the registration is not provided, the following shall apply:

- Policy shall be issued with all vehicles at the correct premium.
- If any registration is not provided within 30 days from the date requested by the Servicing Carrier, the policy shall be cancelled by registered letter.
- If the missing registration is provided before the cancellation takes effect, the policy may be reinstated.
- Agent/Broker may submit a new application for the vehicle meeting the registration requirement.

C. Item 1 of the Application

The name appearing on the policy must be that of a legal entity i.e. an adult individual, limited company or partnership. The name of the business registered with the appropriate municipal, provincial or federal authority must be used.

If the Insured operates a location with both building and open lot exposure, each must be shown on a separate line of the application as a separate location.

D. Item 3 of the Application

Specify the principal business e.g. Automobile Dealer. Should the risk have other business in respect of which automobile insurance is to be provided, then it must be listed. Any business/operation not listed is not covered.

E. Applicant's Signature

The Applicant's signature shall be provided on the manual application form or the computerized application at the time of binding whenever possible. If the Applicant's signature cannot be obtained at the time of binding, the Servicing Carrier shall allow the Agent/Broker 30 days to obtain a signature on the original application provided the Agent/Broker assumes responsibility for the full indicated premium. In the meantime, the Agent/Broker must send a copy of the completed but unsigned application to the Servicing Carrier. If a signed copy of the application is not received by the Servicing Carrier within the 30 day time period, the Servicing Carrier shall immediately cancel the policy by registered letter. The Agent/Broker shall be responsible for the full indicated earned premium for the time on risk.

Rule 603: Policy Term

Garage policies may only be issued for a term of one year. No six month policies are available.

Rule 604: Coverage Available

Unless otherwise stated, garage risks are written on POL 4 (Garage Automobile Policy) which provides Liability, DCPD, Accident Benefits and UM while owned, customer and non-owned vehicles are being operated.

Coverage for owned vehicles is only provided to Automobile Dealers. Owned vehicles may also be covered for Collision, Comprehensive, Specified Perils and Specified Perils without Theft.

For risks other than Automobile Dealers, END 71 (Excluding Owned Automobiles) must be attached to the policy and owned vehicles must be insured by means of POL 1 (Owner's Policy).

Legal Liability coverage for Collision and Specified Perils coverage to customer vehicles may also be provided.

If the Insured operates a location with both building and open lot exposure, each must be shown on the application.

Open Lot Pilferage - Owned Automobiles (END 74), Customer Automobiles (END 75) and (END 77) are not available on policies written through Facility Association).

A. Liability limit

(Policies are required to provide at least the statutory minimum coverage applicable to the jurisdiction.)

Not more than \$2,000,000 except:

- When required by federal or provincial statute by regulation issued under authority thereof or by municipal by-laws (but not by other local authorities). If proof of insurance is issued, the amounts shown on the proof may not exceed those required by the authority concerned.
- Where the Insured is required to have limits higher than \$2,000,000, but not exceeding \$5,000,000, in order to obtain a contract of work and where failure to do so will result in loss of the contract or employment. The Insured will be required to provide documentation of the contract requirements or employment requirements for limits no higher than \$5,000,000. This documentation is required at the time the higher limit is requested but not for subsequent renewal terms.

B. Accident Benefits

As prescribed by statute

C. Uninsured Motorist (UM)

As provided in POL 4

D. Optional Physical Damage - Owned and Non-Owned Vehicles

All Perils coverage is not available on POL 4 (Garage Policy).

Optional physical damage coverage shall not be provided or continued for any vehicle valued at \$1,000,000 or more.

1. Owned Vehicles

Coverage may only be provided where owned vehicles are not excluded e.g. END 71 (Excluding Owned Automobiles) has not been attached.

a) Collision - Owned Automobiles

Coverage is available for Automobile Dealers only. Coverage may be restricted to operation by a named person (END 70) or specific vehicles (END 80). For all other garage risks END 71 must be attached to the policy and coverage for owned vehicles must be provided by a separate POL 1 (Owner's Policy).

If all owned vehicles including those held for sale are to be insured for Collision, the deductible will be a minimum of \$1,000. Where END 70 (Named Chauffeur) or END 80 (Specified Owned Automobile Physical Damage Coverage) is being used, the deductibles are determined on a per vehicle basis in accordance with the section of the manual under which the vehicle is rated. Therefore, when using END 70 and 80, the minimum deductible under the Garage section does not apply.

b) Comprehensive / Specified Perils/Specified Perils Excluding Theft provides coverage for:

- i) Automobiles at locations specified in Item 1 of the application

This coverage is to be written on an 80% co-insurance basis.

Policies are not written on a monthly average basis.

The required limit must be in line with the values shown in item 4 of the Garage Supplement - Vehicles Held for Sale. **Due to the co-insurance provision, it is important for the Agent/Broker and Insured to discuss this limit carefully.**

One possible method of calculating the required limit is the maximum number of vehicles times the average value.

The deductible per occurrence will be determined as follows based on the 'Maximum Number' of 'Vehicles Held for Sale' in item 4 of the Garage Rating/Underwriting Supplement.

<u>Number of Vehicles</u>	<u>Deductible</u>
1 - 5 VEHICLES	1,000
6 - 10 VEHICLES	2,500
OVER 10 VEHICLES	5,000

Rating - Refer to Rule 624: Automobile Dealers

- ii) Automobiles at newly acquired locations not in excess of the amount of the lowest limit of any stated location. The Servicing Carrier must be notified of new locations. Only locations in Prince Edward Island may be insured under this policy.
- iii) Not more than four automobiles at any location not used by the Insured in the business specified in item 3 of the application.
- iv) Automobiles specified in END 80

2. Legal Liability for Damage to Customer Automobiles

Limits in excess of \$5,000,000 must be referred to Facility Association Central Office.

a) Collision

The required limit is the value of the most expensive vehicle for which the Insured will be responsible. The deductible for any one occurrence is 5% of the required limit rounded to the nearest \$250 subject to a minimum \$500 deductible.

b) Specified Perils

The application must specify the maximum number of customer automobiles at each location and a limit of liability. The minimum required limit for each location must be the total value of all customer vehicles at that location.

Each location is subject to a 100% co-insurance clause based upon the number of vehicles at each location at the time of loss to the maximum number of customer vehicles stated in the application for that location. **Due to the co-insurance provision, it is important for the Agent/Broker and Insured to discuss this limit carefully.**

One possible method of calculating the required limit is the maximum number of vehicles multiplied by the value of the most expensive vehicle. The Applicant has 5 vehicles; 4 are valued at \$10,000 and 1 is valued at \$16,000. The required limit would therefore be \$80,000.

E. Direct Compensation Property Damage (DCPD)

As provided in POL 4

Rule 605: Minimum Deductibles

a) Owned Automobiles

Collision: \$1,000.

Comprehensive/Specified Perils/Specified Perils

Excluding Theft: \$1,000.

b) Legal Liability For Customer Automobiles

Collision: Deductible for any one occurrence is 5% of the required limit rounded to the nearest \$250, subject to a minimum deductible of \$500.

Specified Perils Excluding Open Lot Pilferage: No deductible applicable.

c) Individually Rated Vehicles

These vehicles are subject to the minimum deductible requirements outlined in the section of manual in which they are being rated.

d) Risks with Claims

Where garage operations have incurred claims, optional physical damage insurance shall be provided at the higher of the deductibles referred to above or the following minimum deductible amounts:

Number of automobile insurance claims under each coverage			Deductible amount applicable to the coverage under which the claims were made
In prior 12 months	In prior 36 months	In prior 60 months (fire and/or total theft)	
3	-	2	\$5,000
-	3	-	\$2,500
-	4	-	\$5,000
-	5 or more	-	5% of LPN (minimum deductible \$5000)
		3 or more	No coverage offered

Rule 606: Garage Endorsements

Changes to standard approved forms are not permitted.

Refer to Rule 637: Standard Endorsement Forms Applicable to POL 4 (Garage Policy) for more information. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions.

Certain endorsement forms require one or more signatures. Where the required signatures are not obtained, the policy may be cancelled in accordance with the Statutory Conditions or issued without the endorsement and rated accordingly.

Provided the endorsement form does not indicate the expiry date of the policy term, once an endorsement form has been signed, it need not be signed again on subsequent policy renewal terms.

The following endorsements are not available on policies written through Facility Association:

END 74 Open Lot Pilferage – Owned Automobiles

END 75 and END 77 Open Lot Pilferage – Customers Automobiles

Rule 607: Territory and Outside Prince Edward Island Exposure

Policies may only be issued for those locations in a jurisdiction in which FA operates.

Outside Prince Edward Island Exposure Surcharge

Any vehicle insured under the POL 4 (Garage Policy) and operated in the U.S. or another Canadian jurisdiction (excluding Nova Scotia, New Brunswick or Newfoundland and Labrador) is subject to a surcharge.

This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers.

NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask Insureds whether or not proof of insurance must be filed and, if so, in what amount.

The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.

The Insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside Prince Edward Island and the jurisdiction(s) into which the vehicle is and will be driven.

If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), DCPD and Accident Benefits.

Liability, DCPD and Accident Benefits

For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge 1% of the applicable premium.

For example:

Outside Prince Edward Island Exposure	Applicable Surcharge
5% or less and proof of insurance required	5%
10%	10%
25%	25%
50%	50%

Optional Physical Damage

For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge .50% of the applicable premium.

For example:

Outside Prince Edward Island Exposure	Applicable Surcharge
6%	3%
10%	35%
25%	12.5%
50%	25%

At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions.

Rule 608: Proof of Insurance Where Notice of Cancellation or Deletion is Required

A. General Information

1. The Agent/Broker is authorized to issue proof of insurance on behalf of the Servicing Carrier in the form of the Servicing Carrier's standard certificate or a CSIO-approved Certificate of Insurance, with a notice of cancellation period not exceeding 15 days.

- a) If a notice of cancellation period exceeding 15 days is required, the Agent/Broker is to obtain approval from the Servicing Carrier prior to certificate issuance.
 - b) Certificates must be issued only on a Described Automobiles and/or Described Location basis. Should proof be required on a Blanket Basis, refer to item #4 below.
 - c) Copies of all certificates issued by the Agent/Broker shall be submitted to the Servicing Carrier within one (1) business day for acceptance and documentation.
 - d) The Servicing Carrier is ultimately responsible for ensuring that all proof of insurance issued by the Agent/Broker is acceptable and reflects the limits of the policy. The Servicing Carrier will promptly reissue any certificate originally issued by the Agent/Broker, where indicated coverage differs from the policy or where the notice of cancellation period was not previously approved by Underwriting.
2. The Servicing Carrier is responsible for the completion of any non-standard certificates (i.e. certificates that are to be completed on a non-CSIO approved form), Out-of-Province, U.S. or Other filings.
- a) The Agent/Broker must specify to the Servicing Carrier if proof of insurance (e.g. a financial responsibility certificate) must be issued or filed with a Local, Provincial, Federal or U.S. authority.
 - b) Where vehicles are operated in the U.S., Agents/Brokers must confirm with the Insured's if proof of insurance is to be filed and, if so, in what amount.
3. If proof of insurance is issued by the Servicing Carrier, a copy must be supplied to the Agent/Broker for their records.
4. Proof of insurance must only be issued on a 'Described Automobile' and/or 'Described Location' basis. Proof may not be issued or filed on a 'Blanket Basis' (i.e. without specifying the insured vehicles), only if the authority concerned permits no alternative. In that case, the Facility Association's form of 'Indemnification and Hold Harmless Agreement' must be fully completed, and include the signatures of the Applicant and a witness. The completed form is to be kept on file with the Servicing Carrier.
5. Parties requiring proof cannot be added as additional named Insureds on the policy. The certificate showing proof of insurance guarantees to the Party that the vehicle is insured. This is the full extent of the guarantee.
6. Should the Servicing Carrier have any concern with the coverages or limits being guaranteed when asked to use a certificate prescribed by the organization or authority with whom the certificate is being filed, the Servicing Carrier should contact Facility Association Head Office.

B. Currency Differential Surcharge

Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars.

The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day.

The currency differential surcharge is:

- Applied only to the Liability premium not DCPD premium
- Not subject to a minimum surcharge.
- Additional to but not compounded on the Outside Prince Edward Island exposure surcharge (See Rule 607: Territory and Outside Prince Edward Island Exposure).
- Additional to the Servicing Carrier's fee for filing proof of insurance.
- Payable only when proof of insurance is required by U.S. authorities.
- Subject to a minimum of \$50 per policy term for the combined dollar value of the currency differential surcharge and the Outside Prince Edward Island exposure surcharge.

Sample Calculation:

Rate of exchange for U.S. dollar is 1.3085 Canadian

Therefore the Currency Differential is 0.31
 Outside P.E.I. Exposure Surcharge is 25% (.25 factor)
 Currency Differential Surcharge is $0.31 \times .25 = .0775$

Liability premium	\$1,000
Outside P.E.I. Exposure Surcharge	.25
Currency Differential Surcharge	.0775
Base premium	\$1,000
Outside P.E.I. Exposure $\$1,000 \times .25$	\$250
Currency Differential $\$1,000 \times .0775 = 77.50$	\$78
Total Liability premium	\$1,328

C. Renewal or Offer to Renew

If a renewal or offer to renew is issued where proof of insurance has been issued or filed and the renewal is not required, the Servicing Carrier must be notified in sufficient time to file a notice of cancellation in accordance with the applicable authority's requirements. Otherwise, the Agent/Broker/Insured shall be responsible for time on risk charges.

D. Policy Cancellation, Vehicle Deletion

1. Registered Letter

Where proof of insurance has been issued or filed and the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed in accordance with the Statutory Conditions.

The notice of cancellation for the authority concerned must be issued on the same day as the notice of cancellation to the Insured. However, as a result of the authority's requirements, the effective date of cancellation may be different.

2. Insured's Request

Where proof of insurance has been issued or filed, and the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed after taking into consideration the period of notice required by the authority.

The effective date of cancellation shall be the same for both the Insured and the authority concerned.

3. Filing Liability Limits

The filing should always be made for the limit required by law even if the policy actually shows a higher limit.

Where filings are required in multiple jurisdictions, the filing should be made showing only the limits required in that jurisdiction. The policy should be written with the lowest limits necessary to meet all requirements.

4. Processing Fees for Filings

Please contact your Servicing Carrier for a schedule of fees which will be charged on a 100% cost recovery basis. Any charge required by the authority concerned shall be in addition to, and separate from, the processing fees.

Rule 609: Excluded Uses, Automobiles and Drivers**A. Excluded Uses**

- Renting or leasing to others (either short term rental or long term leasing)
- Carriage of passengers or goods for compensation
- Others as described in the POL 4 (Garage Automobile Policy) wording

B. Excluded Automobiles

- Vehicles owned in connection with, or used for the purpose of any business not described in item 3 of the application
- Vehicles owned by the Insured which are designed for racing purposes
- Vehicles provided for the regular use of persons other than active partners and full time employees. On automobile dealer policies, coverage may be extended to these vehicles from the inventory of vehicles held for sale (not regular plated) by adding END 76 (Additional Insured), which provides insurance for vehicles that are supplied for the regular or frequent use of specified persons who are not active partners or full time employees.
- Vehicles designed for bulk transportation of petroleum products or other materials while being used for such purposes.
- Vehicles designed for the transportation of other vehicles, but tow trucks shall not be deemed to be designed for such purposes.

Excluded Drivers

The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence. These provisions apply whether END 78 is being added to the policy at the

request of the Insured or by the Servicing Carrier because of the above mentioned circumstances.

A. If there is no other driver on the garage policy

- a) An application for insurance shall be declined by the Agent/Broker.
- b) If the situation is discovered after the policy has been issued, the Servicing Carrier shall cancel the policy by registered letter.
- c) The time on risk charge for the period to expiration of the notice of termination will be pro rata of the premium applicable to the risk as submitted.
- d) If the situation is discovered as a result of enquiries prior to the renewal date, the Servicing Carrier shall issue a notice of non-renewal.

B. If there is another licensed driver on the garage policy

(It is assumed that the person concerned will not drive without a valid licence.)

- a) The Servicing Carrier shall issue END 78 (Reduction of Coverage as Respects Named Persons) restricting coverage to minimum statutory requirements and excluding optional physical damage where provided, for that person.
- b) If that person being a driver affected the rating of the insurance, the insurance shall be re-rated to remove that person as a driver but any accidents that occurred while that person was driving shall continue to be taken into account in rating.

C. If the person concerned does drive without a valid licence

If discovered after the policy has been issued, END 78 shall be deleted. The insurance shall be rated as if that person does drive the vehicle where:

- a) Subsequent to the current suspension becoming effective or during the 36 months immediately preceding the policy period effective date, the person involved is/was convicted of the offence of driving while licence suspended, cancelled or lapsed.
- b) It is established that the person involved has been driving e.g. by being convicted of any other driving offence or by being involved in an accident.

D. Unsigned END 78

If END 78 is not signed by all required parties named on the endorsement, END 78 shall be deleted and the policy shall be re-rated as though there was no END 78.

E. Completion of END 78

END78 is to be completed showing the minimum statutory limit under Section A – Limits and Amounts and the word “Insured” in the Insured/Not Insured column. The word “Insured” must be shown against Section B and Section D in the Insured/Not Insured column.

Rule 610: Claims

Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to Facility Association policies must immediately be reported in the manner prescribed by the Servicing Carrier.

Losses involving collision with animals, both wild and domestic, shall be paid under Comprehensive coverage. If the policy does not afford Comprehensive coverage but does provide Collision coverage, the loss shall be paid under Collision coverage and be regarded as not at fault.

Rule 611: Renewals

A. Renewal processing

If the renewal involves a vehicle for which proof of insurance has been filed or is required, refer to Rule 608: Proof of Insurance.

Prior to the expiry date of the policy, the Servicing Carrier shall ask the Agent/Broker to have a new Garage Rating / Underwriting Supplement completed and signed to update the information on record for the upcoming renewal term. Such a request shall be made well in advance of the expiry date because of the need to issue the renewal policy before the insurance expires.

NOTE: Renewals shall only be offered for annual terms.

NOTE: Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police shall be non-renewed.

A driver record abstract must be obtained for those risks where rating is dependent upon driving history. These must be ordered on all drivers prior to every renewal.

The renewal shall not be issued unless and until the properly completed and signed Garage Rating / Underwriting Supplement has been returned.

The renewal documents shall be issued by the Servicing Carrier and must reach the Agent's/Broker's address no later than 30 days prior to the policy's current expiry date.

Before releasing any renewal documents, the Agent/Broker must collect or assume responsibility for the full renewal premium. If the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card and collect a downpayment based on the estimated annual premium for the upcoming renewal term.

Or

Obtain a fully completed premium finance contract together with the full downpayment required and promptly send that contract to the premium finance company.

Once a renewal or offer to renew has been processed, and the Servicing Carrier receives notice of an at fault loss that Prince Edward Island 1 September 2021

occurred prior to the renewal's effective date, the Servicing Carrier shall amend the renewal rating accordingly.

B. Direct Bill Renewals

Servicing Carrier Responsibilities

1. For each policy an offer to renew shall be issued by the Servicing Carrier. The offer to renew must reach the Insured's last known address no later than 30 days prior to the policy's current expiry date.
2. The payment due date must be clearly indicated on the offer to renew and must be the same as the policy's current expiry date.
3. If the required premium is received by the Servicing Carrier no later than 15 days after the payment due date, the Servicing Carrier shall promptly issue the appropriate renewal documents to the Insured.
4. If the required payment is not received by the Servicing Carrier within 15 days of the payment due date, the policy will be treated as though it has expired and the Servicing Carrier shall advise the Agent/Broker accordingly within the following 10 days.
5. The renewal documents must not be released by the Servicing Carrier until the full premium is received or the required first payment is received on time by the Servicing Carrier (by first payment due date if a deferred premium payment plan is available). If this rule is followed, neither the Carrier nor the agent/broker incurs any responsibility for the premium. If the Servicing Carrier follows any other unauthorized procedure, the Servicing Carrier will be responsible for the earned premium for the time on risk calculated on a pro rata basis and will be required to stop offering a Direct Bill option.

C. Renewal Not Accepted

If a renewal or offer to renew is issued where proof of insurance has been issued or filed and the renewal is not required, the Servicing Carrier must be notified in sufficient time to file a notice of cancellation in accordance with the applicable authority's requirements. Otherwise, the Agent/Broker/Insured shall be responsible for time on risk charges.

If the renewal is not accepted by the Insured, the Agent/Broker must submit one of the following acceptable evidence of renewal refusal to the Servicing Carrier:

- a) Return all the renewal documents (including liability cards) to the Servicing Carrier;
OR
- b) Written confirmation that the renewal has been returned complete with liability cards to the Agent/Broker AND that the documents were destroyed in the Agent/Broker's office;
OR
- c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date.

If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater.

Renewals where acceptable evidence of refusal has been submitted to the Servicing Carrier for cancellation may not be reissued unless the Servicing Carrier receives instructions no later than the renewal's effective date and the Agent/Broker collects or assumes responsibility for the full premium as outlined above.

If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.

Rule 612: Midterm Changes

Changes to drivers, vehicles, dealer plates, locations etc. must be reported in writing (showing the effective date and time) to the Servicing Carrier at the time of the change and the appropriate policy changes will be issued.

1. Optional Physical Damage

Once chosen, optional physical damage limits for owned and customer vehicles may not be reduced during the policy term.

For example:

The Insured chooses a limit of \$65,000 for Legal Liability on Customer Vehicles. A month later the limit is increased to \$85,000 and the Servicing Carrier processes the policy change. The next month, the Insured wants to reduce the limit back down to \$65,000. The Insured must wait until renewal date to have the limit reduced.

2. Binding Coverage – Policy Changes

Before binding coverage, the Agent/Broker must collect or assume responsibility for any indicated additional premium. For policies requiring Proof of Insurance, refer to Rule 608.

- a) The Agent's/Broker's procedure for reporting changes to the Servicing Carrier must be acceptable to the Carrier. The request for change must be made in writing and specify the effective date and the effective time.
- b) Faxed or mailed policy change requests are acceptable.
- c) If the policy change request cannot be sent to the Servicing Carrier on the date the Insured makes the request, it must be sent to the Servicing Carrier on the next working day.
- d) The Servicing Carrier shall normally issue any required policy change, updated Certificate of Insurance (if required) and permanent liability card

(if required) within 30 days of the effective date of the change.

- e) Coverage may not be shown as effective prior to the date and time that the request was received by the Agent/Broker from the Insured, except when contractual coverage exists automatically under the policy and notice is given within the time permitted. A permissible policy change is in effect as of the time and date requested.

3. Changes Not to be Processed

A change to a policy shall not be processed if the change is substantial e.g. the Insured is covered under a POL 4 (Garage Automobile Policy) and now requires a POL 1 (Owner's Policy) instead. A new policy may be necessary. If in doubt, the Agent/Broker should contact the Servicing Carrier for direction. If a new policy is required, a new application must be submitted. The existing policy shall be cancelled pro rata.

4. Rates to be used

- Rates in effect at the start of the policy period
- Calculated pro rata by using the Day Table

5. Minimum Premiums for Midterm Changes

A minimum additional premium of \$5 shall be charged for any transaction that includes one or more of the following, regardless of the period of insurance:

- Addition of coverage or location
- Increase of Liability limit
- Increase of limit on owned or customer automobiles

Any additional premium of less than \$5 may be waived by the Servicing Carrier unless mentioned above. Return premiums may not be waived.

When there are frequent policy changes requested by the Insured, there will be a \$50 charge for each such transaction in excess of 2 in a 30 day period or more than 12 in a 12 month period.

Rule 613: Rating/Underwriting Supplement

The Garage Rating/Underwriting Supplement is designed to obtain information that is not requested in the garage application. If the additional information provided by the supplement does not fully explain the risk to be written, the problematic points must be discussed with the Agent/Broker/Insured. Some of the information provided by the supplement can be verified when the driver record abstracts, previous insurance history, inspection reports and vehicle plate search reports are obtained. The signed Garage Rating/Underwriting Supplement must accompany every new garage application. A signed updated supplement must be obtained prior to each renewal.

Rule 614: Reports

A. Driver Record Abstracts

The Servicing Carrier is required to order driver record abstracts (MVRs) on all listed drivers (listed under question 2 a and 2b of the Garage Rating/Underwriting Supplement) at the beginning of each policy term.

Driver record abstracts must be obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years.

B. Previous Insurance History

These may take the form of an electronic report or a letter from the previous carrier. This report must be ordered by the Servicing Carrier, on the garage risk itself and on the principal operator of every owned vehicle for which a separate premium is being charged. In lieu of an electronic report or letter, a phone call to the prior insurance company to confirm insurance history is acceptable. The Servicing Carrier's file must be clearly documented with details of the phone call.

C. Inspection Reports

An underwriting report (Sentinel, Equifax, IAO etc.) must be ordered by the Servicing Carrier on every new garage risk. If the information in the underwriting report is not consistent with the information in the Garage Rating/Underwriting Supplement or the garage application, the Agent/Broker, Insured and underwriting report company must be queried to resolve the inconsistency. In the event that the inconsistency cannot be resolved the matter must be referred to Facility Association Central Office.

D. Vehicle Plate Search Report

In some jurisdictions it is possible to order a report which provides a list of all vehicle plates belonging to an individual or business. In addition, the list may include vehicles leased by the Insured to other and vehicles leased to the Insured. Where the report indicates that plates are lost, stolen or returned or the Insured can provide proof of such a situation, no charge will be made for those plates. The circumstances must be clearly documented in the Servicing Carrier's file. Where available this report must be ordered by the Servicing Carrier on every new garage risk and at each renewal.

NOTE:

Where it is possible to order both an inspection report and a vehicle plate search report, the vehicle plate search report must be ordered. It is not necessary to order both. In those circumstances where both reports are necessary to properly assess the risk, both reports may be ordered.

If the information received in the Inspection Report or Vehicle Plate Search Report is different from that reported on the application, to the extent that the premium requires amendment, the policy shall be issued at the revised premium and coverage or the Servicing Carrier shall promptly issue a correcting policy change.

Rule 615: Premiums

A. Minimum Policy Premium and Minimum Retained Premium

The minimum premium for a policy term is \$250, subject to the minimum retained premium of \$250 in the event of cancellation midterm.

B. Premium Rounding

The premium for each coverage shall be rounded to the nearest whole dollar. A premium that includes 50 cents or more shall be rounded up to the next whole dollar (\$46.56 shall be rounded up to \$47.00 and \$46.44 shall be rounded down to \$46.00).

This applies to all premium transactions, including refunds except where the policy is cancelled by registered letter at the request of the Agent/Broker or by the Servicing Carrier. In that event, the return premium shall always be rounded up to the next whole dollar (\$45.10 shall be rounded up to \$46.00).

C. Premium Quotations

The Agent/Broker is responsible for calculating premiums in accordance with this manual. Where there is any doubt on the matter the Servicing Carrier will be pleased to assist, but the Servicing Carrier shall not make premium quotations except where the manual does not provide for the particular coverage required.

The Servicing Carrier shall require clarification from the Agent/Broker if the information on the application contradicts the quoted premium.

D. Rating Example

Insurance is required for the operator of a garage (automobile dealer), the spouse who is a part time bookkeeper and two children who are not involved in the business (son with 4 speeding convictions and a daughter with a clear record both licenced less than 9 years). There is one owned vehicle and one dealer plate.

Since the spouse is only a part time employee and the son and daughter are not involved in the business, END 76 naming the spouse, son and daughter must be attached.

The owned vehicle is individually rated at Class 03 with the spouse as principal operator (more than 2 occasional drivers licenced less than 9 years) plus the Class 06 premium including the appropriate conviction surcharge.

The garage owner will be assigned to and rated as principal operator of the dealer plate. Under the POL 4 (Garage Automobile Policy), there are 1 ½ staff units so 2 staff unit rates are charged.

The garage premium is the staff unit rate plus the rate for the owned automobile and the dealer plate.

For statistical purposes, the total policy premium is reported as Class 86. The garage commission rate is applicable to all premiums. The premium field on END 76 (Additional Insured) will show 'included'. The endorsement field on the declaration page will show 'included'.

Rule 616: Cancellations

A. Midterm Cancellation - Effective Date

1. Received by Agent/Broker or Servicing Carrier within 30 days

If the request for a midterm cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the cancellation is to be effected, and no effective time is requested, the cancellation shall take effect at 12:01 a.m. on the date it was requested to be effective. In the event that the cancellation was specifically requested to be effective at a time other than 12:01 a.m., the cancellation shall be effected at 12:01 a.m. the following day.

For example: The Insured requests a midterm cancellation of the policy to be effective August 5. The cancellation request is received by the Agent/Broker on August 20. The Servicing Carrier shall cancel the policy effective 12:01 a.m. August 5. If the Insured requested cancellation to be effective at 3:40 p.m. on August 5, the Servicing Carrier shall cancel the policy effective 12:01 a.m. on August 6.

2. Received by Agent/Broker or Servicing Carrier after 30 days

If the request for cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the cancellation was requested to be effected, the cancellation shall take effect at 12:01 a.m. on the date that the cancellation request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).

For example: The Insured requests cancellation of the policy to be effective September 5. The cancellation request is received by the Agent/Broker on October 10. The Servicing Carrier shall cancel the policy effective 12:01 a.m. October 10.

Note for 1 and 2

If the date the request was received by the Agent/Broker is not evident the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier.

3. Received by Servicing Carrier after 30 days and business sold

In the event that the business has been sold, and a copy of the bill of sale, satisfactory to the Servicing Carrier, is produced, the policy shall be cancelled the day after the business is sold regardless of what that date might be.

4. Coverage placed in Voluntary Market

In the event the insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card, the Servicing Carrier shall cancel the policy effective the date that replacement coverage took effect.

Servicing Carriers shall proceed with cancellation as outlined in points 1 or 2 unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in point 3 or 4 exist.

5. Policy is Financed Through a Premium Finance Company

If a return premium is payable on a policy financed with a premium finance company, the gross refund is to be sent directly to the premium finance company regardless of the reason for cancellation. The Agent's/Broker's account shall be debited with the amount of the premium refund sent to the premium finance company.

6. Where Proof of Insurance Has Been Filed

Where proof of insurance has been filed, refer to Rule 608: Proof of Insurance.

Rule 617: Cancellation – Procedures

1. Cancellation at the request of the Insured or the Premium Finance Company – Broker Bill & Direct Bill

Cancellation requested by the Insured or the premium finance company under power of attorney must be made in writing in a format suitable to the Servicing Carrier.

Facility Association shall accept faxed signed and dated cancellation requests.

Cancellation of risks being placed in the voluntary market, are calculated on a pro rata basis using the Day Table subject to any applicable minimum retained premium.

If the policy is on Broker Bill, the Servicing Carrier shall credit the Agent's/Broker's account with the unearned premium refundable unless the premium is financed through a premium finance company.

2. Cancellation at the request of the Agent/Broker – Broker Bill

When additional premium cannot be collected on original quote

If the Agent/Broker cannot collect the additional premium arising from an increase to the premium originally quoted for new business:

- a) The Agent/Broker must advise the Servicing Carrier of the amount of premium collected (including service fee and any applicable tax) and request that a notice of cancellation be issued to the Insured,
- or**
- b) The Agent/Broker must have the policy signed off. Facility Association shall accept faxed signed cancellation requests.

If the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of those increases, the earned premium for cancellation shall be calculated pro rata on the Agent's/Broker's originally quoted premium. Otherwise, the earned premium shall be calculated pro rata on the revised premium. If a subsequent application is submitted by the same Agent/Broker to the same Servicing Carrier for substantially the same risk within 30 days of the effective date of cancellation of the first policy and, the Agent/Broker reports non-payment of additional premium, the earned premium shall be calculated pro rata on the revised premium.

Note: For policies for which premium is paid direct to the Servicing Carrier and the Carrier initiates cancellation the words 'agent/broker' will be read to mean Servicing Carrier.

When outstanding premium cannot be collected in all other cases

Agent/Broker Responsibilities

If cancellation of a policy is requested by the Agent/Broker due to inability to collect the full policy/renewal premium or a subsequent additional premium, the Agent/Broker will be responsible for the time on risk charge which will be pro rata of the full premium.

The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the Insured.

Servicing Carrier Responsibilities

The Servicing Carrier shall promptly issue a registered notice of cancellation in accordance with the Statutory Conditions. The earned premium for cancellation shall be calculated pro rata on the full term premium at the time of cancellation. When the Servicing Carrier issues a registered letter of cancellation, any unearned premium shall be refunded directly to the Insured (unless the policy is financed through a premium finance company) and the Agent's/Broker's account shall be debited for the amount of the refund and credited for the unearned premium.

3. Cancellation of Late Issued Renewals

If the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the Insured and collect a downpayment based on the estimated annual premium for the upcoming renewal term.

Once the renewal is issued

If the Insured does not accept the renewal premium, the Agent/Broker shall advise the Servicing Carrier of the amount of premium collected and request that notice of cancellation be issued to the Insured **or** shall have the Insured sign off the policy.

The Servicing Carrier shall then issue a registered letter of cancellation in accordance with the Statutory Conditions or issue the necessary cancellation documents. The earned premium shall be calculated pro rata based on the previous term premium.

4. Flat Cancellation

New Policy

Flat cancellation of a new policy is not allowed except as provided under Rule 617: Flat Cancellation Exceptions.

Additional Premium Policy Change

Flat cancellation of an additional premium policy change is not allowed.

Renewal

If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 611) is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be responsible for earned premium. A written request acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of evidence of renewal refusal.

5. Flat Cancellation Exceptions

1. Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.
2. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat.
3. If a cheque or electronic payment received for a new policy or renewal premium or, for the first installment thereof is not honoured by the financial institution, flat cancellation shall be allowed to the Agent/Broker provided that:
 - a) the cheque was dated and issued on or before the effective date of the policy period concerned or the electronic payment was made on or before the effective of the policy period concerned; and
 - b) the cheque was immediately deposited; and
 - c) in the case of a first installment, the amount of the cheque or electronic payment was sufficient to meet the Servicing Carrier's requirement or if financed under a contract with a premium finance company the full down payment required under the terms of the contract; and
 - d) The return of the cheque by the financial institution or dishonour of the electronic payment is promptly reported to the Servicing Carrier. A copy of the cheque front and back or copy of the dishonour notice must be provided to the Servicing Carrier.

However, on the registered letter of cancellation to the Insured, the Servicing Carrier shall request payment of the full pro rata time on risk charge.

6. Cancellation initiated by the Servicing Carrier

If premiums are paid directly to the Servicing Carrier, the Servicing Carrier may cancel an insurance policy for non-payment of premium. The earned premium shall be calculated pro rata.

The Servicing Carrier may not otherwise cancel an insurance policy unless approval of such action is contained elsewhere in this manual or is obtained in the manner prescribed by the Association's Board of Directors.

7. Refund Calculation**a) Insured's Request**

For a policy cancellation requested by or on behalf of the insured (e.g. requested by a premium finance company) the premium refund shall be calculated in accordance with the Short Term Tables, unless a pro rata cancellation is being allowed because the risk is being placed in the voluntary market.

b) Any Other Reason

Where the policy is being cancelled for any other reason (e.g. by registered letter) the premium refund shall be calculated on a pro rata basis using the Day Table.

of change or cancellation is February 29, it should be treated as February 28.

3. Subtract the second number from the first.
Policy expiry date 1999.233
Policy change date 1998.888
Refund/change factor .345
4. For a policy cancellation, the refund is calculated by multiplying the policy premium as of the cancellation date by the refund/change factor. The policy premium is the full term premium for the coverage in force at the time of cancellation. Minimum retained premium must be taken into consideration.
5. For a policy change, the additional/return premium is obtained by multiplying the full term premium for the change by the refund/change factor.

Rule 618: Time on Risk Tables**A. Pro Rata****Calculation for Policy Changes & Cancellations**

Using the Day Table on the next page:

1. Determine the factor that corresponds to the policy's expiry month and day. For example March 26 is .233. Express the policy's expiry date in a decimal format by combining the year and the factor. March 26, 1999 would become 1999.233.
2. Determine the factor that corresponds to the effective date of the policy change or cancellation and express that date in a decimal format. If the effective date of policy change is November 20, 1998 that would be expressed as 1998.888. Note that if the effective date

B. (Pro Rata) Day Table

January			February			March			April			May			June		
Day of month	Factor	Day of year	Day of month	Factor	Day of year	Day of month	Factor	Day of year	Day of month	Factor	Day of year	Day of month	Factor	Day of year	Day of month	Factor	Day of year
1	.003	1	1	.088	32	1	.164	60	1	.249	91	1	.332	121	1	.416	152
2	.005	2	2	.090	33	2	.167	61	2	.252	92	2	.334	122	2	.419	153
3	.008	3	3	.093	34	3	.170	62	3	.255	93	3	.337	123	3	.422	154
4	.011	4	4	.096	35	4	.173	63	4	.258	94	4	.340	124	4	.425	155
5	.014	5	5	.099	36	5	.175	64	5	.260	95	5	.342	125	5	.427	156
6	.016	6	6	.101	37	6	.178	65	6	.263	96	6	.345	126	6	.430	157
7	.019	7	7	.104	38	7	.181	66	7	.266	97	7	.348	127	7	.433	158
8	.022	8	8	.107	39	8	.184	67	8	.268	98	8	.351	128	8	.436	159
9	.025	9	9	.110	40	9	.186	68	9	.271	99	9	.353	129	9	.438	160
10	.027	10	10	.112	41	10	.189	69	10	.274	100	10	.356	130	10	.441	161
11	.030	11	11	.115	42	11	.192	70	11	.277	101	11	.359	131	11	.444	162
12	.033	12	12	.118	43	12	.195	71	12	.279	102	12	.362	132	12	.447	163
13	.036	13	13	.121	44	13	.197	72	13	.282	103	13	.364	133	13	.449	164
14	.038	14	14	.123	45	14	.200	73	14	.285	104	14	.367	134	14	.452	165
15	.041	15	15	.126	46	15	.203	74	15	.288	105	15	.370	135	15	.455	166
16	.044	16	16	.129	47	16	.205	75	16	.290	106	16	.373	136	16	.458	167
17	.047	17	17	.132	48	17	.208	76	17	.293	107	17	.375	137	17	.460	168
18	.049	18	18	.134	49	18	.211	77	18	.296	108	18	.378	138	18	.463	169
19	.052	19	19	.137	50	19	.214	78	19	.299	109	19	.381	139	19	.466	170
20	.055	20	20	.140	51	20	.216	79	20	.301	110	20	.384	140	20	.468	171
21	.058	21	21	.142	52	21	.219	80	21	.304	111	21	.386	141	21	.471	172
22	.060	22	22	.145	53	22	.222	81	22	.307	112	22	.389	142	22	.474	173
23	.063	23	23	.148	54	23	.225	82	23	.310	113	23	.392	143	23	.477	174
24	.066	24	24	.151	55	24	.227	83	24	.312	114	24	.395	144	24	.479	175
25	.068	25	25	.153	56	25	.230	84	25	.315	115	25	.397	145	25	.482	176
26	.071	26	26	.156	57	26	.233	85	26	.318	116	26	.400	146	26	.485	177
27	.074	27	27	.159	58	27	.236	86	27	.321	117	27	.403	147	27	.488	178
28	.077	28	28	.162	59	28	.238	87	28	.323	118	28	.405	148	28	.490	179
29	.079	29				29	.241	88	29	.326	119	29	.408	149	29	.493	180
30	.082	30				30	.244	89	30	.329	120	30	.411	150	30	.496	181
31	.085	31				31	.247	90				31	.414	151			
July			August			September			October			November			December		
Day of month	Factor	Day of year	Day of month	Factor	Day of year	Day of month	Factor	Day of year	Day of month	Factor	Day of year	Day of month	Factor	Day of year	Day of month	Factor	Day of year
1	.499	182	1	.584	213	1	.668	244	1	.751	274	1	.836	305	1	.918	335
2	.501	183	2	.586	214	2	.671	245	2	.753	275	2	.838	306	2	.921	336
3	.504	184	3	.589	215	3	.674	246	3	.756	276	3	.841	307	3	.923	337
4	.507	185	4	.592	216	4	.677	247	4	.759	277	4	.844	308	4	.926	338
5	.510	186	5	.595	217	5	.679	248	5	.762	278	5	.847	309	5	.929	339
6	.512	187	6	.597	218	6	.682	249	6	.764	279	6	.849	310	6	.932	340
7	.515	188	7	.600	219	7	.685	250	7	.767	280	7	.852	311	7	.934	341
8	.518	189	8	.603	220	8	.688	251	8	.770	281	8	.855	312	8	.937	342
9	.521	190	9	.605	221	9	.690	252	9	.773	282	9	.858	313	9	.940	343
10	.523	191	10	.608	222	10	.693	253	10	.775	283	10	.860	314	10	.942	344
11	.526	192	11	.611	223	11	.696	254	11	.778	284	11	.863	315	11	.945	345
12	.529	193	12	.614	224	12	.699	255	12	.781	285	12	.866	316	12	.948	346
13	.532	194	13	.616	225	13	.701	256	13	.784	286	13	.868	317	13	.951	347
14	.534	195	14	.619	226	14	.704	257	14	.786	287	14	.871	318	14	.953	348
15	.537	196	15	.622	227	15	.707	258	15	.789	288	15	.874	319	15	.956	349
16	.540	197	16	.625	228	16	.710	259	16	.792	289	16	.877	320	16	.959	350
17	.542	198	17	.627	229	17	.712	260	17	.795	290	17	.879	321	17	.962	351
18	.545	199	18	.630	230	18	.715	261	18	.797	291	18	.882	322	18	.964	352
19	.548	200	19	.633	231	19	.718	262	19	.800	292	19	.885	323	19	.967	353
20	.551	201	20	.636	232	20	.721	263	20	.803	293	20	.888	324	20	.970	354
21	.553	202	21	.638	233	21	.723	264	21	.805	294	21	.890	325	21	.973	355
22	.556	203	22	.641	234	22	.726	265	22	.808	295	22	.893	326	22	.975	356
23	.559	204	23	.644	235	23	.729	266	23	.811	296	23	.896	327	23	.978	357
24	.562	205	24	.647	236	24	.732	267	24	.814	297	24	.899	328	24	.981	358
25	.564	206	25	.649	237	25	.734	268	25	.816	298	25	.901	329	25	.984	359
26	.567	207	26	.652	238	26	.737	269	26	.819	299	26	.904	330	26	.986	360
27	.570	208	27	.655	239	27	.740	270	27	.822	300	27	.907	331	27	.989	361
28	.573	209	28	.658	240	28	.742	271	28	.825	301	28	.910	332	28	.992	362
29	.575	210	29	.660	241	29	.745	272	29	.827	302	29	.912	333	29	.995	363
30	.578	211	30	.663	242	30	.748	273	30	.830	303	30	.915	334	30	.997	364
31	.581	212	31	.666	243				31	.833	304				31	1.000	365

C. Short Term Tables**Cancellation requested by or on behalf of Insured**

1. Referring to the Day Table, calculate the number of days the policy has been in force.
2. Referring to Table No. 1, determine the 'percentage of premium'.
3. Subtract that percentage from 100% to determine the 'refund percentage'.
4. Apply the refund percentage to the full term policy premium as at the cancellation date.

Minimum retained premium must be taken into consideration.

SHORT TERM TABLE No. 1			
ANNUAL POLICIES			
Days in force	% of Premium	Days in force	% of Premium
1-3	8	181-184	55
4-7	9	185-188	56
8-11	10	189-192	57
12-15	11	193-195	58
16-19	12	196-199	59
20-23	13	200-203	60
24-26	14	204-207	61
27-30	15	208-211	62
31-34	16	212-215	63
35-38	17	216-219	64
39-42	18	220-222	65
43-46	19	223-226	66
47-49	20	227-230	67
50-53	21	231-234	68
54-57	22	235-238	69
58-61	23	239-242	70
62-65	24	243-245	71
66-69	25	246-249	72
70-73	26	250-253	73
74-76	27	254-257	74
77-80	28	258-261	75
81-84	29	262-265	76
85-88	30	266-268	77
89-92	31	269-272	78
93-96	32	273-276	79
97-99	33	277-280	80
100-103	34	281-284	81
104-107	35	285-288	82
108-111	36	289-292	83
112-115	37	293-296	84
116-119	38	297-299	85
120-122	39	300-303	86
123-126	40	304-307	87
127-130	41	308-311	88
131-134	42	312-315	89
135-138	43	316-318	90
139-142	44	319-322	91
143-146	45	323-326	92
147-149	46	327-330	93
150-153	47	331-334	94
154-157	48	335-338	95
158-161	49	339-341	96
162-165	50	342-345	97
166-169	51	346-349	98
170-172	52	350-353	99
173-176	53	354 or more	100
177-180	54		

Rule 619: Reinstatements

1. A policy may only be reinstated if:

- A. The Servicing Carrier receives instructions not later than the day before the cancellation takes effect. This includes instructions from a premium finance company. Where the Agent/ Broker has not forwarded payments to a premium finance company, the policy cannot be reinstated.

If the cancellation has taken effect, the policy cannot be reinstated and a new application must be completed. Any unpaid earned premium under the policy due to the Servicing Carrier must be paid with the new application.

- B. The policy was cancelled for non-payment, and the full required premium is received (by cash, money order or certified cheque from the Insured) or there is written confirmation from the Agent/Broker assuming full responsibility for that premium. Where a refund cheque accompanied the registered letter, the amount of the refund cheque must also be obtained from the Insured (by cash, money order or certified cheque) or the Agent/Broker shall assume full responsibility for that amount.

2. When a policy is reinstated

When a policy is reinstated, the Servicing Carrier shall issue a notice of reinstatement.

- c) Multiply the result by the increased limit factor if limits in excess of \$200,000 are required.
d) Add any applicable accident and conviction surcharge.

B. Accident Benefits

- a) Determine class (Automobile Dealer, Service Station, Repair Garage etc.) number of staff units.
b) Multiply the number of staff units by the appropriate staff unit rate.

C. DCPD

- a) Determine class (Automobile Dealer, Service Station, Repair Garage etc.) number of staff units.
b) Multiply the number of staff units by the appropriate staff unit rate.
c) Add any applicable accident and conviction surcharge

D. Owned Automobiles - Collision

Automobile Dealers only

For owned automobiles held for sale with no plates, the premium is calculated on the rate multiplied by the number of staff units as follows :

- a) Determine number of staff units and deductible
b) Multiply the number of staff units by the appropriate staff unit rate
c) Multiply the result by the deductible factor
d) Add any applicable accident and conviction surcharge

E. Owned Automobiles - Comprehensive/Specified Perils/Specified Perils Excluding Theft

Automobile Dealers only

For owned automobiles held for sale with no plates

- a) Multiply the total limit per location by the rate per \$1000 for the coverage (Comprehensive, Specified Perils or Specified Perils excluding Theft).
b) Multiply the result by the deductible factor.

F. Legal Liability for Customer's Automobiles - Collision

- a) Determine class (Automobile Dealer, Service Station, Repair Garage etc.), number of staff units, required limit and deductible
b) Multiply number of staff units by the staff unit rate
c) Multiply the result by the Other Limit Per Automobile factor if a limit of other than \$10,000 per vehicle is required
d) Multiply the result by the deductible factor
e) Add any applicable accident and conviction surcharge

G. Legal Liability for Customer Automobiles - Specified Perils Excluding Open Lot Pilferage

Multiply the required limit for each location by the rate per \$1,000.

H. Uninsured Motorist Coverage

This coverage is provided without additional charge when a premium is charged for Third Party Liability insurance.

Rule 620: Commission

Garage Policy	Class 80-89	10%
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Rule 621: Rating

Basic Garage Premium by Coverage

There is a basic garage premium based on staff units which is charged for every garage risk to cover the exposure of the garage operation. If END 71 (Excluding Owned Automobiles) is not attached to the policy, an individual premium is charged for each regularly plated (non-dealer plate) vehicle and each dealer plate. Refer to Rule 622: Additional Charges to the Basic Garage Premium.

A. Liability

- a) Determine class (Automobile Dealer, Service Station, Repair Garage etc.), number of staff units and limit of Liability.
b) Multiply the number of staff units by the appropriate staff unit rate.

Rule 622: Additional Charges to the Basic Garage Premium

A. Owned Vehicles

For automobile dealers only, each regularly plated vehicle will be charged a premium for all coverage according to the appropriate section of the manual (Private Passenger, Commercial or Recreational).

B. Dealer Plates

The premium associated with dealer plates used by garages classed as Automobile Dealers while picking up, delivering, repairing, road testing or combinations of these uses with new or used vehicles held for sale is determined as outlined under Rule 624: Automobile Dealers

C. END 76 (Additional Insured)

For Automobile Dealer Policies, a premium is charged for each operator insured by END 76 (Additional Insured) who is not rated principal operator on a dealer plate or regularly plated vehicle. See Rule 624: Automobile Dealer.

D. Accidents

Additional charges for accidents shall be assessed based on the following pertaining to accidents:

1. What Is A Chargeable Accident

A chargeable (at fault) accident is an occurrence resulting in damage to persons or property arising out of the ownership, use or operation of a vehicle, in consequence of which:

1. An amount has been paid or would have been paid but for the existence of provincial Direct Compensation laws or agreements,
- Or**
2. A loss remains unsettled or unpaid,
- Or**
3. A civil suit is pending **in respect of** Liability, Collision or the Collision portion of All Perils coverage.

A chargeable accident is always taken into account in rating even if there was no insurance in effect or the loss was repaid to the insurer by or on behalf of the insured or if the insured chose not to present the claim.

2. What Is Not A Chargeable Accident

An occurrence shall not be regarded as a chargeable accident if:

1. The insured's degree of fault is determined as zero under the relevant provincial fault determination laws or agreements or dispute resolution mechanism.
2. Damage to the applicant's vehicle
 - a) resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours;

- b) occurred while the vehicle was legally parked and is reported to police within 24 hours;
- c) resulted from collision with a wild or domestic animal;
- d) is legally recoverable from the owner or driver of an uninsured or unidentified automobile.

Note: The words "loss(es)" and "claim(s)" where used in this manual are considered to have the same meaning as the word "accident." The words "at fault" and "chargeable" where used in this manual are considered to have the same meaning.

3. Accident Surcharge

All at fault accidents arising out of the use of vehicles in the business stated in item 3 of the application and all at fault accidents arising out of the use of any vehicle by a person listed as a driver are to be counted.

At fault accidents of a listed driver will first be counted against the individually rated vehicles (includes service/parts trucks, tow trucks, END 70, 76 and 80, dealer plates) to which they have been assigned in accordance with the section of the manual in which they are rated.

If accidents cannot be counted in this manner because the driver has not been assigned an individually rated vehicle, then the accidents will be counted against the Basic Garage Premium.

Accidents for which a charge has been made on another policy written through Facility Association with the same Servicing Carrier are not included when determining the surcharge amount for the Basic Garage Premium.

The surcharge for at fault accidents applied to Liability, DCPD, Owned Automobiles Collision and Legal Liability for Customers' Automobiles is 10% for each at fault accident up to and including 5. For each additional accident above 5, the surcharge is 20%. Accidents will only be considered if they occurred in the 36 months preceding the commencement date of the policy term.

Accidents occurring after the original inception date of the policy involving customer vehicles and non-owned vehicles are to be counted against the Basic Garage Premium on renewal. All other at fault accidents are to be charged against the owned vehicle or plate on which the accident occurred.

Accidents occurring after the original inception date of the policy involving a driver who has signed a valid END 78 will be considered a chargeable accident.

E. Convictions

Additional charges for convictions shall be assessed based on the following pertaining to convictions.

Conviction surcharges shall be assessed for traffic offences for which the Insured was convicted in the 36 months immediately preceding the commencement of the period of insurance.

No convictions related to an excluded driver shall be taken into consideration. The endorsement END 78 (Reduction of Coverage in Respect of Named Persons) must be signed by the Insured.

Surcharging the Basic Garage Premium

The conviction surcharge for the Basic Garage Premium will be determined by reviewing the conviction records of all persons who are regular and frequent drivers but are not principal drivers of individually rated vehicles.

Establish which of the conviction records produces the highest charge percentage in accordance with the conviction surcharge schedule (Refer to Rule 623: Conviction Definitions and Surcharge Tables.) That record is used to determine the conviction surcharge percentage.

Once determined, this surcharge is applied to Liability, DCPD, Owned Automobiles Collision and Legal Liability for Customers' Automobiles. This surcharge should apply to one staff unit only.

For example:

A valet parking risk that employs a driver with many convictions increases the risk's exposure while that person is driving customer vehicles. Although that person may be surcharged for those convictions under his/her own policy insured elsewhere, there is an additional risk on the garage policy through Facility Association when that person is driving customer vehicles.

Surcharging Drivers with their own Individual Rating

If the garage risk is an automobile dealer, the conviction record of the principal drivers and Class 06 and 05 drivers will be considered in calculating the premium for individually rated vehicles (include service/parts trucks, tow trucks, END 70, 76 and 80, dealer plates).

Convictions and accidents will be used only once in the determination of premium for vehicles/garages insured through Facility Association with the same Servicing Carrier.

Rule 623: Conviction Definitions and Surcharge Tables

Maximum surcharge to be applied for Accidents and Convictions is 250%.

A. Conviction Surcharge Table

Events in the preceding 36 months	Percentage
Serious Convictions	
1	100%
Each additional	100%
Major Convictions	
1	25%
Each additional	25%

Minor Convictions	
2	5%
3	15%
4	25%
Each additional	15%

B. Conviction Definitions**a. Major**

Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:

- Failing, in the event of an accident, to give name and licence number to the police or any other person entitled to such information
- Fail to obey school crossing stop sign
- Failing to report an accident
- Fail to report damage to highway property
- Improper passing of a school bus
- Improper passing in a school or playground zone
- Improper speeding in a school or playground zone
- Using a hand held wireless communication/entertainment device

Graduated Licence (where applicable):

- Accompanying driver has excess blood alcohol
- Drive at unlawful hour
- Drive motorcycle on prohibited highway
- Drive motorcycle with passenger
- Drive on prohibited highway
- Drive with excess passengers
- Drive with front seat passenger
- Driver unaccompanied by a qualified driver
- Permit novice driver in contravention of cond/rest

b. Minor

The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including, but not limited to:

- Fail to notify police
- Fail to make written report
- Backing up/unsafe/illegal/improper: any type
- Brakes/none/inadequate/improper: any type
- Crowding driver's seat
- Door opening/illegal/obstructing traffic: any type
- Emergency vehicle/operating with no regard for safety
- Driving off roadway (including shoulder/sidewalk/median): any type
- Flagman/disobeying
- Following too closely (including tailgating)
- Headlights/parking lights/improper/lack of use: any type
- Lack of control of vehicle: any type
- Motor-assisted bicycle carrying passengers
- Motorcycle/operating with only an instruction permit

- Motorcycle/failure to wear helmet
- Passing infraction: any type except school bus or school/playground zone
- Pedestrian crossing violation: any type
- Radar warning device in motor vehicle: if illegal in province
- Railway crossing: any type
- Safety zone violation: any type
- Seatbelt: any offence
- Signalling offences: any type
- Slow driving/endangering other: any type
- Smokescreen device on vehicle
- Speeding: any type, except when listed as major or serious
- Squealing tires
- Stopping/illegal/improper: any type
- Tires/defective/worn: any type
- Towing/prohibited/unsafe: any type
- Traffic signals/regulating lights: any type
- Traffic signs/disobeying any legal sign except parking regulations
- Trailer: improper attachments/improper towing
- Turns/illegal/improper: any type
- Unlicensed driver: any type including improper licence class (Driving without a subsisting licence)
- Unsafe move
- Unsafe vehicle: any type
- Wrong side of road/wrong way: any type
- Yield, failing to: any type

Note: This is a generic list and will not, in all cases, match the exact wording printed on the Driver Record Abstract.

c. Serious

Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:

- Criminal negligence committed in the operation or use of a motor vehicle
- Manslaughter committed in the operation or use of a motor vehicle
- Driving while licence under suspension
- Racing
- Speeding of 50 kph or more over limit
- Careless driving
- Driving without due care and attention
- Driving without insurance
- Dangerous driving
- Stunting
- Impaired driving
- Failure or refusal to submit to a breath or blood test
- Failure to pass a breath or blood test
- Failure to stop/remain at the scene of an accident
- Failure to stop on request of or obey directions of a police officer

- Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement
- Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped
- Driver under 22 years of age with alcohol in blood
- Learner/Level One driver fail/refuse breath sample
- Learner/Level One driver with alcohol in blood

If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction

Rule 624: Automobile Dealers

In addition to the premium developed from the staff unit rate (Basic Garage Premium), premiums are also chargeable for each regularly plated vehicle and dealer plate registered to the Insured.

If the Applicant owns any antique or classic vehicle or a vehicle that is being reconstructed or restored, that vehicle must be insured on a POL 1 (Owner's Policy).

A. END 76 (Additional Insured)

This endorsement is available on automobile dealer policies to extend coverage to the persons named on the endorsement who have been provided with a vehicle from the inventory of vehicles held for sale for their regular use.

Because only full time employees, active partners, owners and proprietors have coverage under the policy for pleasure and business use other than that stated in item 3 of the application, END 76 must be used to provide coverage for other persons e.g. part time employees or family members of the Insured.

B. Owned Automobiles

Add the following premiums to the Basic Garage Premium.

(An owned automobile may have regular plates or dealer plates attached)

- For each vehicle used by an owner or partner for non garage purposes
- For each vehicle provided regularly or frequently to a full time employee
- For each vehicle provided to another person (insured by means of END 76)
- For each vehicle used in connection with the business stated in item 3, including
 - Parts & Service Trucks. (see Rule 626)
 - Snowplowing (see Rule 627)
 - Courtesy Cars. (see Rule 628)
 - Tow Trucks (see Rule 629)

Charge a premium for all coverage according to the appropriate

section (Private Passenger, Commercial, Recreational) of the manual. All rules pertaining to that section of the manual including all additional charges and discounts will apply except commission. Add this premium to the Basic Garage Premium.

Those drivers that develop the highest premium must be designated as principal operator of a vehicle before those that would develop a lower premium.

This charge does not apply if a dealer plate is attached to the vehicle and a full premium for the vehicle has been charged under dealer plate. (See Rule 624:C. Dealer Plates.)

Where satisfactory evidence is supplied to the Servicing Carrier that an individual vehicle is insured elsewhere, no charge will be made under this policy for that vehicle.

Individually rated Owned Vehicle includes a vehicle owned and separately insured by the owner, full time employee or person named under an END 76. It does not include tow trucks, courtesy cars or parts trucks for which a separate premium must be charged.

For rating purposes, 'Owned Automobile', does not include vehicles with no licence plates that are exclusively held for sale.

a) if there are no owned automobiles:

- Each operator will be assigned as principal operator of a dealer plate, if any, and there is no charge for excess operators who are full time employees.
- Excess operators who are not full time employees must be named under END 76 and a premium charged for each under the rules of the section of the manual that relates to their use of garage vehicles e.g. private passenger, commercial, recreational. Refer to Rule 624:C. for rate groups to be used.
- Operators are assigned to the dealer plates in the order that develops the most premium

Where the number of individually rated Owned Vehicles (regardless of Insurer) and Dealer Plates is:

b) less than the number of owners, full time employees and persons named on END 76:

- Assign a driver to be rated principal operator of each Owned Vehicle. Remaining drivers will be rated principal operator of each Dealer Plate.
- If there are more drivers than Owned Vehicles and Dealer Plates, no charge will be made for excess full time employees. Excess non-employees, e.g. Class 06 occasional males and Class 05 occasional females and spouse, are rated under END 76 for their pleasure use of garage Owned Vehicles. However, drivers are assigned to Owned Vehicles and Dealer Plates in the order that will develop the highest premium.

c) more than the number of owners, full time employees and persons named on END 76:

- Assign a driver to be rated principal operator of each Owned Vehicle. Remaining drivers will be rated as principal operator of each Dealer Plate.
- If there are more Owned Vehicles than drivers, assign one or more drivers as principal operator of each remaining vehicle, so each vehicle is rated with a principal operator.

C. Dealer Plates:

If there are dealer plates with no driver to be rated as principal operator of them, then rate each as excess dealer plates as described under D. Excess Dealer Plates.

For each dealer plate charge a premium as follows:

- Private passenger vehicles are rated Class 10 to 19 for principal operators under age 25 or Class 07 if over 25 using rate group 12 for physical damage and rate group 3 for Accident Benefits.
- Commercial type vehicles are rated Class 10 to 19 for principal operators under age 25 or Class 44 if over 25 using rate group 10 for physical damage..
- Recreational Vehicles are rated as licenced 4 or less years in the over 750 cc category for motorcycles. All terrain vehicles are to be rated as heavy. Use rate group 12 for motorcycles and motor homes and rate group 11 for all terrain and snow vehicles.

The driving record of the assigned operator is used as the initial driving record, at 0, 1, 2 or 3 maximum, subject to proof of prior accident free insurance acceptable to the Servicing Carrier.

On subsequent renewals, the driving record may increase by one, each year the driver/vehicle remains accident free to a maximum of Driving Record 3.

Conviction and accident surcharges apply.

D. Excess Dealer Plates

For each dealer plate in excess of the number of operators (who are rated as principal operator of a dealer plate or a regularly plated owned vehicle), for all coverage except Comprehensive or Specified Perils, charge 25% of Class 07 premium driving record 0 or 25% of the non-pleasure recreational premium for the type of vehicle concerned at Driving Record 0 where applicable. The driving record will increase by 1 each year the excess plates remain accident free based on FA experience

For example: The Insured is a snowmobile dealer and has 3 dealer plates. Assign 2 of the dealer plates to full time employees and have individually rated them accordingly. The premium for the excess plate will be 25% of the non-pleasure recreational rate for snow vehicles at rate group 11.

E. Owned Vehicles Insured Elsewhere

Where owned vehicles (other than those held for sale) are insured elsewhere, the name of the Insurer and policy number must be

recorded on the garage supplement.

Servicing Carriers will verify this information at new business and renewal. The Premium Computation Statement will include a statement to the effect that the described vehicle(s) or vehicles are insured by that company and policy number stated on the PCS form and should this information change, the Servicing Carrier must be notified. These vehicles will not be charged for under this policy.

For example: “2010 Chevrolet Silverado insured with XYZ Company under Policy #1223. Should this information change, this Insurer must be notified immediately.”

Where a full time employee or person named on END 76 has an owned vehicle insured elsewhere and is the principal operator of that vehicle, that person will not be designated as an operator of either an owned vehicle or dealer plate under this policy.

F. Automobile Dealer Rating Examples

- 1) There is one owner and spouse who is a part time employee. There are no owned regular plated vehicles. There is one dealer plate. The spouse must be named on END 76 so the spouse is covered to drive vehicles owned by the garage. In addition to the Basic Garage premium, a private passenger rate will be charged for the spouse. The owner will be assigned to and rated as principal operator of the dealer plate.
- 2) There is one owner and spouse who is a part time employee. The spouse has own vehicle insured elsewhere. The owner is an occasional driver on that policy. There is one dealer plate. The spouse must be named on END 76 so the spouse is covered to drive vehicles owned by the garage. No premium will be charged for the spouse because of the owned vehicle insured elsewhere. In addition to the Basic Garage premium, the owner will be assigned to and rated as principal operator of the dealer plate.
- 3) There is one owner and one full time employee. Neither has an owned vehicle insured elsewhere. There are 2 dealer plates. In addition to the Basic Garage premium, the owner will be assigned to and rated as principal operator of one of the dealer plates and the full time employee will be assigned to and rated as principal operator of the other dealer plate.
- 4) There is one owner and one full time employee. The full time employee has own vehicle insured elsewhere. There are 2 dealer plates. In addition to the Basic Garage premium, the owner will be assigned to and rated as principal operator of the dealer plate. The second dealer plate will be rated as an excess plate.
- 5) There are 3 owned vehicles that have regular plates and 1 dealer plate. There are 6 drivers on the policy. There is one owner, 2 full time employees. Spouse, son and daughter are listed drivers but are not involved in the business (they must be named on END 76). The employees do not own their own vehicles. The number of drivers exceeds the number of vehicles and dealer plates.

In addition to the Basic Garage premium, the spouse will be assigned to one of the vehicles with regular plates and rated as principal operator. The son and daughter will be assigned as occasional operators of that vehicle and a class 05 or 06 premium will be charged depending on which occasional driver generates the higher premium.

The owner and one of the full time employees will be each be assigned to each of the remaining vehicles with regular plates. Each will be rated as principal operator of that vehicle.

The other full time employee will be assigned to the dealer plate and will be rated as principal operator of that dealer plate.

G. END 70

This endorsement is used when Owned Automobiles Collision coverage is to be provided when specified persons are personally in control of the vehicles. The premium is calculated on the number of highest rated vehicles equal to the number of named persons, using 120% of the Collision rates applicable to those vehicles and persons.

H. END 80

If the Insured does not wish to cover the vehicles held for sale for Section C coverage, END 80 may be used to provide physical damage coverage for specific owned vehicles. Calculate the rate for Section C coverage in accordance with the applicable section of the manual (Private Passenger, Recreational etc.).

Rule 625: Repair Garage, Service Station, Parking Lot, Storage Garage

See the definition under Rule 601. Owned Automobiles are not covered and END 71 (Excluding Owned Automobiles) must be attached.

The Basic Garage Premium is calculated at the staff unit rate.

Rule 626: Parts And Service Trucks

The premium for these vehicles is determined by using the Commercial Section of this manual (including any accident and conviction surcharge) The determined premium is then added to the Basic Garage Premium.

Rule 627: Snowplow Operations

Unless declared in item 3 of the application, snowplowing for others performed by the Insured is not covered under the garage policy. However, snowplowing to clear the Insured's own lot is considered incidental to the garage operation and is therefore covered.

Rule 628: Courtesy Cars and Shuttle Buses

These vehicles are to be rated Class 07, Driving Record 0 + 50% for all coverage. Driving Records 1, 2 and 3 are not available.

Where demonstrator models are used as courtesy cars, the above rating also applies to demonstrators.

If the courtesy vehicle is a recreational vehicle, rate in the Recreational Section and use the special non-pleasure factors found in that section plus 50% for all coverage. For motorcycles, use age 20 years or less and over 750cc.

Shuttle buses are to be rated as Hotel & Country Club Buses according to the rules in the Public Section of the manual.

Rule 629: Tow Trucks

Tow Trucks Incidental To An Automobile Dealer Operation Use Pol 4 Only

Because END No. 71 is not applied to risks rated as Auto Dealers, coverage for tow trucks is included on the POL. 4.

Charge Class 43 + 50% for Liability and DCPD and Class 43 for all other coverage for each tow truck regardless of the radius of operations within the same province and add the premium to the basic garage premium.

For Legal Liability for Customer Autos for Collision and Specified Perils, calculate the rate as indicated below for each tow truck and include under the basic garage premium.

Tow Trucks Incidental to All Other Garage Operations

These vehicles must be insured on POL 1, as owned autos are excluded.

For each tow truck

Legal Liability for Customer Automobiles, must be provided by means of POL 4. It is recommended that both POL 1 and POL 4 be placed with the same Insurer to protect the Insured in the event of a claim dispute and that the Liability limits be the same on both policies.

POL 1 - Charge Class 43 + 50% for Liability and DCPD and Class 43 for all other coverage regardless of the radius of operations within the same province. The driving record is determined in the Commercial Section of the manual.

POL 4 - Charge the staff unit rate for Liability, Accident Benefits, Uninsured Automobile and DCPD according to the type of garage operation (Repair, Service Station, Storage Garage). If the garage operation is other than a Repair, Service Station or Storage Garage, charge Storage Garage rates or Service Station rates if the Insured does not store vehicles.

For Legal Liability for Collision and/or Specified Perils to Customer Autos calculate the rate as indicated below for each tow truck and include under the basic garage premium.

Tow Trucks Not Incidental to a Garage Operation

For each tow truck

POL 1 - Charge Class 43 + 50% for Liability and DCPD and Class 43 for all other coverage regardless of the radius of operations within the same province. The driving record is determined in the Commercial Section of the manual.

POL 4 or END 27B – To provide Legal Liability for Damage to Customer Autos, END 27B may be added to POL 1 or POL 4 may be issued. For POL 4, charge the Service Station staff unit rate for Liability, Accident Benefits, Uninsured Automobile and DCPD. If using END 27B, include this staff unit rate in the premium charged under END 27B.

For Legal Liability for Collision and/or Specified Perils to Customer Autos calculate the rate as indicated below for each tow truck and include under END 27B or the basic garage premium for POL 4.

Legal Liability for Damage to Customer Automobiles

Legal Liability For Collision To Customer Automobiles will be rated as follows based on the vehicles towed:

- A) **PPV, Light Commercial and Light Motor Homes (4.5Tonnes or 10,000 LBS and under)**
 - Use Class 02 and the same driving record as the tow truck.
 - Use the estimated rate group value table in the Private Passenger Section of the manual to determine the rate group based on the limit chosen.
 - Calculate the Class 02 Collision premium.
 - Charge 50% of that premium.
- B) **Vehicles over 4.5 tonnes or 10,000 LBS GVW**
 - Use the same driving record as the tow truck.
 - Use Rate Group Table II in the Commercial Section of the manual to determine the rate group based on the limit chosen. The model year is assumed to be the current year.
 - Determine the Commercial Collision premium.
 - The charge will be 50% of that premium for each tow truck.

Legal Liability for Specified Perils on Customer Automobiles will be rated as follows:

Multiply the limit chosen by the rate for Specified Perils on Customer Automobiles.

Rule 630: Driveaways

Please see the definition found under Rule 601. These risks are written on POL 4 with END 71. Use Service Station rates for Liability, DCPD, Accident Benefits and UA based on the number of staff units and add each of the applicable following premiums:

For Each Dealer Plate

The premium for Liability, Accident Benefits, Uninsured Automobile and DCPD, is to be calculated for each plate by using Class 07 rates or Class 08-19 if the principal operator is under 25.

The driving record will be 0, 1, 2 or 3 years accident free based on risk qualifications. The driving record is based on FA experience only for all coverage.

The rate group for Accident Benefits is obtained from Table A Rate Groups in the Private Passenger section.

If the Insured tows a vehicle behind the vehicle being delivered in order to make a return trip home, charge 10% of the Liability premium. The towed vehicle must have separate coverage on a POL 1.

If the Insured is delivering more than one vehicle by means of driving one and towing or piggybacking others, then charge an additional premium as follows using Liability, DCPD, Accident Benefits and UA premium:

- a) If only 1 vehicle is being towed or piggybacked, charge 10%
- b) If more than 1 vehicle is being towed or piggybacked, charge 25% for each towed or piggybacked vehicle.

Legal Liability For Collision To Customer Automobiles will be rated as follows based on the vehicles towed:

- A. PPV, Light Commercial and Light Motor Homes (4.5Tonnes or 10,000 LBS and under)
 - Use the Private Passenger Rating Notes in the Private Passenger Section of the manual to determine the rate group based on the limit chosen.
 - Calculate the Class 07 (Class 10-19 if the principal operator is under 25) Collision premium.
- B. Vehicles over 4.5 tonnes or 10,000 LBS GVW
 - Use Rate Group Table II in the Commercial Section of the manual to determine the rate group based on the limit chosen. The model year is assumed to be the

current year. Determine the Commercial Collision premium.

Legal Liability for Specified Perils on Customer Automobiles

Multiply the limit chosen by the rate for Specified Perils on Customers Automobiles.

Rule 631: Bailiff

This description includes those persons lawfully repossessing vehicles. If the Insured owns a compound and is storing vehicles there, the limit per occurrence must reflect the total exposure at that location. These risks are written on POL 4 with END 71.

Use Service Station rates for Liability, Accident Benefits, Uninsured Automobile and DCPD based on the number of staff units and add each of the applicable following premiums:

For each owner and full time employee:

The premium for Liability, Accident Benefits, Uninsured Automobile and DCPD is calculated for each owner and full time employee using Class 07 rates or Class 08-19 if the principal operator is under 25.

The driving record will be 0, 1, 2 or 3 depending on the risk's number of verified accident-free years. The driving record is based on FA experience only for all coverage.

The rate group for Accident Benefits is obtained from Table A Rate Groups in the Private Passenger section.

The rate group and premium for DCPD is calculated as outlined under Legal Liability for Customer Automobiles except substitute the words 'DCPD' premium for 'Collision premium'.

If the Insured uses a tow truck, see Rule 629: Tow Truck Incidental To All Other Garage Operations. END 27B may not be used to provide Legal Liability for Damage to Customer Automobiles.

Legal Liability for Collision to Customer Automobiles will be rated as follows based on the vehicles towed :

- A) PPV, Light Commercial and Light Motor Homes (4.5Tonnes or 10,000 LBS and under)
 - Use Private Passenger Rating Notes in the Private Passenger Section of the manual to determine the rate group based on the limit chosen.
 - Determine the Class 07 (or 10 – 19 if the principal operator is under 25) Collision premium
- B) Vehicles over 4.5 tonnes or 10,000 LBS GVW
 - Use Rate Group Table II in the Commercial Section of the manual to determine the rate group based on the limit chosen. The model year is assumed to be the current year. Determine the Commercial Collision premium.

Legal Liability for Specified Perils on Customer Automobiles
Multiply the limit chosen by the rate for Specified Perils on Customer Automobiles.

Rule 632: Auctions

Please see Rule 601: Definitions. These risks are written on POL 4 with END 71. Use Storage Garage rates for Liability, Accident Benefits, Uninsured Automobile and DCPD based on the number of staff units and add the following premium:

For each dealer plate:

The premium for Liability, Accident Benefits, Uninsured Automobile and DCPD, is to be calculated for each plate by using Class 07 rates or Class 08-19 if the principal operator is under 25.

The driving record will be 0, 1, 2 or 3 depending on the risk's number of verified accident-free years. The driving record is based on FA experience only for all coverage.

The rate group for Accident Benefits is obtained from Table A Rate Groups in the Private Passenger section.

The rate group and premium for DCPD are calculated as outlined under Legal Liability for Collision to Customer Automobiles except substitute the words 'DCPD premium' for 'Collision premium'.

Legal Liability for Collision to Customer Automobiles

Rating is based on the vehicles to be transported and auctioned.

- A) PPV, Light Commercial and Light Motor Homes (4.5Tonnes or 10,000 LBS and under)
 - Use Private Passenger Rating Notes in the Private Passenger Section of the manual to determine the rate group based on the limit chosen.
 - Determine the Class 07 (or 10 – 19 if the principal operator is under 25) Collision premium
- B) Vehicles over 4.5 tonnes or 10,000 LBS GVW
 - Use Rate Group Table II in the Commercial Section of the manual to determine the rate group based on the limit chosen. The model year is assumed to be the current year. Determine the Commercial Collision premium.

Legal Liability for Specified Perils on Customer Automobiles
Multiply the chosen limit by the rate for Specified Perils on Customer Automobiles.

Rule 633: Raffles

The vehicle must be insured on POL 1 (Owner's Policy). If the organization that is raffling the vehicle does not own the vehicle, that organization should be insured under POL 6 (Non-Owned Automobile Policy).

On POL 1 (Owner's Policy) the vehicle is to be rated Class 07. The driving record will be 0.

If the vehicle is private passenger, the rate group will be determined using the Private Passenger Rating Notes in the Private Passenger Section; if the vehicle is commercial, the rate group will be determined using Commercial Rate Group Table II in the Commercial Section.

Rule 634: Consignment

Vehicles on consignment, not being owned by the Insured, are Customer Automobiles.

Rule 635: Valet Parking

For each employee (full or part time) charge the Storage Garage staff unit rate. Coverage for Open Lot Pilferage is not available. END 71 (Excluding Owned Automobiles) must be attached to the policy and owned vehicles must be insured on POL 1 (Owner's Policy).

Rule 636: Auto Hauler

The vehicle must be insured on POL 1. A cargo policy must be purchased if legal liability for damage to vehicles being carried is required while in transit. The insured may purchase POL 4 with END 71 to cover the exposure for loading and unloading vehicles. Item 3 of the policy declaration must state "loading and unloading vehicles from auto hauler". Use Storage Garage rates for Liability, DCPD and Accident Benefits and Legal Liability for Damage to Customers Automobiles based on the number of staff units.

Rule 637: Standard Endorsement Forms Applicable to POL 4 (Garage Policy)

70: Named Chauffeur

This endorsement is used when the Owned Automobiles Collision coverage is to be provided only when specified persons are personally in control of the vehicles.

Instead of applying a rate to staff units, the premium for the coverage is calculated on the number of highest-rated vehicles equal to the number of named persons, using 120% of the Collision rates applicable to those vehicles and persons.

71: Excluding Owned Automobiles

The use of this endorsement is mandatory on policies issued in respect of risks not rated as Automobile Dealers.

72: Multiple Alteration

This form is used by the Servicing Carrier to record a change of the information supplied on the application form and the change (if any) of the policy premium.

73: Excluding Financed Automobiles

This endorsement is used when it is required to specify that the Owned Automobiles Comprehensive/Specified Perils coverage does not apply to any vehicle which, although held for sale by the Insured, is financed by a named lienholder or mortgagee.

74: Open Lot Pilferage - Owned Automobiles

This endorsement is not available for Facility Association business.

75: Open Lot Pilferage - Customers Automobiles

This endorsement is not available for Facility Association business.

76: Additional Insured

The purpose of this endorsement is to provide insurance in respect of vehicles that are provided for the regular or frequent use of specified persons who are not active partners or full-time employees. Full details of each such vehicle and person must be supplied on an APP 1 (Owner's Policy Application form) and the premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the additional premium on the END.76.

77: Comprehensive Damage - Customer Automobiles (including Open Lot Pilferage)

This endorsement is not available for Facility Association business.

78: Reduction of Coverage as Respects Operation by Named Persons

This endorsement is used if the coverages provided by the policy are to be restricted when certain named persons are driving a vehicle.

79: Fire and Theft Deductible

This endorsement is used when the deductible shown for the Owned Automobiles Comprehensive/Specified Perils coverage is to be made applicable also to fire losses or theft of the entire automobile.

80: Specified Owned Automobile Physical Damage Coverage

This endorsement is used when Optional Physical Damage coverage is to be provided only to specified automobile(s).

Full details of each such vehicle and person must be supplied on an APP 1 (Owner's Policy Application form) and the premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the premium on the END 80.

82: Liability for Damage to Non-Owned Automobiles and Drive, Rent or Lease Other Automobiles – Named Persons

Provides insurance for specified persons to cover legal liability for loss of or damage to a non-owned vehicle arising from Collision and/or Comprehensive or Specified Perils. The premium is \$50 per named person per annum. Coverage is offered only to risks with owned vehicles insured on POL 4 (Garage Policy) carrying both Collision and Comprehensive/Specified Perils.

This is a flat fee per policy term and is not pro rated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the owned vehicle is deleted or the policy cancelled.

This is a policy level endorsement. The coverage provided is Collision and Comprehensive. The limit provided by the endorsement is \$40,000 subject to a deductible of \$500.

Rule 638: Territories

The entire province of
PRINCE EDWARD ISLAND

STAT CODE 600

FACILITY ASSOCIATION GARAGE RATING/UNDERWRITING SUPPLEMENT

Name of Applicant _____ Binder/Policy Number _____
If space is insufficient for a proper response in any section, please attach a separate sheet showing details.

1. OPERATIONS: Operations not described in Item 3 of the application are not covered.

- a) Indicate the operations of the Applicant **Check all those applicable:**
- | | | | |
|--|--|---|--|
| Sale of: New Vehicles ☐ | Franchise for _____ | Used Vehicles ☐ | Wholesale/Auction ☐ |
| Repairs ☐ | Service Station ☐ | Storage Garage ☐ | Parking Lot ☐ |
| Detailing ☐ | Towing: Cars Other: ☐ | Other ☐ | Specify _____ |
- b) Kinds of vehicles sold or serviced
- | | | | |
|--|---|--------------------------------------|--|
| Cars & Light Truck ☐ | Heavy Trucks ☐ | Motorcycles ☐ | Snow Vehicles ☐ |
| Recreational Vehicles ☐ | Antique/Specialty/Exotic ☐ | Other ☐ | Specify _____ |
- c) Number of Courtesy Cars (vehicles only supplied to customers whose own vehicle is being serviced, repaired or awaiting delivery of a new vehicle): _____
 Number of Shuttle Buses to transport customers: _____
- d) Other operations (Specify): _____
- e) % of total business engaged in pickup and delivery of customer vehicles carrying owner's vehicle plates: _____
 % of total business engaged in the pickup and delivery of other vehicles carrying Applicant's service plates: _____
 % of total business engaged in the pickup and/or delivery of vehicles using drivers not regularly employed by Applicant: _____
 Locations owned/leased by Applicant and not shown on application: _____
 Radius of Operations: _____
 % of total mileage driven outside Prince Edward Island: _____
 Destinations/locations: _____
- Detailed description of all operations:**
- _____

2. INFORMATION: Attach authorization to enable insurer to obtain a driver record abstract where such authorization is required by law.

- a) Personnel including owners, proprietors, partners, officers and employees:

	NAME AS SHOWN ON DRIVERS LICENSE	DRIVERS LICENSE NUMBER	BIRTH DATE DD MM YY	SEX	YEARS LICENSED	EMPLOYED MM YY	FULL OR PART TIME	POSITION
1								
2								
3								
4								
5								

- b) Other operators (not employees) who will drive vehicles (owned or not owned), insured by this policy.
 END76 is required. (e.g. spouse, children)

	NAME AS SHOWN ON DRIVERS LICENSE	DRIVERS LICENSE NUMBER	BIRTH DATE DD MM YY	SEX	YEARS LICENSED	RELATIONSHIP	RESIDENCE ADDRESS
6							
7							
8							
9							
10							

- c) List details of all accidents, convictions and licence suspensions/cancellations of any driver listed above during the last 6 years.

DRIVE NUMBER	ACCIDENT	
	DATE	DETAILS

DRIVER NUMBER	CONVICTIONS, SUPSPENSIONS / CANCELTATIONS	
	DATE	DETAILS

- d) Has the Applicant or any driver listed above, to the knowledge of the Applicant, been found by a court to have committed a fraud in connection with automobile insurance? Yes ☐ No ☐ If yes, give details _____

3. VEHICLES OWNED BY THE INSURED: This section must be completed for all Applicants engaged in the sale of New and Used Vehicles.

Note: Vehicles

- i) rented or leased to others (other than) Courtesy Cars - defined above
- ii) used in Towing Services not incidental to garage operations
- iii) leased by the Applicant from others **are not covered** by Facility Association on this policy form.

These must be insured on an Owner's Policy Form.

a) List all vehicles owned by or registered to the Applicant which are Not Held For Sale.

Establish rate group in accordance with appropriate manual section for Collision and attach copy of registration; then for value use corresponding amount opposite rate group.

	YEAR	MAKE AND MODEL, BODY TYPE	VEHICLE IDENTIFICATION UNUMBER (VIN) (SERIAL NUMBER)	PLATE NUMBER	USE	DRIVER NUMBER
1						
2						
3						
4						
5						
6						
7						
8						

b) List all dealer and service plate numbers in possession of Applicant and attach copy of all plate registration:

Plate Numbers: _____

c) Vehicles Held For Sale

	<u>Amount</u>
Average Number	# _____
Maximum Number	# _____
Average Value	\$ _____
Maximum Single Value	\$ _____

Average Age of Vehicles Held for Sale: _____

For Section C Rating, the required Limit must include value of vehicles listed in 3a. if not insured elsewhere

Value from 3a _____ Amount to insure _____

Additional Locations and changes to coverage required:

4. CUSTOMERS VEHICLES:

	<u>Amount</u>
Average Number	# _____
Maximum Number	# _____
Average Value	\$ _____
Maximum Single Value	\$ _____

Additional Locations and changes to coverage required:

5. ADDITIONAL INFORMATION:

- a) Insurance
- | | Previous Garage | Other Automobile | Other Liability |
|---------------|-----------------|------------------|-----------------|
| Insurer | _____ | _____ | _____ |
| Policy Number | _____ | _____ | _____ |
| Expiry Date | _____ | _____ | _____ |
- b) How long has Applicant been in this business? _____
- c) How long at present location? _____
- d) Does Applicant hold a municipal business licence to conduct this business?
- Yes ☐ No ☐ If Yes, Registration Number Required _____
- e) Any other business carried on at this location, or sale of goods except vehicles, their equipment and accessories?
- Yes ☐ No ☐ If Yes, Details _____

6. SIGNATURES:

Date: _____ Signature of Applicant _____

Date: _____ Signature of Broker/Agent _____

**GARAGE AUTOMOBILE POLICY
SCHEDULE OF RATES
STAFF UNIT RATES**

BI	Liability Limit in (000)s	AUTO DEALER	REPAIR GARAGE	SERVICE STATION	STORAGE GARAGE	PARKING LOT
	200	241	122	61	100	65
	500	267	135	68	111	72
	1000	294	149	74	122	79
	2000	334	169	84	139	90

PD	Liability Limit in (000)s	AUTO DEALER	REPAIR GARAGE	SERVICE STATION	STORAGE GARAGE	PARKING LOT
	200	53	27	14	22	14
	500	59	30	16	24	16
	1000	65	33	17	27	17
	2000	73	37	19	30	19

OTHER LIMITS: Apply the indicated factor to the \$200,000 limit premium			
Limit (000)s	300	3000	5000
Factor	1.042	1.519	1.703

DCPD	AUTO DEALER	REPAIR GARAGE	SERVICE STATION	STORAGE GARAGE	PARKING LOT
	150	76	38	62	40

ACCIDENT BENEFITS	AUTO DEALER	REPAIR GARAGE	SERVICE STATION	STORAGE GARAGE	PARKING LOT
	91	91	6	6	6

C-1. OWNED AUTOMOBILES: COLLISION - Deductible \$1,000	156		NOT APPLICABLE					
	OTHER DEDUCTIBLES: Apply the indicated factor to the \$1,000 deductible premium							
	Deductible	\$1,000	\$1,250	\$1,500	\$1,750	\$2,000	\$2,250	\$2,500 and more
	Factor	1.000	0.930	0.880	0.840	0.810	0.790	0.770

**C-2/3/4. OWNED AUTOMOBILES: COMPREHENSIVE/SPECIFIED PERILS - Deductible \$1,000
RATES PER \$1,000 OF LIMIT OF LIABILITY PER OCCURRENCE**

Coverage	Per Location
Comprehensive	15.00
Specified Perils	11.00
Specified Perils excluding Theft	4.00

OTHER DEDUCTIBLES: Apply the indicated factor to the \$1,000 deductible premium							
Deductible	\$1,000	\$1,250	\$1,500	\$1,750	\$2,000	\$2,250	\$2,500 and more
Factor	1.000	0.977	0.953	0.936	0.924	0.918	0.912

GARAGE AUTOMOBILE POLICY

SCHEDULE OF RATES

STAFF UNIT RATES

E-1. LEGAL LIABILITY FOR CUSTOMERS' AUTOMOBILES: COLLISION

Limit per automobile \$10,000: Deductible \$500

AUTO DEALER	REPAIR GARAGE	SERVICE STATION	STORAGE GARAGE	PARKING LOT
10	12	11	45	30

OTHER LIMITS PER AUTOMOBILE: Apply the indicated factor to the \$10,000 limit premium

\$10,000	1.00	\$110,000	1.29	\$210,000	1.49	\$310,000	1.62	\$410,000	1.72
\$15,000	1.03	\$120,000	1.32	\$220,000	1.51	\$320,000	1.63	\$420,000	1.73
\$20,000	1.06	\$130,000	1.34	\$230,000	1.53	\$330,000	1.64	\$430,000	1.74
\$25,000	1.08	\$140,000	1.36	\$240,000	1.55	\$340,000	1.65	\$440,000	1.75
\$30,000	1.11	\$150,000	1.38	\$250,000	1.56	\$350,000	1.66	\$450,000	1.76
\$35,000	1.13	\$160,000	1.40	\$260,000	1.57	\$360,000	1.67	\$460,000	1.77
\$40,000	1.14	\$170,000	1.42	\$270,000	1.58	\$370,000	1.68	\$470,000	1.78
\$50,000	1.17	\$180,000	1.44	\$280,000	1.59	\$380,000	1.69	\$480,000	1.79
\$60,000	1.19	\$190,000	1.45	\$290,000	1.60	\$390,000	1.70	\$490,000	1.80
\$70,000	1.21	\$200,000	1.47	\$300,000	1.61	\$400,000	1.71	\$500,000	1.81
\$80,000	1.23							Each additional \$10,000	0.01
\$90,000	1.25								
\$100,000	1.27								

Factors for higher limits: Apply to the Servicing Carrier

OTHER DEDUCTIBLES: Apply the indicated factor to the \$500 deductible premium

Deductible:	\$500	\$750	\$1,000	\$1,250	\$1,500	\$1,750	\$2,000	\$2,250	\$2,500 and more
Factor:	1.000	0.934	0.865	0.807	0.761	0.727	0.704	0.681	0.669

RATES PER \$1,000 OF LIMIT OF LIABILITY PER OCCURRENCE

E-2. LEGAL LIABILITY FOR CUSTOMERS' AUTOMOBILES: SPECIFIED PERILS (excluding Open Lot Pilferage)

Per Location
\$7.00

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Rule 700: POL 2 – Driver's Policy Overview

The purpose of the POL 2 (Driver's Policy) is to provide coverage that is excess of any policy specifically insuring the automobile concerned.

Insureds (individuals or companies) wishing to purchase this policy instead of the coverage available through a car rental company should be advised that Facility Association does not offer primary coverage through non-owned policies.

A Driver's Policy indemnifies the insured against legal liability for bodily injury or property damage that arises from the use or operation of any non-owned automobile while the insured is personally in control of the automobile with the owner's consent. Under the Highway Traffic Act, owners of vehicles and drivers of vehicles are liable in the event of an accident.

The Insurance Act provides that, in the event of an accident, the Third Party Liability coverage provided by a Driver's Policy is not primary coverage. It is excess of the coverage provided by any policy specifically insuring the automobile concerned.

This provision cannot be varied and every applicant should be made aware of it when the insurance is arranged.

Rule 701: Filed Underwriting Rules

A. The insurer's rules for declining to issue, terminating or refusing to renew a contract are:

1. The risk does not meet the object of the Facility Association which is to ensure the availability of automobile insurance, as required by law, in those provinces and territories of Canada in which the Association operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty obtaining such insurance.
2. The risk is not a non-owned risk.
3. The non-owned exposure is in a jurisdiction other than one in which the application for coverage is being completed or the vehicle is not operated at any time in a jurisdiction in which the Facility Association operates. For another jurisdiction in which Facility Association operates, the risk may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction.
4. The Applicant does not hold a valid operator's licence.

5. The application is incomplete, has not been signed by the applicant, or has not been bound by the Agent/Broker.
6. The Applicant/Agent/Broker refuses to provide the sufficient valid information to write the risk. "Sufficient valid information to write the risk" includes data to properly rate the risk and to report the risk information in accordance with the Automobile Statistical Plan.
7. Non-payment of premium for the current policy period (for purposes of termination only).
8. Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances has been reported to police.

B. Rules for refusing to provide or continue a coverage are:

1. Optional physical damage coverage shall not be provided where an applicant or any person who is a regular or frequent operator of the vehicle has, within the immediately preceding thirty-six months:
 - a) When making a previous application for automobile insurance, given false particulars of an automobile to be insured to the prejudice of the insurer;
 - or**
 - b) Knowingly misrepresented* or failed to disclose in an application any fact required to be stated therein;
 - or**
 - c) Has contravened a term of an insurance contract or been convicted of fraud in relation thereto;
 - or**
 - d) Wilfully made a false statement in respect of a claim.

* Misrepresentation means an applicant has either had a policy cancelled by registered letter for material misrepresentation or has had a claim denied for material misrepresentation.

2. Where a non-owned vehicle is licensed for highway/road use and is used on roads as well as for race or speed tests, physical damage coverage shall not be provided.

Rule 702: Coverages Available

A. Third Party Liability

Not more than \$2,000,000 except:

When required by American or Canadian federal or provincial statute, by regulations issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). If proof of insurance is issued, the amounts shown on the proof may not exceed those required by the authority concerned.

If it is necessary to provide a Liability limit that falls between two limits for which premiums or limit factors are indicated in this manual, the premium or limit factor applicable to the higher of those two limits shall be used.

Where it is **required and permissible** to provide a higher Liability limit and the manual does not provide the necessary increased limit factor, contact your Servicing Carrier.

B. Legal Liability Physical Damage

The insurance may be extended by means of END 60 (Legal Liability for Damage to Non-Owned Automobile) to cover the Insured's legal liability for damage to the non-owned automobile arising from Collision, Comprehensive or Specified Perils.

The deductible may not be less than \$500.

a) Minimum Deductibles

Refer to the section of the manual pertaining to the type of automobile to be driven e.g. Private Passenger Section. Refer to the same section for minimum deductibles applicable due to claims.

b) Liability for Damage to Non-Owned Automobiles

Policies may not be written for this coverage only.

Rule 703: Rating

A. Liability

This coverage is rated according to the use, driving record, territory, etc., as if the applicant owned the type of automobile driven. This premium is subject to a 50% discount.

B. Accident Benefits and Uninsured Automobile

The premium for Accident Benefits and Uninsured Automobile shall be determined based on use and territory as if the applicant owned the type of automobile driven. This premium is subject to a 50% discount.

C. Liability for Damage to Non-Owned Automobiles

All premiums (Collision, Comprehensive, Specified Perils) are calculated by charging the premiums applicable to the highest rated vehicle that would be driven, as if the Applicant owned the vehicle. The limit per occurrence is used to calculate the rate group. The model year is assumed to be the current year unless the specific vehicle(s) is known. There is no discount applicable to the premium calculated.

D. Endorsement Forms – Other

END 4A, 4B and 6A may be used with POL 2. The POL 1 premium (from which the POL 2 premium is calculated) must be calculated to include the charge for these endorsements before the POL 2 premium is determined.

E. Coding

For the Statistical Plan, the Class (Type of Use) Code to be reported is 98.

All other codes (including coverage codes for END 60 physical damage premiums) are the same as those applicable to POL 1.

Rule 704: Binding Coverage – New Policies

A. Requirements/Procedures for binding new policies

1. The Agent/Broker must have a fully completed application signed by the registered owner(s) of the vehicle(s) detailing all information on the risk. Supplementary questionnaires, if required, must be completed and signed by the applicant. If the Servicing Carrier is required to have a driver's permission to obtain a Driver Record Abstract, that written authorization must accompany the application.
2. Before binding coverage the Agent/Broker must either
 - a) Collect or assume responsibility for the full indicated premium
 - or
 - b) Obtain a fully completed premium finance contract together with the full down payment required and promptly send that contract to the finance company office.
3. The insurance shall take effect as of the time and date the coverage is bound. ***Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 am on the date the application is signed.*** However, except when the binding time is 12.01 a.m. of a future date, the policy shall be shown as effective at 12.01 a.m. on the day

following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.

For example:

- a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.
 - b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.
4. If the application form cannot be sent to the Servicing Carrier on the date on which coverage was effected it must be sent the next working day.
 5. The Servicing Carrier shall normally issue the policy within 30 days of the effective date. If the Agent/Broker does not receive the policy and the full term liability card within that time, a further temporary liability card must be issued by the Agent/Broker and the Servicing Carrier must be contacted immediately to determine the status of the policy.

B. Term of binding new policies

The term of binding and of the temporary liability card is 30 days. The temporary liability card may not be amended to indicate a longer period. If a short-term policy is to be issued, the temporary liability card shall be amended to indicate a shorter period.

Rule 705: New Policies

A. Application Form

Every application for insurance must be made on a current approved Standard Application Form and must be fully completed and signed by both the applicant and Agent/Broker where required or as prescribed under Rule 705:D. Computer Generated Application Forms.

B. Application (APP 2)

The Servicing Carrier's APP 2 must be used. The application must be clearly marked 'Facility Association'. The information on APP 2 must include:

1. Applicant's name and postal address
2. Policy period— including the effective date and binding time and date
3. Applicant's signature
4. Date of applicant's signature

5. Year, make and model of the vehicle on which the premium is calculated. This is only required where Legal Liability for Damage to Non-Owned Automobiles is purchased.
6. Territory, rate class and driving record on which the premium is calculated
7. Driver's name, driver's licence number and details of any losses in the last 5 years

NOTE – The temporary and permanent liability certificates for the Driver's Policy must not show the year, make and model of the vehicle on which the premium is calculated.

C. Faxed Applications

Fully completed and signed current approved Standard Application Forms submitted by fax are acceptable in lieu of original applications. Where required, these applications must be accompanied by the appropriate questionnaires or supplements. Where the original application has been submitted without signature, a signed and faxed copy of the application is acceptable to complete the signature requirement.

D. Computer Generated Application Forms

These application forms are acceptable but must be in the standard format approved by the applicable regulatory authority and must include all information that is required to be provided on the current approved Standard Application Form.

The computerized application must be signed and dated by the applicant as well as the Agent/ Broker.

E. Applicant's Signature

The applicant's signature shall be provided on the Facility Association manual application form or the computerized application form at the time of binding whenever possible.

If the applicant's signature cannot be obtained at the time of binding, the Servicing Carrier shall allow the Agent/Broker 30 days to obtain a signature on the original application provided the Agent/Broker assumes responsibility for the full indicated premium. In the meantime, the Agent/Broker must send a copy of the completed but unsigned application to the Servicing Carrier.

If a signed copy of the application is not received by the Servicing Carrier within the 30 day time period, the Servicing Carrier shall immediately cancel the policy by registered letter. The Agent/Broker shall be responsible for the full indicated earned premium for the time on risk.

F. Name of the Insured

Insurance contracts must be made with individuals who have both the capacity to contract and are legal entities. If the applicant is not an individual(s), the name(s) appearing on the policy must be that of a legal entity i.e., a limited company or partnership.

G. Variation in Coverage

To conform to the Insurance Act, the insured must be advised if the coverage provided by the policy is not as requested in the application.

H. Verification of Driving History

In order to verify the driving history, the Servicing Carrier is required to obtain the following before confirming the premium:

- a) Driver Record Abstract must be obtained from the appropriate government department in each Canadian or U.S. jurisdiction in which the driver has been licensed in the previous three years.
- b) Previous Insurance History obtained on all drivers with the exception of drivers with only an international licence. This may be an electronic report ordered from a service provider, letters from previous carriers or telephone calls to previous carriers (which must be properly documented on file including name of persons spoken to, date, time etc.).

Insurance history is not required for Motorcycle, Moped, Snow Vehicles, Dirt Bikes, All Terrain Vehicles, Antique Vehicles. See special instructions under Fleets and the Garage section.

If the information received is different from that reported on the application, to the extent that the premium requires amendment, the policy shall be issued at the revised premium and coverage or the Servicing Carrier shall promptly issue a correcting endorsement.

Two licence is a valid operator's licence. A Learner's permit or a Level One licence (where there is graduated licensing) is not regarded as a valid operator's licence.

2. International Driver's Licence

An International Licence is not a valid licence in and of itself. It is a permit to drive in another country if the driver already has a valid licence. It is valid in Canada only for temporary residents e.g. embassy staff, exchange students, tourists.

Permanent residents must apply for a licence in the Canadian jurisdiction in which they reside. Where a driver holds an international licence, the application must show complete details of the driver's licence upon which it was granted. This would include the country in which the valid licence was issued, drivers licence number, expiry date etc.

D. Types of Licence Suspension

1. Suspension for Cause

A suspension or cancellation of the operator's licence for a period exceeding two weeks resulting from a conviction or from the accumulation of demerit points. A suspension/cancellation/lapse because a fine was not paid is treated as an administrative suspension/cancellation/lapse even if the fine resulted from a conviction.

2. Administrative Suspension/Cancellation/Lapse

A suspension/cancellation/lapse for a period of one year or more for any reason other than those outlined under Suspension for Cause.

Rule 707: Rating Territory

Rating territories are described in Rule 732: Territories. The rating territory refers to where the non-owned vehicle is garaged.

Rule 706: Definitions

A. Automobile

The word "automobile" includes a recreational vehicle and/or a trailer unless otherwise indicated.

B. Non-owned Automobile

An automobile that is not owned in whole or in part by or registered in the name of the applicant.

C. Valid Operator's Licence

1. Definition

A valid Canadian licence to drive the type of vehicle concerned. Where there is graduated licensing, a Level

Rule 708: Rating Class

Rating class is determined by the type of vehicle being driven and the use. Refer to the specific section of the manual for rating criteria.

Vehicle Type	Section of Manual
Private passenger	Private Passenger Section
Truck	Commercial Section
Taxi	Public Vehicles Section
Bus	Public Vehicles Section

Rule 709: Driving Record

Driving record is determined by the type of vehicle being driven and the driver's experience. Refer to the specific section of the manual for driving record requirements.

Vehicle Type	Section of Manual
Private passenger	Private Passenger Section
Truck	Commercial Section
Taxi	Public Vehicles Section
Bus	Public Vehicles Section

Rule 710: Not applicable

Rule 711: Vehicle Rate Group

When END 60 (Legal Liability for Damage to Non-Owned Automobile) is to be added to the policy, the applicable rate group is determined by the type of vehicle. Refer to Rule 731 for rating instructions.

Rule 712: Claims

Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to his Facility Association policies must immediately be reported in the manner prescribed by the Servicing Carrier.

Collision with Animals

If END 60- (Legal Liability for Damage to Non-Owned Automobile) is purchased, losses involving Collision with animals, both wild and domestic, may be paid.

Rule 713: Endorsement Forms/ Wordings

Changes to standard approved forms are not permitted.

Rule 731: Endorsements Applicable to POL 2: Driver's Policy provides certain details and rating instructions for approved endorsement forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions.

Certain endorsements require a signature. Where no signature is obtained, the policy may be cancelled in accordance with the Statutory Conditions or the endorsement may be deleted and the policy rated accordingly.

Provided the endorsement form does not indicate the expiry date of the policy and continues to refer to a particular vehicle (policy vehicle item number did not change), once an endorsement form has been signed, it need not be signed again on subsequent policy renewal.

Rule 714: Premiums

A. Premium Quotations

The Agent/Broker is responsible for calculating premiums in accordance with this manual, including the "base" premiums applicable to experience (fleet) rated risks. Experience rated risk premiums are calculated at Driving Record 0.

Where there is any doubt on the matter, the Servicing Carrier will be pleased to assist in establishing risk classifications, but the Servicing Carrier shall not make premium quotations except where the manual does not provide for the particular coverage required.

The Servicing Carrier shall require clarification from the Agent/Broker if the information on the application contradicts the quoted premium.

B. Manual Rates

The rates published in this manual are for annual policy terms. For six-month policies charge 52% of the annual premium **except** for Motorcycles/Mopeds, Snow Vehicles and Antique Vehicles. See the **Recreational Vehicle** section for rating instructions on these vehicles.

C. Premium Rounding

The premium for each coverage shall be rounded to the nearest whole dollar. A premium that includes 50 cents or more shall be rounded up to the next whole dollar. e.g. 46.56 will be rounded up to \$47.00 and 46.44 will be rounded down to \$46.00.

This applies to all premium transactions, including refunds except where the policy is cancelled by registered letter at the request of the Agent/Broker or by the Servicing Carrier. In that event, the return premium shall **always** be rounded up to the next whole dollar (\$45.10 will be rounded up to \$46.00).

D. Minimum Premium/Minimum Retained Premium

The minimum premium for any automobile policy or renewal and, the minimum retained premium in the event of cancellation of the policy, is \$25, regardless of the term of insurance. The minimum retained premium must be stated on the declaration page of the policy.

Rule 715: Policy Term

Every policy or renewal shall be issued for a term of either one year or six months.

A short term policy may be issued in the event that the vehicle/item is in transit in or through the jurisdiction, i.e. a single trip from a location within a jurisdiction in which Facility Association operates to another location within a jurisdiction in Canada or the continental U.S.A. The Servicing Carrier may accept an application for a short term policy and issue the policy accordingly or accept an application for a 6 or 12 month term and a cancellation voucher signed to provide coverage for only the shortened term.

The premium for the policy shall be calculated using the highest rated territory of the originating jurisdiction and the applicable short term table in this manual, subject always to the minimum retained policy premium.

Rule 716: Policy Changes

A. A change to a policy shall not be processed if:

- a) The change is substantial e.g. the Insured is covered under POL 2 (Driver's Policy) and now requires POL 1 (Owner's Policy) instead. A new policy is necessary and a new application must be submitted. If in doubt, the Agent/Broker should contact the Servicing Carrier for direction. The existing policy shall be cancelled pro rata.
- b) There is a change of jurisdiction in which the non-owned vehicle is registered.

B. Binding Coverage - Policy Changes

If the change involves a vehicle for which proof of insurance has been filed or is required, please also see Rule 725: Proof of Insurance. Before binding coverage the Agent/Broker must collect or assume responsibility for any indicated additional premium.

Procedure of notification

- 1) The Agent/Broker's procedure for reporting changes to the Servicing Carrier must be acceptable to the Carrier. The request for change must be made in writing and **specify the effective date and the effective time.**
- 2) Faxed or mailed policy change requests are acceptable.
- 3) If the policy change request cannot be sent to the Servicing Carrier on the date the insured makes the request, it must be sent to the Servicing Carrier on the next working day.
- 4) The Servicing Carrier shall normally issue any required endorsement, updated Certificate of Insurance (if required) and permanent liability card (if required) within 30 days of the effective date of the change.
- 5) Coverage may not be shown as effective prior to the date and time that the request was received by the Agent/Broker from the insured, except when contractual coverage exists automatically under the policy and notice is given within the time permitted. A permissible policy change is in effect as of the time and date requested.

C. Midterm Policy Change Premium Calculation

In regard to the period licensed, period of ownership, the period since the date of an accident, the period since the date of a conviction, the rating is always based on the position as at the effective date of the policy period, (or, in the case of a subsequent addition/substitution of a driver or addition of a vehicle as at the addition/substitution date). Midterm rerating is NOT permissible in respect of changes that occur in regard to those matters during the period of insurance merely because of the lapse of time. Midterm change due to age is permissible, provided a request is received by the Servicing Carrier within 30 days of the birthday. If the request is received after 30 days, then the change will be effective at 12.01am following the date the Servicing Carrier receives the request, and back dating will not be permissible.

Rates to be used

Addition of a coverage or other midterm transactions:

Rates in effect at the start of the policy period.

Method of premium calculation:

Premiums for midterm policy changes are calculated pro-rata by using the Day Table.

Minimum premiums for midterm changes:

A minimum additional premium of \$5 shall be charged for any transaction that includes one or more of the following, regardless of the period of insurance:

- addition of a vehicle or a coverage
- increase of a Liability limit
- decrease of a deductible

Note 1: Any additional premium of less than \$5 may be waived by the Servicing Carrier unless mentioned above. Return premiums may not be waived.

Note 2: When a vehicle, not newly acquired, is substituted for another on the policy there will be a \$50 charge for each such substitution in excess of 2 in a 30 day period or more than 12 in a 12 month period.

Rule 717: Renewals

A. Before issuing a Renewal:

If the renewal involves a vehicle for which proof of insurance has been filed or is required – see Rule 725: Proof of Insurance.

A **Driver Record Abstract** must be obtained for those risks where eligibility or rating is dependent upon driving history. These must be ordered on all drivers prior to every renewal (for six month policies every other renewal).

Renewals shall only be offered on policies for annual or six month terms.

NOTE: Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police shall be non-renewed.

B. Accidents Occurring Between Renewal Process Date & Effective Date

Once a renewal or offer to renew has been processed, and the Servicing Carrier receives notice of an at fault loss that occurred prior to the renewal's effective date, the Servicing Carrier shall amend the renewal rating accordingly.

C. Renewal Processing

1. Other than Direct Billing

Servicing Carrier Responsibilities

The renewal documents shall be issued by the Servicing Carrier and must reach the Agent/Broker's address no later than 30 days prior to the policy's current expiry date.

Agent/Broker Responsibilities

Before releasing any renewal documents the Agent/Broker must collect or assume responsibility for the full renewal premium. In the case of experience (fleet) rated risks,

where renewals may be late due to missing information, the Agent/Broker is responsible for the premium calculated at Driving Record 0. For other than experience rated risks, if the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the insured and

Collect a downpayment based on the estimated annual premium for the upcoming renewal term.

Or

Obtain a fully completed premium finance contract together with the full downpayment required and promptly send that contract to the premium finance company.

Renewal not accepted

If the renewal is not accepted by the Insured, the Agent/Broker must submit one of the following acceptable evidence of renewal refusal to the Servicing Carrier:

- Return all the renewal documents (including liability cards) to the Servicing Carrier;
OR
- Written confirmation that the renewal has been returned complete with liability cards to the Agent/Broker AND that the documents were destroyed in the Agent/Broker's office;
OR
- Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date.

If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater.

Renewals where acceptable evidence of refusal has been submitted to the Servicing Carrier for cancellation may not be reissued unless the Servicing Carrier receives instructions no later than the renewal's effective date and the Agent/Broker collects or assumes responsibility for the full premium as outlined above.

If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.

2. Direct Billing Renewals

Servicing Carrier Responsibilities

- For each policy an offer to renew shall be issued by the Servicing Carrier. The offer to renew must reach the insured's last known address no later than 30 days prior to the policy's current expiry date.

- b) The payment due date must be clearly indicated on the offer to renew and must be the same as the policy's current expiry date.
- c) If the required premium is received by the Servicing Carrier no later than 15 days after the payment due date, the Servicing Carrier shall promptly issue the appropriate renewal documents to the Insured.
- d) The renewal documents must not be released by the Servicing Carrier until the full premium is received or the required first payment is received on time by the Servicing Carrier (by first payment due date if a deferred premium payment plan is available). If this rule is followed, neither the Carrier nor the agent/broker incurs any responsibility for the premium. If the Servicing Carrier follows any other unauthorized procedure, the Servicing Carrier will be responsible for the earned premium for the time on risk calculated on a pro rata basis and will be required to stop offering a Direct Bill option.

Payment Not Received

If the required payment is not received by the Servicing Carrier within 15 days of the payment due date, the policy shall be treated as though it has expired and the Servicing Carrier shall advise the Agent/Broker accordingly within the following 10 days.

from the Insured) more than 30 days after the date the cancellation was requested to be effected, the cancellation shall take effect at 12:01 a.m. on the date that the cancellation request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).

For example: The Insured requests cancellation of the policy to be effective September 5. The cancellation request is received by the Agent/Broker on October 10. The Servicing Carrier shall cancel the policy effective 12:01 a.m. October 10.

Note for 1 and 2

If the date the request was received by the Agent/Broker is not evident the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier.

3. Coverage placed in Voluntary Market

In the event the insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card, the Servicing Carrier shall cancel the policy effective the date that replacement coverage took effect.

Servicing Carriers shall proceed with cancellation as outlined in points 1 or 2 unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in points 3 exists.

Rule 718: Cancellations

A. Midterm Cancellation - Effective Date

1. Received by Agent/Broker or Servicing Carrier within 30 days

If the request for a midterm cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the cancellation is to be effected, and no effective time is requested, the cancellation shall take effect at 12:01 a.m. on the date it was requested to be effective. In the event that the cancellation was specifically requested to be effective at a time other than 12:01 a.m., the cancellation shall be effected at 12:01 a.m. the following day.

For example: The Insured requests a midterm cancellation of the policy to be effective August 5. The cancellation request is received by the Agent/Broker on August 20. The Servicing Carrier shall cancel the policy effective 12:01 a.m. August 5. If the Insured requested cancellation to be effective at 3:40 p.m. on August 5, the Servicing Carrier shall cancel the policy effective 12:01 a.m. on August 6.

2. Received by Agent/Broker or Servicing Carrier after 30 days

If the request for cancellation is received by the Agent/Broker (or Servicing Carrier if received directly

B. Where Financial Responsibility Certificate Has Been Filed

If an FRC (financial responsibility certificate) has been filed, the notice period required by the authority must expire before cancellation can be effected, and therefore the Servicing Carrier shall cancel the policy effective the date the notice period expires – see Rule 725: Proof of Insurance.

C. Policy is Financed Through a Premium Finance Company

If a return premium is payable on a policy financed with a premium finance company, the gross refund is to be sent directly to the premium finance company *regardless of the reason* for cancellation. The Agent/Broker's account shall be debited with the amount of the premium refund sent to the premium finance company.

D. Cancellation – Procedures

1. Cancellation at the request of the Insured or the Premium Finance Company – Broker Bill & Direct Bill

Cancellation requested by the insured or the premium finance company under power of attorney must be made in writing in a format suitable to the Servicing Carrier.

The Facility Association shall accept faxed signed and dated cancellation requests.

The return premium shall be calculated as follows:

For POL 2 vehicles being placed in the voluntary market calculate on a pro rata basis using the Day Table subject to any applicable minimum retained premium

For POL 2 vehicles not being placed in the voluntary market use Short Term Table 1 or 2 subject to any applicable minimum retained premium.

If the policy is on Broker Bill, the Servicing Carrier shall credit the Agent/Broker's account with the unearned premium refundable unless the premium is financed through a premium finance company.

2. Cancellation at the request of the Agent/Broker – Broker Bill

When additional premium cannot be collected on original quote

If the Agent/Broker cannot collect the additional premium arising from an increase to the premium originally quoted for new business:

- a) The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the insured,
- or**
- b) The Agent/Broker must have the policy signed off. The Facility Association shall accept faxed signed cancellation requests.

If the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of those increases, the earned premium for cancellation shall be calculated pro rata on the Agent/Broker's originally quoted premium. Otherwise, the earned premium shall be calculated pro rata on the revised premium. If a subsequent application is submitted by the same Agent/Broker to the same Servicing Carrier for substantially the same risk within 30 days of the effective date of cancellation of the first policy and, the Agent/Broker reports non-payment of additional premium, the earned premium shall be calculated pro rata on the revised premium.

Note: For policies for which premium is paid direct to the Servicing Carrier and the Carrier initiates cancellation for words 'agent/broker' will be read to mean Servicing Carrier.

When outstanding premium cannot be collected in all other cases

Agent/Broker Responsibilities

If cancellation of a policy is requested by the Agent/Broker due to inability to collect the full policy/renewal premium or a subsequent additional premium, the Agent/Broker will be responsible for the time on risk charge which will be pro rata of the full premium.

The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the insured.

Servicing Carrier Responsibilities

The Servicing Carrier shall promptly issue a registered notice of cancellation in accordance with the Statutory Conditions. The earned premium for cancellation shall be calculated pro rata on the full term premium at the time of cancellation.

When the Servicing Carrier issues a registered letter of cancellation, any unearned premium shall be refunded directly to the insured (unless the policy is financed through a premium finance company) and the Agent/Broker's account shall be debited for the amount of the refund and credited for the unearned premium.

3. Cancellation of Late Issued Renewals

If the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the insured and collect a downpayment based on the estimated annual premium (or the estimated semi-annual premium for 6 month policies) for the upcoming renewal term.

Once the renewal is issued, if the insured does not accept the renewal premium, the Agent/Broker shall advise the Servicing Carrier of the amount of premium collected and request that notice of cancellation be issued to the insured **or** shall have the insured sign off the policy.

The Servicing Carrier shall then issue a registered letter of cancellation in accordance with the Statutory Conditions or issue the necessary cancellation documents. The earned premium shall be calculated pro-rata based on the previous term premium.

4. Flat Cancellation

New Policy

Flat cancellation of a new policy is not allowed except as provided under Rule 718: Flat Cancellation Exceptions.

Additional Premium Policy Change

Flat cancellation of an additional premium policy change is not allowed.

Renewal

If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 717) is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be responsible for earned premium. A written request acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of evidence of renewal refusal.

5. Cancellation of Renewals in Outlying Areas

– No longer applicable

6. Flat Cancellation Exceptions

- 1) Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.
- 2) Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat.
- 3) If a cheque or electronic payment received for a new policy or renewal premium or, for the first installment thereof is not honoured by the financial institution, flat cancellation shall be allowed to the Agent/Broker provided that:
 - a) the cheque was dated and issued on or before the effective date of the policy period concerned or the electronic payment was made on or before the effective of the policy period concerned; and
 - b) the cheque was immediately deposited; and
 - c) in the case of a first installment, the amount of the cheque or electronic payment was sufficient to meet the Servicing Carrier's requirement or if financed under a contract with a premium finance company the full down payment required under the terms of the contract; and
 - d) The return of the cheque by the financial institution or dishonour of the electronic payment is promptly reported to the Servicing Carrier. A copy of the cheque front and back or copy of the dishonour notice must be provided to the Servicing Carrier.

However, on the registered letter of cancellation to the insured, the Servicing Carrier shall request payment of the full pro rata time on risk charge.

7. Cancellation initiated by the Servicing Carrier**Non-Payment – Direct Bill**

If premiums are paid directly to the Servicing Carrier, the Servicing Carrier may cancel an insurance policy for non-payment of premium. The earned premium shall be calculated pro-rata.

Other Circumstances

The Servicing Carrier may not otherwise cancel an insurance policy unless approval of such action is contained elsewhere in this manual or is obtained in the manner prescribed by the Association's Board of Directors.

F. Refund Calculation**1. Insured's Request**

For a policy cancellation requested by or on behalf of the insured (e.g. requested by a premium finance company) the premium refund shall be calculated in accordance with the Short Term Tables, unless a pro rata cancellation is being allowed because the risk (excluding Motorcycles, Mopeds, Snow Vehicles and Antique Vehicles) is being placed in the voluntary market.

2. Any Other Reason

Where the policy is being cancelled for any other reason (e.g. by registered letter) the premium refund shall be calculated on a pro-rata basis using the Day Table

Rule 719: Time on Risk Tables**A. Pro Rata****Calculation For Endorsements & Cancellations**

Using the Day Table on the next page:

1. Determine the percent that corresponds to the policy's expiry month and day. For example March 26 is .233. Express the policy's expiry date in a decimal format by combining the year and the fraction. March 26, 1999 would become 1999.233.
2. Determine the percent that corresponds to the effective date of the policy change or cancellation and express that date in a decimal format. If the effective date of policy change is November 20, 1998 that would be expressed as 1998.888. Note that if the effective date of change or cancellation is February 29, it should be treated as February 28.
3. Subtract the second number from the first.

Policy expiry date	1999.233
Policy change date	1998.888
Refund/change percentage	.345
4. Where the policy is a six month policy, double the refund/change percentage.
5. For a policy cancellation, the refund is calculated by multiplying the policy premium as of the cancellation date by the refund/change percentage. The policy premium is the full term premium for the coverage in force at the time of cancellation. Minimum retained premium must be taken into consideration.
6. For a policy change, the additional/return premium is obtained by multiplying the full term premium for the change by the refund/change percentage.

B. Pro Rata Day Table

January			February			March			April			May			June		
Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year
1	.003	1	1	.088	32	1	.164	60	1	.249	91	1	.332	121	1	.416	152
2	.005	2	2	.090	33	2	.167	61	2	.252	92	2	.334	122	2	.419	153
3	.008	3	3	.093	34	3	.170	62	3	.255	93	3	.337	123	3	.422	154
4	.011	4	4	.096	35	4	.173	63	4	.258	94	4	.340	124	4	.425	155
5	.014	5	5	.099	36	5	.175	64	5	.260	95	5	.342	125	5	.427	156
6	.016	6	6	.101	37	6	.178	65	6	.263	96	6	.345	126	6	.430	157
7	.019	7	7	.104	38	7	.181	66	7	.266	97	7	.348	127	7	.433	158
8	.022	8	8	.107	39	8	.184	67	8	.268	98	8	.351	128	8	.436	159
9	.025	9	9	.110	40	9	.186	68	9	.271	99	9	.353	129	9	.438	160
10	.027	10	10	.112	41	10	.189	69	10	.274	100	10	.356	130	10	.441	161
11	.030	11	11	.115	42	11	.192	70	11	.277	101	11	.359	131	11	.444	162
12	.033	12	12	.118	43	12	.195	71	12	.279	102	12	.362	132	12	.447	163
13	.036	13	13	.121	44	13	.197	72	13	.282	103	13	.364	133	13	.449	164
14	.038	14	14	.123	45	14	.200	73	14	.285	104	14	.367	134	14	.452	165
15	.041	15	15	.126	46	15	.203	74	15	.288	105	15	.370	135	15	.455	166
16	.044	16	16	.129	47	16	.205	75	16	.290	106	16	.373	136	16	.458	167
17	.047	17	17	.132	48	17	.208	76	17	.293	107	17	.375	137	17	.460	168
18	.049	18	18	.134	49	18	.211	77	18	.296	108	18	.378	138	18	.463	169
19	.052	19	19	.137	50	19	.214	78	19	.299	109	19	.381	139	19	.466	170
20	.055	20	20	.140	51	20	.216	79	20	.301	110	20	.384	140	20	.468	171
21	.058	21	21	.142	52	21	.219	80	21	.304	111	21	.386	141	21	.471	172
22	.060	22	22	.145	53	22	.222	81	22	.307	112	22	.389	142	22	.474	173
23	.063	23	23	.148	54	23	.225	82	23	.310	113	23	.392	143	23	.477	174
24	.066	24	24	.151	55	24	.227	83	24	.312	114	24	.395	144	24	.479	175
25	.068	25	25	.153	56	25	.230	84	25	.315	115	25	.397	145	25	.482	176
26	.071	26	26	.156	57	26	.233	85	26	.318	116	26	.400	146	26	.485	177
27	.074	27	27	.159	58	27	.236	86	27	.321	117	27	.403	147	27	.488	178
28	.077	28	28	.162	59	28	.238	87	28	.323	118	28	.405	148	28	.490	179
29	.079	29				29	.241	88	29	.326	119	29	.408	149	29	.493	180
30	.082	30				30	.244	89	30	.329	120	30	.411	150	30	.496	181
31	.085	31				31	.247	90				31	.414	151			
July			August			September			October			November			December		
Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year
1	.499	182	1	.584	213	1	.668	244	1	.751	274	1	.836	305	1	.918	335
2	.501	183	2	.586	214	2	.671	245	2	.753	275	2	.838	306	2	.921	336
3	.504	184	3	.589	215	3	.674	246	3	.756	276	3	.841	307	3	.923	337
4	.507	185	4	.592	216	4	.677	247	4	.759	277	4	.844	308	4	.926	338
5	.510	186	5	.595	217	5	.679	248	5	.762	278	5	.847	309	5	.929	339
6	.512	187	6	.597	218	6	.682	249	6	.764	279	6	.849	310	6	.932	340
7	.515	188	7	.600	219	7	.685	250	7	.767	280	7	.852	311	7	.934	341
8	.518	189	8	.603	220	8	.688	251	8	.770	281	8	.855	312	8	.937	342
9	.521	190	9	.605	221	9	.690	252	9	.773	282	9	.858	313	9	.940	343
10	.523	191	10	.608	222	10	.693	253	10	.775	283	10	.860	314	10	.942	344
11	.526	192	11	.611	223	11	.696	254	11	.778	284	11	.863	315	11	.945	345
12	.529	193	12	.614	224	12	.699	255	12	.781	285	12	.866	316	12	.948	346
13	.532	194	13	.616	225	13	.701	256	13	.784	286	13	.868	317	13	.951	347
14	.534	195	14	.619	226	14	.704	257	14	.786	287	14	.871	318	14	.953	348
15	.537	196	15	.622	227	15	.707	258	15	.789	288	15	.874	319	15	.956	349
16	.540	197	16	.625	228	16	.710	259	16	.792	289	16	.877	320	16	.959	350
17	.542	198	17	.627	229	17	.712	260	17	.795	290	17	.879	321	17	.962	351
18	.545	199	18	.630	230	18	.715	261	18	.797	291	18	.882	322	18	.964	352
19	.548	200	19	.633	231	19	.718	262	19	.800	292	19	.885	323	19	.967	353
20	.551	201	20	.636	232	20	.721	263	20	.803	293	20	.888	324	20	.970	354
21	.553	202	21	.638	233	21	.723	264	21	.805	294	21	.890	325	21	.973	355
22	.556	203	22	.641	234	22	.726	265	22	.808	295	22	.893	326	22	.975	356
23	.559	204	23	.644	235	23	.729	266	23	.811	296	23	.896	327	23	.978	357
24	.562	205	24	.647	236	24	.732	267	24	.814	297	24	.899	328	24	.981	358
25	.564	206	25	.649	237	25	.734	268	25	.816	298	25	.901	329	25	.984	359
26	.567	207	26	.652	238	26	.737	269	26	.819	299	26	.904	330	26	.986	360
27	.570	208	27	.655	239	27	.740	270	27	.822	300	27	.907	331	27	.989	361
28	.573	209	28	.658	240	28	.742	271	28	.825	301	28	.910	332	28	.992	362
29	.575	210	29	.660	241	29	.745	272	29	.827	302	29	.912	333	29	.995	363
30	.578	211	30	.663	242	30	.748	273	30	.830	303	30	.915	334	30	.997	364
31	.581	212	31	.666	243				31	.833	304				31	1.000	365

C. Short Term Tables

For a policy cancellation of a Driver's Policy use Short Term Table 1 or 2. For a short term policy, use Short Term Table 1.

Cancellation requested by or on behalf of Insured

1. Referring to the Day Table calculate the number of days the policy has been in force.
2. Referring to Table No. 1 (in the case of an annual policy) or Table No. 2 (in the case of a six-month policy), determine the "Percentage of premium".
3. Subtract that percentage from 100% to determine the "refund percentage".
4. Apply the refund percentage to the full term policy premium as at the cancellation date. Minimum retained premium must be taken into consideration.

Calculating premium for a Short Term policy:

1. Referring to the Day Table, calculate the number of days the policy has been in force.
2. Referring to Table No. 1, determine the "Percentage of premium".
3. Apply that percentage to the annual premium. Minimum retained premium must be taken into consideration.

SHORT TERM TABLE No. 1				SHORT TERM TABLE No. 2			
ANNUAL POLICIES				SIX MONTH POLICIES			
Days in force	% of Premium	Days in force	% of Premium	Days in force	% of Premium	Days in force	% of Premium
1-3	8	181-184	55	1	15	87-88	58
4-7	9	185-188	56	2-3	16	89-90	59
8-11	10	189-192	57	4-5	17	91-92	60
12-15	11	193-195	58	6-7	18	93-94	61
16-19	12	196-199	59	8-9	19	95-96	62
20-23	13	200-203	60	10-11	20	97-98	63
24-26	14	204-207	61	12-13	21	99-100	64
27-30	15	208-211	62	14-15	22	101-102	65
31-34	16	212-215	63	16-17	23	103-104	66
35-38	17	216-219	64	18-19	24	105-106	67
39-42	18	220-222	65	20-21	25	107-108	68
43-46	19	223-226	66	22-23	26	109-110	69
47-49	20	227-230	67	24-25	27	111-112	70
50-53	21	231-234	68	26-27	28	113-114	71
54-57	22	235-238	69	28-29	29	115-116	72
58-61	23	239-242	70	30-31	30	117-118	73
62-65	24	243-245	71	32-33	31	119-120	74
66-69	25	246-249	72	34-35	32	121-123	75
70-73	26	250-253	73	36-37	33	124-125	76
74-76	27	254-257	74	38-39	34	126-127	77
77-80	28	258-261	75	40-41	35	128-129	78
81-84	29	262-265	76	42-43	36	130-131	79
85-88	30	266-268	77	44-45	37	132-133	80
89-92	31	269-272	78	46-47	38	134-135	81
93-96	32	273-276	79	48-49	39	136-137	82
97-99	33	277-280	80	50-51	40	138-139	83
100-103	34	281-284	81	52-53	41	140-141	84
104-107	35	285-288	82	54-55	42	142-143	85
108-111	36	289-292	83	56-57	43	144-145	86
112-115	37	293-296	84	58-59	44	146-147	87
116-119	38	297-299	85	60-62	45	148-149	88
120-122	39	300-303	86	63-64	46	150-151	89
123-126	40	304-307	87	65-66	47	152-153	90
127-130	41	308-311	88	67-68	48	154-155	91
131-134	42	312-315	89	69-70	49	156-157	92
135-138	43	316-318	90	71-72	50	158-159	93
139-142	44	319-322	91	73-74	51	160-161	94
143-146	45	323-326	92	75-76	52	162-163	95
147-149	46	327-330	93	77-78	53	164-165	96
150-153	47	331-334	94	79-80	54	166-167	97
154-157	48	335-338	95	81-82	55	168-169	98
158-161	49	339-341	96	83-84	56	170-171	99
162-165	50	342-345	97	85-86	57	172 or more	100
166-169	51	346-349	98				
170-172	52	350-353	99				
173-176	53	354 or more	100				
177-180	54						

Rule 720: Reinstatements

A. A policy may only be reinstated if:

1. The Servicing Carrier receives instructions not later than **the day before** the cancellation takes effect. This includes instructions from a premium finance company. Where the Agent/Broker has not forwarded payments to a premium finance company, the policy cannot be reinstated. Cancellation takes effect at 12:01 am. E.g. If the policy is to be cancelled effective July 1, the request for reinstatement must be received by the Servicing Carrier before midnight June 30. If the cancellation has taken effect, the policy cannot be reinstated and a new application must be completed. Any unpaid earned premium under the policy due to the Servicing Carrier must be paid with the new application.
2. The policy was cancelled for non-payment, and the full required premium is received (by cash, money order or certified cheque from the insured) or there is written confirmation from the Agent/Broker assuming full responsibility for that premium. Where a refund cheque accompanied the registered letter, the amount of the refund cheque must also be obtained from the insured (by cash, money order or certified cheque) or the Agent/Broker shall assume full responsibility for that amount.

B. When a policy is reinstated

When a policy is reinstated, the Servicing Carrier shall issue a notice of reinstatement. If necessary, the Agent/Broker or Servicing Carrier shall issue a temporary or permanent liability card. If proof of insurance was cancelled, the necessary proof of insurance shall be reissued.

For the purpose of determining commission rates, the expression 'Private Passenger Vehicles' includes Antique/Classic automobiles, Commercial-Type vehicles that are rated as Private Passenger vehicles and Driving School vehicles (Class 07), but excludes vehicles rated as Commercial or Public vehicles, Fire and Police Department vehicles (Class 53) and Funeral vehicles (Class 75).

2. Commercial Vehicles

Long haul vehicles (including trailers) Classes 61-64, 99	6%	6%
Classes 33-36, 41-49, 54, 55	7.5%	10%

Fire & Police Class 53

Motorcycle, Moped, Snow Vehicle, All Terrain Vehicle	7.5%	7.5%
Other Recreational Vehicles	7.5%	7.5%
All Other Vehicles	7.5%	10%

3. Public Vehicles

Public Bus		
Class 70, 73, 74, 78	6%	6%
School Bus Class 71	7.5%	10%
Hotel & Country Club		
Class 72	7.5%	10%
Private Bus Class 79	7.5%	10%
Taxi, Limousine Class 77	6%	6%
Van Pool Class 79	7.5%	10%
Ambulance Class 76	7.5%	10%
Funeral Vehicles Class 75	7.5%	10%
Short Term Rental Class 79	7.5%	10%

4. Recreational Vehicles

Motor Homes		
Cabin/Home trailers		
Other private type trailers		
Camper units		
Used for pleasure purposes only:		
Rated using Class 10 – 12	7.5%	9%
Rated using Class 01-07, 13	7.5%	11%
Not Pleasure only:	7.5%	10%
Motorcycles/Mopeds	7.5%	7.5%
All Terrain Vehicles	7.5%	7.5%
Snow Vehicles	7.5%	7.5%

5. Garage Policy POL 4

Class 81-89	10%	10%
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6. Non-Owned Automobile

Drivers Policy POL 2 Class 98		
The rating determines the commission rate and cap.		
Non-owned Policy POL 6		
Class 91	10%	10%

No other additional fee for service may be charged.

Rule 721: Commission Schedule

The commission rates are:

	Experience Rated	Individually Rated
1. Private Passenger Vehicles		
Class 10, 11, 12	7.5%	9%
All other private passenger	7.5%	11%

Rule 722: Not applicable

Rule 723: Definition of Accident

A. What Is A Chargeable Accident

A chargeable (at fault) accident is an occurrence resulting in damage to persons or property arising out of the ownership, use or operation of a vehicle, in consequence of which:

1. An amount has been paid or would have been paid but for the existence of provincial Direct Compensation laws or agreements,

Or

2. A loss remains unsettled or unpaid,

Or

3. A civil suit is pending **in respect of** Liability or Collision

A chargeable accident is always taken into account in rating even if there was no insurance in effect or the loss was repaid to the insurer by or on behalf of the insured or if the insured chose not to present the claim.

B. What Is Not A Chargeable Accident

An occurrence shall not be regarded as a chargeable accident if:

1. The insured's degree of fault is determined as zero under the relevant provincial fault determination laws or agreements or dispute resolution mechanism.
2. Damage to the applicant's vehicle
 - a) resulted from the vehicle being struck by an unidentified vehicle and is reported to the police within 24 hours;
 - b) occurred while the vehicle was legally parked and is reported to police within 24 hours;
 - c) resulted from collision with a wild or domestic animal;
 - d) is legally recoverable from the owner or driver of an uninsured or unidentified automobile.

Note: The words "loss(es)" and "claim(s)" where used in this manual are considered to have the same meaning as the word "accident."

The words "at fault" and "chargeable" where used in this manual are considered to have the same meaning.

C. How To Allocate Chargeable Accidents

No accident shall be used more than once in determining the premium for vehicles insured through Facility Association by the same Servicing Carrier (whether or not on the same policy).

A chargeable accident will affect the rating of both Liability and Collision coverages (END 60).

Rule 724: Accident and Conviction Surcharges

These surcharges are applicable to Liability and Collision.

A. Accidents

Accident surcharges are assessed in accordance with the Surcharge Schedule for chargeable accidents that occurred during the 36 months immediately preceding the effective date of the commencement of the insurance.

1. At New Business

Consider accidents arising out of the use or operation of any vehicle by the applicant.

2. At Renewal (for surcharge only)

At the time of renewal, the accident record shall be updated. Any accidents that occurred more than 36 months prior to renewal date shall be excluded and all accidents that occurred during the expiring term that involved the driver on the POL 2 (Drivers Policy) shall be added.

B. Convictions

Conviction surcharges shall be assessed for traffic offences (as hereinafter described) for which the insured was convicted in the 36 months immediately preceding the commencement of the period of insurance.

How to apply conviction surcharges

If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they shall be considered as one conviction.

C. Accident/Conviction Surcharge Table

Maximum surcharge to be applied for accidents, serious, major and minor convictions is 250%.

Events in the preceding 36 months	Surcharge
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Chargeable Accidents:

2	10%
3	30%
Each additional	15%

Major Convictions

1	25%
Each additional	25%

Minor Convictions

2	5%
3	15%
4	25%
Each additional	15%

Serious Convictions

1	100%
Each additional	100%

D. Conviction Definitions**a. Major**

Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:

Failing, in the event of an accident, to give name and licence number to the police or any other person entitled to such information

Fail to obey school crossing stop sign

Failing to report an accident

Fail to report damage to highway property

Graduated Licence (where applicable):

Accompanying driver has excess blood alcohol

Drive at unlawful hour

Drive motorcycle on prohibited highway

Drive motorcycle with passenger

Drive on prohibited highway

Drive with excess passengers

Drive with front seat passenger

Driver unaccompanied by a qualified driver

Permit novice driver in contravention of cond/rest

Improper passing of a school bus

Improper passing in a school or playground zone

Improper speeding in a school or playground zone

Using a hand held wireless communication/entertainment device

b. Minor

The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including, but not limited to:

Fail to notify police

Fail to make written report

Backing up/unsafe/illegal/improper: any type

Brakes/none/inadequate/improper: any type

Crowding driver's seat

Door opening/illegal/obstructing traffic: any type

Emergency vehicle/operating with no regard for safety

Driving off roadway (including shoulder/sidewalk/median): any type

Flagman/disobeying

Following too closely (including tailgating)

Headlights/parking lights/improper/lack of use: any type

Lack of control of vehicle: any type

Motor-assisted bicycle carrying passengers

Motorcycle/operating with only an instruction permit

Motorcycle/failure to wear helmet

Passing infraction: any type except school bus or school/playground zone

Pedestrian crossing violation: any type

Radar warning device in motor vehicle: if illegal in province

Railway crossing: any type

Safety zone violation: any type

Seatbelt: any offence

Signalling offences: any type

Slow driving/endangering other: any type

Smokescreen device on vehicle

Speeding: any type, except when listed as major or serious

Squealing tires

Stopping/illegal/improper: any type

Tires/defective/worn: any type

Towing/prohibited/unsafe: any type

Traffic signals/regulating lights: any type

Traffic signs/disobeying any legal sign except parking regulations

Trailer: improper attachments/improper towing

Turns/illegal/improper: any type

Unlicensed driver: any type including improper licence class (Driving without a subsisting licence)

Unsafe move

Unsafe vehicle: any type

Wrong side of road/wrong way: any type

Yield, failing to: any type

Note: This is a generic list and will not, in all cases, match the exact wording printed on the Driver Record Abstract.

c. Serious

Convictions for any of the following offences under the Criminal Code of Canada. Where a conviction shown below is not recorded on the Driver Record Abstract as a Criminal Code Conviction but is shown under any Act governing highway traffic or any other Act within or outside Canada:

Criminal negligence committed in the operation or use of a motor vehicle

Manslaughter committed in the operation or use of a motor vehicle

Driving while licence under suspension

Racing

Speeding of 50 kph or more over limit

Careless driving

Driving without due care and attention

Driving without insurance

Dangerous driving

Stunting

Impaired driving

Failure or refusal to submit to a breath or blood test

Failure to pass a breath or blood test

Failure to stop/remain at the scene of an accident

Failure to stop on request of or obey directions of a police officer

Failure to have alcohol ignition interlock device installed and functioning when it is a requirement for driver's licence reinstatement

Driver in the alcohol ignition interlock device programme operating a vehicle not so equipped

Driver under 22 years of age with alcohol in blood

Learner/Level One driver fail/refuse breath sample

Learner/Level One driver with alcohol in blood

If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction.

Rule 725: Proof of Insurance Where Notice of Cancellation or Deletion is Required

1. The Servicing Carrier must make all filings. The Agent/Broker is not permitted to do so.
2. The Agent/Broker must promptly advise the Servicing Carrier if proof of insurance (e.g. a financial responsibility certificate) must be issued or filed with a local, provincial, federal or U.S.A. authority.

NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask insureds whether or not proof of insurance must be filed and, if so, in what amount.

3. Once the proof of insurance is issued, a copy should be supplied to the Agent/Broker for their records.
4. Parties requiring proof cannot be added as additional named Insureds on the policy. The certificate showing proof of insurance guarantees to the Party that the driver is insured. This is the full extent of the guarantee.

5. Should the Servicing Carrier have any concern with the coverages or limits being guaranteed when asked to use a certificate prescribed by the organization or authority with whom the certificate is being filed, the Servicing Carrier should contact Facility Association Head Office.

A. Financial Responsibility Certificate

A temporary liability card may be issued for an applicant who requires the filing of a financial responsibility certificate before he/she may be licensed to drive, provided a fully completed and signed application is submitted for the applicant at the time the temporary liability card is issued. Details of the licence subsequently obtained must be reported promptly to the Servicing Carrier.

B. Renewal or Offer to Renew

If a renewal or offer to renew is issued where proof of insurance has been issued or filed and the renewal is not required, the Servicing Carrier must be notified in sufficient time to file a notice of cancellation in accordance with the applicable authority's requirements. Otherwise the Agent/Broker/Insured shall be responsible for time on risk charges.

C. Policy Cancellation, Vehicle Deletion

1. Registered Letter

Where proof of insurance has been issued or filed and the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed in accordance with the Statutory Conditions.

The notice of cancellation for the authority concerned must be issued on the same day as the notice of cancellation to the insured. However, as a result of the authority's requirements the effective date of cancellation may be different.

For example: The registered letter of cancellation for the policy is issued on June 1 for both the insured and the provincial authority. For the insured, cancellation shall take effect 15 days from the date the registered letter is received at the post office to which it was addressed. Let's say June 19. The provincial authority requires 30 days notice of cancellation. The effective date of cancellation for the authority shall be June 30. If the insured had a Comprehensive loss on June 25, the policy would not respond. If however, the insured had a Liability loss on June 25, the policy may have to respond as the proof of insurance provides that Liability coverage is in effect until cancelled on June 30.

2. Insured's Request

Where proof of insurance has been issued or filed, and the vehicle is to be deleted from the policy or the policy is to be cancelled, the cancellation of coverages to which the proof of insurance relates shall be processed after taking into consideration the period of notice required by the authority.

The effective date of cancellation or deletion shall be the same for both the insured and the authority concerned.

For example: The insured requests cancellation of the policy to be effective June 1. The provincial authority requires 30 days notice of cancellation. The notice to the provincial authority is sent on June 5. The effective date of cancellation for the insured will be July 5.

D. Filing Liability Limits

The filing should always be made for the limit required by law even if the policy actually shows a higher limit.

E. Processing Fees for Filings

Please contact your Servicing Carrier for a schedule of fees which will be charged on a 100% cost recovery basis.

Any charge required by the authority concerned shall be in addition to, and separate from, the Processing Fees.

Rule 726: Outside Prince Edward Island Exposure

A. Outside Prince Edward Island Exposure Surcharge

Any driver operating a non-owned vehicle in the U.S. or another Canadian jurisdiction (excluding Nova Scotia, New Brunswick or Newfoundland and Labrador) is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers.

NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask insureds whether or not proof of insurance must be filed and, if so, in what amount.

The surcharge does not apply where the non-owned vehicle is used for personal use only and proof of insurance is not required.

The insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside Prince Edward Island and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 728 and the relevant section of the manual.

If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will

apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits, Uninsured Automobile and END 44.

Liability, Accident Benefits, Uninsured Automobile, END 44

For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge 1% of the applicable premium. Also, refers to paragraph indicated.

For example:

Outside Prince Edward Island Exposure	Applicable Surcharge
Up to 5% proof of insurance required	5%
10%	10%
25%	25%
50%	50%

Optional Physical Damage (END 60 – Legal Liability for Damage to Non-Owned Automobile)

For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge .50% of the applicable premium.

For example:

Outside Prince Edward Island Exposure	Applicable Surcharge
6%	3%
10%	5%
25%	12.5%
50%	25%

B. Currency Differential Surcharge

Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars.

The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day.

The surcharge percentage is calculated by means of the following formula:

Currency differential x Outside Prince Edward Island exposure surcharge

For example:

The rate of exchange for the U.S. dollar is 1.3085 Canadian.

Therefore the currency differential is 0.31.

The Outside Prince Edward Island exposure surcharge is 25%.

Currency differential surcharge:

$$0.31 \times 25\% = 7.75\%$$

The Currency differential surcharge is

1. Applied only to the Liability premium not DCPD premium
2. Not subject to a minimum surcharge.
3. Additional to but not compounded on the Outside Prince Edward Island exposure surcharge.

Example:

The Liability premium is	\$1,000
Outside P.E.I. Exposure Surcharge is	25%
The Currency Differential Surcharge is	7.75%
Base Premium =	\$1,000
Outside P.E.I. Exposure \$1,000 X .25 =	\$250
Currency Differential \$1,000 X 7.75 =	\$78
Total Liability premium =	\$1,328

4. In addition to the Servicing Carrier's fee for filing proof of insurance.
5. Payable only when proof of insurance is required by U.S. authorities.
6. The combined dollar value of the currency differential surcharge and the Outside Prince Edward Island exposure surcharge is subject to a minimum of \$50 per policy term.

For example: Using the example above, the dollar value of the Outside Prince Edward Island exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.

Rule 727: Suspension of Operator's Licence

In the event of the suspension, cancellation or lapse of the driver's licence, the POL 2 (Driver's Policy) shall be cancelled in accordance with the Statutory Conditions.

1. An application for insurance shall be declined by the Agent/Broker.
2. If the situation is discovered after the policy has been

issued, the Servicing Carrier shall cancel the policy by registered letter. The earned premium for cancellation will be pro rata of the premium applicable to the risk as submitted.

3. If the situation is discovered as a result of enquiries prior to the renewal date, the Servicing Carrier shall issue a notice of non-renewal.

Rule 728: Vehicles Used Outside Jurisdiction of Registration

The Rule 701: Filed Underwriting Rules requires that the non-owned vehicle must be registered in the jurisdiction in which the policy is issued. Where the non-owned vehicle is registered in another jurisdiction, the policy must be cancelled in accordance with Statutory Conditions.

However, there are circumstances under which the non-owned vehicle may be used for a period of time in another jurisdiction where the vehicle registration in that jurisdiction is not required.

For example: The Insured resides in Prince Edward Island and will be travelling in Alberta for the next year.

1. The policy must be issued in the jurisdiction where the Insured resides even if the non-owned vehicle is chiefly used in another jurisdiction.
2. If the non-owned vehicle is operated outside Prince Edward Island but within Nova Scotia, New Brunswick, Newfoundland and Labrador, Prince Edward Island rates apply. If the non-owned vehicle is operated outside Prince Edward Island, Nova Scotia, New Brunswick, Newfoundland and Labrador, Prince Edward Island rates and a surcharge apply. Refer to Rule 726: Outside Prince Edward Island Exposure
3. Surcharges do not apply to non-owned private passenger vehicles that are used for personal use only and where proof of insurance is not required.
4. If the outside of Prince Edward Island exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile and END 44 only.

At the Servicing Carrier's discretion, a copy of fuel tax information, logbooks and/or other pertinent records may be required to verify mileage and travelled jurisdictions.

5. If the non-owned vehicle is being used in the U.S., it must be rated in the territory in which it is registered.

For example: Insured lives in Charlottetown, is on sabbatical in California and the vehicle is registered in

Prince Edward Island, Prince Edward Island rates apply.

Rule 729: Not applicable

Rule 730: Not applicable

Rule 731: Endorsements

Notes:

1. No endorsements, no special wordings and no changes to standard forms are permissible except as approved by or on behalf of the Superintendent(s) of Insurance.
2. This rule provides certain details of approved endorsement forms. The descriptions are necessarily very brief and reference must be made to the actual wordings of the endorsements to ascertain the full provisions and restrictions.
3. In certain cases a copy of the endorsement must be signed by the Applicant and filed with the Servicing Carrier. The insurance will not be continued or the policy will be re-rated, if this requirement is not met.

Liability or (TPL) means B.I. and P.D. Tort;

Physical Damage means Optional Coverages – Loss or Damage (Collision, Comprehensive, Specified Perils)

	Standard Endorsement Form Number, Title and Purpose	Rating
4A	Permission to Carry Explosives Removes the policy form's exclusion in regard to carrying specified explosives only.	If main cargo, rate as Class 48, 61B-64B plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.
4B	Permission to Carry Radioactive Material Removes the policy form's exclusion in regard to carrying radioactive materials only.	If main cargo, rate as Class 48, 61B-64B plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.
6A	Permission to Carry Passengers for Compensation Used to modify the policy form's restrictions in regard to the use of the non-owned vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	For non-owned private passenger vehicles used in car pools, add 10% of Liability premium. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge. Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. ii) If transportation is very occasional (no more than once a week non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached; however, only if the non-owned vehicle is used in a car pool would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Section of the manual.
25	Alteration Used by Servicing Carrier to record policy changes.	No charge. Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.
60	Legal Liability for Damage to Non-Owned Automobile The purpose of this endorsement is the same as that specified for END 27 in Private Passenger Section	All premiums (Collision, Comprehensive and Specified Perils) are calculated by charging the premiums applicable to the highest rated vehicle that would be driven, as if the Applicant owned the vehicle. The limit per occurrence is used to calculate the rate group. The model year is assumed to be the current year unless the specific vehicle(s) is known. There is no discount applicable to the premium calculated.

Rule 732: Territories

The entire province of PRINCE EDWARD ISLAND

STAT CODE 600

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Rule 800: POL 6 (Non-Owned Automobile Policy) Overview

A Non-Owned Automobile Liability Policy indemnifies the named insured against legal liability for bodily injury and property damage that arises from the use or operation of non-owned automobiles by others.

Rule 801: Filed Underwriting Rules

A. The insurer's rules for declining to issue, terminating or refusing to renew a contract are:

1. The risk does not meet the object of the Facility Association which is to ensure the availability of automobile insurance, as required by law, in those provinces and territories of Canada in which the Association operates, to the owners and licensed drivers of motor vehicles who would otherwise have difficulty obtaining such insurance.
2. The risk is not a non-owned risk.
3. The non-owned exposure is in a jurisdiction other than one in which the application for coverage is being completed or the vehicle is not operated at any time in a jurisdiction in which the Facility Association operates. For another jurisdiction in which Facility Association operates, the risk may be insured through an Agent/Broker and Servicing Carrier licensed in that jurisdiction.
4. The application is incomplete, has not been signed by the applicant, or has not been bound by the Agent/Broker.
5. The Applicant/Agent/Broker refuses to provide the sufficient valid information to write the risk. "Sufficient valid information to write the risk" includes data to properly rate the risk and to report the risk information in accordance with the Automobile Statistical Plan.
6. Non-payment of premium for the current policy period (for purposes of termination only).
7. Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police.

B. Rules for refusing to provide or continue a coverage are:

1. Optional Physical damage coverage shall not be provided where an applicant or any person who is a regular or frequent operator of the vehicle, has, within the immediately preceding thirty-six months:

a) When making a previous application for automobile insurance, given false particulars of an automobile to be insured to the prejudice of the insurer;

or

b) Knowingly misrepresented* or failed to disclose in an application any fact required to be stated therein;

or

c) Has contravened a term of an insurance contract or been convicted of fraud in relation thereto;

or

d) Wilfully made a false statement in respect of a claim.

* Misrepresentation means an applicant has either had a policy cancelled by registered letter for material misrepresentation or has had a claim denied for material misrepresentation.

Rule 802: Coverages Available

Third Party Liability

Not more than \$2,000,000 except:

When required by American or Canadian federal or provincial statute, by regulations issued under authority thereof, or by municipal by-laws (but not by other local authorities such as school boards). If proof of insurance is issued, the amounts shown on the proof may not exceed those required by the authority concerned.

If it is necessary to provide a Liability limit that falls between two limits for which premiums or limit factors are indicated in this manual, the premium or limit factor applicable to the higher of those two limits shall be used.

Where it is **required and permissible** to provide a higher Liability limit and the manual does not provide the necessary increased limit factor, contact your Servicing Carrier.

Coverage Extension

For hired automobiles, the insurance may be extended by means of END 94 to cover the insured's legal liability for damage to those automobiles arising from Collision and/or Comprehensive/Specified Perils. For non-owned automobiles other than hired automobiles, legal liability for physical damage coverage may be insured by attaching END 27 to the insured's own POL 1.

POL 6 contains an exclusion providing that the insurer is not liable for any liability which arises from the operation of any automobile while personally driven by the insured if

the insured is an individual. The insurance may be extended to cover the operation of non-owned automobiles by the insured personally, by attaching END 97.

Rule 803: Binding Coverage – New Policies

A. Requirements/Procedures for binding new policies

1. The Agent/Broker must have a fully completed application signed by the registered owner(s) of the vehicle(s) detailing all information on the risk. Supplementary questionnaires, if required, must be completed and signed by the applicant.
2. Before binding coverage the Agent/Broker must either
 - a) Collect or assume responsibility for the full indicated premium

Or

 - b) Obtain a fully completed premium finance contract together with the full down payment required and promptly send that contract to the finance company office.
3. The insurance shall take effect as of the time and date the coverage is bound. ***Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 am on the date the application is signed.*** However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.

For example:

- a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.
 - b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.
4. If the application form cannot be sent to the Servicing Carrier on the date on which coverage was effected, it must be sent the next working day.
 5. The Servicing Carrier shall normally issue the policy within 30 days of the effective date. If the Agent/Broker

does not receive the policy and the full term liability card within that time, a further temporary liability card must be issued by the Agent/Broker and the Servicing Carrier must be contacted immediately to determine the status of the policy.

B. Term of binding new policies

The term of binding and of the temporary liability card is 30 days.

Rule 804: New Policies

A. Application Form

Every application for insurance must be made on a current approved Standard Application Form and must be fully completed and signed by both the applicant and Agent/Broker where required or as prescribed under Rule 804:D. Computer Generated Application Forms.

B. Application (APP 6)

The Servicing Carrier's APP 6 must be used. The app must be clearly marked '**Facility Association**'. The following information must be included on APP 6:

1. Applicant's name and postal address
2. Policy period – including the effective date and binding time and date
3. Applicant's signature
4. Date of applicant's signature

Even though the Advance Premiums are subject to retroactive adjustment, the "Estimated cost of hire" and "Estimated contract cost" must be reported as accurately as possible. The Agent/Broker should ensure the applicant is aware the premium is subject to adjustment at the end of the policy term.

C. Faxed Applications

Fully completed and signed current approved Standard Application Forms submitted by fax are acceptable in lieu of original applications. Where required, these applications must be accompanied by the appropriate questionnaires or supplements. Where the original application has been submitted without signature, a signed and faxed copy of the application is acceptable to complete the signature requirement.

D. Computer Generated Application Forms

These application forms are acceptable but must be in the standard format approved by the applicable regulatory authority and must include all information that is required to be provided on the current approved Standard Application Form.

The computerized application must be signed and dated by the applicant as well as the Agent/ Broker.

E. Applicant's Signature

The applicant's signature shall be provided on the Facility Association manual application form or the computerized application form at the time of binding whenever possible.

If the applicant's signature cannot be obtained at the time of binding, the Servicing Carrier shall allow the Agent/Broker 30 days to obtain a signature on the original application provided the Agent/Broker assumes responsibility for the full indicated premium. In the meantime, the Agent/Broker must send a copy of the completed but unsigned application to the Servicing Carrier.

If a signed copy of the application is not received by the Servicing Carrier within the 30 day time period, the Servicing Carrier shall immediately cancel the policy by registered letter. The Agent/Broker shall be responsible for the full indicated earned premium for the time on risk.

F. Name of the Insured

Insurance contracts must be made with individuals who have both the capacity to contract and are legal entities. If the applicant is not an individual(s), the name(s) appearing on the policy must be that of a legal entity i.e., a limited company or partnership.

Rule 805: Definitions

A. Advance Premium

A premium that is based on an estimated exposure (e.g., cost of hired automobiles) and is subject to retroactive adjustment at the end of the period of insurance in accordance with the actual exposure during that period. **See Rule 811**

B. Automobile(s)

The words "automobile" and "automobiles" include recreational vehicles and trailers unless otherwise indicated.

C. Automobiles Operated Under Contract

Non-owned automobiles where the complete supervision, direction and control remain with the owners of the automobiles. Excludes any automobiles owned in whole or in part by, or registered in the name of any partner, officer or employee of the Applicant.

For example: The Food World grocery chain contracts with ABC Trucking Ltd. to pick up and deliver groceries to their chain of stores. ABC Trucking is responsible for scheduling the pick ups and deliveries, hiring drivers,

maintaining the trucks, paying drivers salaries etc. although Food World's name may appear on some of ABC's trucks or trailers.

D. Contract Cost

The entire costs incurred for "automobiles operated under contract".

E. Cost of Hire

Automobiles hired with drivers

The entire cost incurred for "hired automobiles" and their drivers.

Automobiles hired without drivers

The entire cost incurred for "hired automobiles" **plus** the wages paid to the drivers thereof.

F. Hired

The word "hired" includes "rented" and/or "leased". A similar interpretation applies to "hire", "hiring", etc.

G. Hired Automobiles

Non-owned automobiles hired with or without drivers but used under the Applicant's control. Excludes any automobiles owned in whole or in part by, or registered in the name of any partner, officer or employee of the Applicant.

For example: XYZ Construction Company hires Joe Smith who owns a dump truck to pick up gravel and deliver it to various construction sites. XYZ Construction Company specifies where the gravel is to be picked up and to what site it is to be delivered. They may specify the route to be used in the process.

When automobiles are hired without drivers, END 99 ("Excluding long-term leased vehicle") must be attached to the policy. Such automobiles, if hired for terms exceeding 30 days, must be insured on POL 1 with END 5 attached.

H. Non-owned Automobiles

Automobiles that are not owned in whole or in part by or registered in the name of the applicant but used for the purposes of the applicant's business.

I. Partners, Officers, Employees and Agents

Class A1

Partners, officers and employees of the applicant who regularly use Private Passenger type non-owned automobiles.

For example: A marketing representative for an insurance company who regularly uses his/her own vehicle to visit brokers and agents of the insurance company.

Class A2

Partners, officers and employees of the applicant who regularly use Commercial type non-owned automobiles.

Class B

All other partners, officers and employees of the applicant who do not regularly use their own vehicles on the business of the applicant.

Class C

All agents of the applicant. Persons operating independently of the applicant but on the applicant's behalf.

For example: A real estate agent or a life insurance agent.

Rule 806: Driver Services

POL 6 may not be provided to those applicants whose business activities include the provision of drivers to operate automobiles not owned by the applicant or the driver unless:

- a. Each driver is insured under a POL 2. A Certificate of Insurance stating the policy period and a limit equal to or more than the POL 6 Section A limit must be filed with the Servicing Carrier. The Certificate must state that if the policy is to be cancelled or not renewed or the Liability limits reduced, fifteen days prior notice shall be given to the Servicing Carrier. This Certificate is not required if the POL 2 is written by the same Servicing Carrier;

and

- b. POL 6 includes END 91 naming those for whom a POL 2 has been issued.
- c. The premium for POL 6 shall be 20% of the Liability, Accident Benefit and Uninsured Automobile premium applicable to each POL 2 policy. No additional Class A, B or C premium is charged.

Example 1 – Saddle Up Roadhouse provides a drive home service for those patrons who have consumed alcohol. FA will provide a POL 6 for Saddle Up on condition that each designated driver is insured on a POL 2.

Example 2 – Acme Personnel Services will supply drivers to operate customers' trucks, some of which may be interurban petroleum tractors and tank trailers. FA shall provide a POL 6 only if each of the drivers has a POL 2 covering the operation of the type and purpose of the customers' vehicles, in this case interurban petroleum tractors and tank trailers.

Rule 807: Delivery Service

A risk where the applicant picks up and delivers non-owned automobiles using the owner's plates.

For POL 6, the premium is calculated by determining the appropriate Class 07 – 19 Liability premium (from the Private Passenger section) for each driver depending upon the driver's age, in the applicable territory. The driving record shall be 0 for the first year, to be increased by one for each consecutive year the driver remains accident free to a maximum of Driving Record 3. No additional Class A, B or C premium is charged.

Rule 808: Taxi Dispatch

Facility Association will not consider the dispatch of taxis (by a company whose only function is to dispatch taxis) as exercising supervision, direction or control of the automobile.

The premium for POL 6 shall be 2% of Class 07, Driving Record 3 premium in the applicable territory for each \$1,000 cost of hire. The cost of hire for each taxi, regardless of the actual contract cost, is deemed to be \$1,000. In other words, the rate for each taxi is 2% of Class 073 in the applicable territory. No additional Class A, B or C premium is charged.

Rule 809: Driver Training Schools

The premium for POL 6 shall be calculated by charging 5% of Class 07, Driving Record 3 premium in the applicable territory for each Class A1 partner, officer and employee. No additional Class A, B or C premium is charged. The application must state the maximum number of partners, officers, employees and agents during the policy period.

For example, if a policy is written with an effective date of January 1st and at that time there are only three partners, officers and employees but during the summer season, an additional ten school teachers are employed by the applicant, then the partners, officers and employees must be declared as 13.

Rule 810: Legal Liability for Damage to Non-Owned Automobiles

In each of the cases described under Rules 806, 807, 808 and 809, only Liability may be provided by POL 6 because the vehicles being driven are not “hired automobiles” as defined by POL 6. END 94 (Legal Liability for Damage to Hired Automobiles) may only be provided to hired automobiles and is therefore not available in these situations. However, this coverage may be provided by attaching END 27 to the named insured’s POL 1.

Rule 811: Rating

The premium calculated in respect of the complete policy period, even if based on estimates, is payable in full at the commencement of that period.

A. Third Party Liability

Partners, officers, employees and agents

The premium is dependent on the numbers of such individuals. See the Schedule of Rates.

Hired automobiles

The premium is dependent on the types of automobile hired and the cost of hire. Refer to the Schedule of Rates.

Automobiles operated under contract

The premium is dependent on the types of automobile and the contract cost. Refer to the Schedule of Rates.

B. Liability Assumed under Contract (END 96)

If the applicant enters into a contract or agreement by which he assumes any liability for bodily injury and property damage, a copy of the contract/agreement must be submitted to the Servicing Carrier so that the appropriate rates may be assessed.

Note:

“Blanket” contractual liability coverage is not available. The date and name of the other contracting party or parties must be specified on the endorsement.

Coverage is not available for the assumption of the legal liability of the owner of the automobile(s), by the applicant.

C. Liability for Damage to Hired Automobiles (END 94)

A copy of every hiring contract/agreement together with the following information must be submitted to the Servicing Carrier so that the appropriate rates may be assessed:

- a. The type(s) of automobile concerned, including the estimated manufacturer list price new; whether hired with or without drivers; the period(s) for which the automobiles will be hired; the estimated cost of hire.
- b. The required coverage and the desired limit of liability and deductible in respect of any one occurrence.

Note: In END 94, below the heading “Section B”, the words “or assumed by him under any contract or agreement” must be deleted unless a copy of the contract/agreement is submitted and provision of coverages in respect of the assumed liability is in fact approved by the Servicing Carrier.

For private passenger type vehicles, the rate per \$1,000 cost of hire shall be 2.5% of the appropriate Class 07, Driving Record 0 physical damage premium in the applicable territory. Rate group shall be determined using Table A, based on manufacturer list price new of the current model year.

For commercial type vehicles, the rate per \$1,000 cost of hire shall be 2.5% of the commercial vehicle Driving Record 0 in the applicable territory. Rate group shall be determined using Table II, based on manufacturer list price new of the current model year.

D. Coding

The codes to be reported to the IBC for POL 6 are as follows:

Type of business:	3
Class (Type-of-use):	91
Driving Record:	9
Coverage codes:	The same as those applicable to POL 1.

Rule 812: Premiums

A. Premium Quotations

The Agent/Broker is responsible for calculating premiums in accordance with this manual,

Where there is any doubt on the matter, the Servicing Carrier will be pleased to assist in establishing risk classifications, but the Servicing Carrier shall not make premium quotations except where the manual does not provide for the particular coverage required.

The Servicing Carrier shall require clarification from the Agent/Broker if the information on the application contradicts the quoted premium.

B. Manual Rates

The rates published in this manual are for annual policy terms. For six-month policies charge 52% of the annual premium.

C. Premium Rounding

The premium for each coverage shall be rounded to the nearest whole dollar. A premium that includes 50 cents or more shall be rounded up to the next whole dollar. e.g. 46.56 will be rounded up to \$47.00 and 46.44 will be rounded down to \$46.00.

This applies to all premium transactions, including refunds except where the policy is cancelled by registered letter at the request of the Agent/Broker or by the Servicing Carrier. In that event, the return premium shall **always** be rounded up to the next whole dollar (\$45.10 will be rounded up to \$46.00).

D. Retroactive Premium Adjustments

If insurance is provided for hired automobiles and/or automobiles operated under contract, the policy provides that the insured shall, at the end of each policy period, provide a statement of the actual costs of hire and/or contract costs incurred for that period.

The insurer then calculates the appropriate retroactive adjustment of premium subject to Minimum Premium. If the total adjusted premium exceeds the total Advance Premium, the balance is immediately payable by the insured; if it is less, the balance shall immediately be refunded to the insured.

In the event the policy is cancelled, the appropriate premium adjustment shall be taken into consideration as stated above.

E. Audits

The policy provides that the insurer shall, through any authorized representative and at all reasonable times, have access to the insured's books and records for the purpose of determining any fact relating to the insurance.

F. Minimum Premium

The minimum premium for Non-Owned for POL 6, shall be \$100 and the minimum retained premium, in the event of cancellation shall be \$100.

G. Minimum Retained Premium

The minimum retained premium for POL 6, in the event of cancellation shall be \$100.

Rule 813: Policy Term

Every policy or renewal shall be issued for a term of either one year or six months.

Rule 814: Endorsement Forms/ Wordings

Changes to standard approved forms are not permitted.

Rule 822: Endorsements Applicable to POL 6 (Non-Owned Automobile Policy) provides certain details and rating instructions for approved endorsement forms. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions.

Certain endorsements require a signature. Where no signature is obtained, the policy may be cancelled in accordance with the Statutory Conditions or the endorsement may be deleted and the policy rated accordingly.

Provided the endorsement form does not indicate the expiry date of the policy and continues to refer to a particular vehicle (policy vehicle item number did not change), once an endorsement form has been signed, it need not be signed again on subsequent policy renewal

Rule 815: Policy Changes

A. A change to a policy shall not be processed if:

The change is substantial. A new policy may be necessary. If in doubt, the Agent/Broker should contact the Servicing Carrier for direction. If a new policy is required, a new application must be submitted. The existing policy shall be cancelled pro rata.

B. Binding Coverage - Policy Changes

Before binding coverage the Agent/Broker must collect or assume responsibility for any indicated additional premium.

Procedure of notification

1. The Agent/Broker's procedure for reporting changes to the Servicing Carrier must be acceptable to the Carrier. The request for change must be made in writing and **specify the effective date and the effective time.**
2. Faxed or mailed policy change requests are acceptable.
3. If the policy change request cannot be sent to the Servicing Carrier on the date the insured makes the request, it must be sent to the Servicing Carrier on the next working day.
4. The Servicing Carrier shall normally issue any required

endorsement, updated Certificate of Insurance (if required) and permanent liability card (if required) within 30 days of the effective date of the change.

5. Coverage may not be shown as effective prior to the date and time that the request was received by the Agent/Broker from the insured, except when contractual coverage exists automatically under the policy and notice is given within the time permitted. A permissible policy change is in effect as of the time and date requested.

C. Midterm Policy Change Premium Calculation

In regard to the period licensed, period of ownership, the period since the date of an accident, the period since the date of a conviction, the rating is always based on the position as at the effective date of the policy period, (or, in the case of a subsequent addition/substitution of a driver or addition of a vehicle as at the addition/substitution date). Midterm rerating is NOT permissible in respect of changes that occur in regard to those matters during the period of insurance merely because of the lapse of time.

Rates to be used

Addition of a vehicle:

Rates in effect at the effective date of the transaction.

Addition of a coverage or other midterm transactions:

Rates in effect at the start of the policy period.

Method of premium calculation:

Premiums for midterm policy changes are calculated (pro rata) by using the Day Table.

Minimum premiums for midterm changes:

A minimum additional premium of \$5 shall be charged for any transaction that includes one or more of the following, regardless of the period of insurance:

- addition of a partner, officer, employee or agent
- addition of hired automobiles or automobile hired under contract
- increase of a Liability limit

Note: Any additional premium of **less** than \$5 may be waived by the Servicing Carrier unless mentioned above. Return premiums may not be waived.

Rule 816: Renewals

A. Before issuing a Renewal:

Renewals shall only be offered on policies for annual or six month terms.

NOTE: Any risk where abusive or threatening behaviour of the Insured/Applicant/Driver within the previous 3 years

has created a safety concern for Facility Association staff, Servicing Carrier staff or a representative acting on behalf of either and circumstances have been reported to police shall be non-renewed.

B. Renewal Processing

1. Other than Direct Billing

Servicing Carrier Responsibilities

The renewal documents shall be issued by the Servicing Carrier and must reach the Agent/Broker's address no later than 30 days prior to the policy's current expiry date.

Agent/Broker Responsibilities

Before releasing any renewal documents the Agent/Broker must collect or assume responsibility for the full renewal premium. If the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must collect a downpayment based on the estimated annual premium for the upcoming renewal term.

Or

Obtain a fully completed premium finance contract together with the full downpayment required and promptly send that contract to the premium finance company.

Renewal not accepted

If the renewal is not accepted by the Insured, the Agent/Broker must submit one of the following acceptable evidence of renewal refusal to the Servicing Carrier:

- a) Return all the renewal documents (including liability cards) to the Servicing Carrier;
OR
- b) Written confirmation that the renewal has been returned complete with liability cards to the Agent/Broker AND that the documents were destroyed in the Agent/Broker's office;
OR
- c) Provide a signed (i.e. written, electronic or auto signature) request from the Insured to cancel the policy effective the renewal date.

If the evidence of renewal refusal is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier. The Agent/Broker shall be responsible for earned premium or minimum retained premium whichever is greater.

Renewals where acceptable evidence of refusal has been submitted to the Servicing Carrier for cancellation may not be reissued unless the Servicing Carrier receives instructions no later than the renewal's effective date and the Agent/Broker collects or assumes responsibility for the full premium as outlined above.

If the renewal date has passed and the insurance is again required, there must be a new application and a new policy issued.

2. Direct Billing Renewals Servicing Carrier Responsibilities

- a) For each policy an offer to renew shall be issued by the Servicing Carrier. The offer to renew must reach the insured's last known address no later than 30 days prior to the policy's current expiry date.
- b) The payment due date must be clearly indicated on the offer to renew and must be the same as the policy's current expiry date.
- c) If the required premium is received by the Servicing Carrier no later than 15 days after the payment due date, the Servicing Carrier shall promptly issue the appropriate renewal documents to the insured.
- d) The renewal documents must not be released by the Servicing Carrier until the full premium is received or the required first payment is received on time by the Servicing Carrier (by first payment due date if a deferred premium payment plan is available). If this rule is followed, neither the Carrier nor the agent/broker incurs any responsibility for the premium. If the Servicing Carrier follows any other unauthorized procedure, the Servicing Carrier will be responsible for the earned premium for the time on risk calculated on a pro rata basis and will be required to stop offering a Direct Bill option.

Payment Not Received

If the required payment is not received by the Servicing Carrier within 15 days of the payment due date, the policy shall be treated as though it has expired and the Servicing Carrier shall advise the Agent/Broker accordingly within the following 10 days.

For example: The Insured requests a midterm cancellation of the policy to be effective August 5. The cancellation request is received by the Agent/Broker on August 20. The Servicing Carrier shall cancel the policy effective 12:01 a.m. August 5. If the Insured requested cancellation to be effective at 3:40 p.m. on August 5, the Servicing Carrier shall cancel the policy effective 12:01 a.m. on August 6.

2. Received by Agent/Broker or Servicing Carrier after 30 days

If the request for cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) more than 30 days after the date the cancellation was requested to be effected, the cancellation shall take effect at 12:01 a.m. on the date that the cancellation request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured).

For example: The Insured requests cancellation of the policy to be effective September 5. The cancellation request is received by the Agent/Broker on October 10. The Servicing Carrier shall cancel the policy effective 12:01 a.m. October 10.

Note for 1 and 2

If the date the request was received by the Agent/Broker is not evident the Agent/Broker will be asked to provide proof of the date received acceptable to the Servicing Carrier. If proof cannot be provided the request will be processed effective 12:01 a.m. on the date received by the Servicing Carrier.

3. Coverage placed in Voluntary Market

In the event the insured has placed coverage through the voluntary market, upon receipt of a copy of the replacing policy application or temporary liability card, the Servicing Carrier shall cancel the policy effective the date that replacement coverage took effect.

Servicing Carriers shall proceed with cancellation as outlined in points 1 or 2 unless the Servicing Carrier is aware or is made aware, that the circumstances outlined in point 3 exists.

Rule 817: Cancellations

A. Midterm Cancellation - Effective Date

1. Received by Agent/Broker or Servicing Carrier within 30 days

If the request for a midterm cancellation is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the date the cancellation is to be effected, and no effective time is requested, the cancellation shall take effect at 12:01 a.m. on the date it was requested to be effective. In the event that the cancellation was specifically requested to be effective at a time other than 12:01 a.m., the cancellation shall be effected at 12:01 a.m. the following day.

B. Policy is Financed Through a Premium Finance Company

If a return premium is payable on a policy financed with a premium finance company, the gross refund is to be sent directly to the premium finance company **regardless of the reason** for cancellation. The Agent/Broker's account shall be debited with the amount of the premium refund sent to the premium finance company.

C. Cancellation – Procedures

1. Cancellation at the request of the Insured or the Premium Finance Company – Broker Bill & Direct Bill

Cancellation requested by the insured or the premium finance company under power of attorney must be made in writing in a format suitable to the Servicing Carrier.

The Facility Association shall accept faxed signed and dated cancellation requests.

The return premium shall be calculated as follows:

For POL 6 (Non-Owned Automobile Policy) being placed in the voluntary market calculate on a pro rata basis using the Day Table subject to any applicable minimum retained premium

For POL 6 not being placed in the voluntary market use Short Term Table 1 or 2 subject to any applicable minimum retained premium.

If the policy is on Broker Bill, the Servicing Carrier shall credit the Agent/Broker's account with the unearned premium refundable unless the premium is financed through a premium finance company.

2. Cancellation at the request of the Agent/Broker – Broker Bill

When additional premium cannot be collected on original quote

If the Agent/Broker cannot collect the additional premium arising from an increase to the premium originally quoted for new business:

- a) The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the insured,
- or**
- b) The Agent/Broker must have the policy signed off. The Facility Association shall accept faxed signed cancellation requests.

If the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of those increases, the earned premium for cancellation shall be calculated pro rata on the Agent/Broker's originally quoted premium. Otherwise, the earned premium shall be calculated pro rata on the revised premium. If a subsequent application is submitted by the same Agent/Broker to the same Servicing Carrier for substantially the same risk within 30 days of the effective date of cancellation of the first policy and, the Agent/Broker reports non-payment of additional premium, the earned premium shall be calculated pro rata on the revised premium.

Note: For policies for which premium is paid direct to the Servicing Carrier and the Carrier initiates cancellation the words 'agent/broker' will be read to mean Servicing Carrier.

When insufficient premium cannot be collected in all other cases

Agent/Broker Responsibilities

If cancellation of a policy is requested by the Agent/Broker due to inability to collect the full policy/renewal premium or a subsequent additional premium, the Agent/Broker will be responsible for the time on risk charge which will be pro rata of the full premium.

The Agent/Broker must advise the Servicing Carrier of the amount of premium collected and request that a notice of cancellation be issued to the insured.

Servicing Carrier Responsibilities

The Servicing Carrier shall promptly issue a registered notice of cancellation in accordance with the Statutory Conditions. The earned premium for cancellation shall be calculated pro rata on the full term premium at the time of cancellation.

When the Servicing Carrier issues a registered letter of cancellation, any unearned premium shall be refunded directly to the insured (unless the policy is financed through a premium finance company) and the Agent/Broker's account shall be debited for the amount of the refund and credited for the unearned premium.

3. Cancellation of Late Issued Renewals

If the Servicing Carrier is unable to issue renewals in the required time period, the Agent/Broker must issue a temporary liability card to the insured and collect a downpayment based on the estimated annual premium (or the estimated semi-annual premium for 6 month policies) for the upcoming renewal term.

Once the renewal is issued, if the insured does not accept the renewal premium, the Agent/Broker shall advise the Servicing Carrier of the amount of premium collected and request that notice of cancellation be issued to the insured **or** shall have the insured sign off the policy.

The Servicing Carrier shall then issue a registered letter of cancellation in accordance with the Statutory Conditions or issue the necessary cancellation documents. The earned premium shall be calculated pro rata based on the previous term premium.

4. Flat Cancellation

New Policy

Flat cancellation of a new policy is not allowed except as provided under Rule 817.E.6 Flat Cancellation Exceptions.

Additional Premium Policy Change

Flat cancellation of an additional premium policy change is not allowed.

Renewal

If evidence of renewal refusal is supplied by the Agent/Broker (per Rule 816) is received by the Servicing Carrier within 15 days of the renewal's effective date, a full refund shall be credited to the Agent's/Broker's Facility Association account. If evidence of renewal refusal is not received within 15 days, the renewal shall be cancelled on a pro rata basis effective the date it is received by the Servicing Carrier and the Agent/Broker shall be responsible for earned premium. A written request acceptable to the Servicing Carrier, for cancellation effective renewal date shall be accepted in lieu of evidence of renewal refusal.

5. Cancellation of Renewals in Outlying Areas

– No longer applicable

6. Flat Cancellation Exceptions

1. Any policy returned to the Servicing Carrier complete with liability cards, prior to the effective date of the policy, may be cancelled flat.
2. Any policy returned to the Agent/Broker complete with liability cards and destroyed in the Agent/Broker's office, with written confirmation from the Agent/Broker provided to the Servicing Carrier, prior to the effective date of the policy, may be cancelled flat.
3. If a cheque or electronic payment received for a new policy or renewal premium or, for the first installment thereof is not honoured by the financial institution, flat cancellation shall be allowed to the Agent/Broker provided that:
 - a) the cheque was dated and issued on or before the effective date of the policy period concerned or the electronic payment was made on or before the effective of the policy period concerned; and
 - b) the cheque was immediately deposited; and
 - c) in the case of a first installment, the amount of the cheque or electronic payment was sufficient to meet the Servicing Carrier's requirement or if financed under a contract with a premium finance company the full down payment required under the terms of the contract; and
 - d) The return of the cheque by the financial institution or dishonour of the electronic payment is promptly reported to the Servicing Carrier. A copy of the cheque front and back or copy of the dishonour notice must be provided to the Servicing Carrier.

However, on the registered letter of cancellation to the insured, the Servicing Carrier shall request payment of the full pro rata time on risk charge.

However, on the registered letter of cancellation to the insured, the Servicing Carrier shall request payment of the full pro rata time on risk charge.

7. Cancellation initiated by the Servicing Carrier**Non-Payment – Direct Bill**

If premiums are paid directly to the Servicing Carrier, the Servicing Carrier may cancel an insurance policy for non-payment of premium. The earned premium shall be calculated pro rata.

Other Circumstances

The Servicing Carrier may not otherwise cancel an insurance policy unless approval of such action is contained elsewhere in this manual or is obtained in the manner prescribed by the Association's Board of Directors.

F. Refund Calculation**1. Insured's Request**

For a policy cancellation requested by or on behalf of the insured (e.g. requested by a premium finance company) the premium refund shall be calculated in accordance with the Short Term Tables, unless a pro rata cancellation is being allowed because the risk is being placed in the voluntary market.

2. Any Other Reason

Where the policy is being cancelled for any other reason (e.g. by registered letter) the premium refund shall be calculated on a pro rata basis using the Day Table.

Rule 818: Time on Risk Tables**A. Pro Rata****Calculation for Endorsements & Cancellations**

Using the Day Table on the next page:

1. Determine the percent that corresponds to the policy's expiry month and day. For example March 26 is .233. Express the policy's expiry date in a decimal format by combining the year and the fraction. March 26, 1999 would become 1999.233.
2. Determine the percent that corresponds to the effective date of the policy change or cancellation and express that date in a decimal format. If the effective date of policy change is November 20, 1998 that would be expressed as 1998.888. Note that if the effective date of change or cancellation is February 29, it should be treated as February 28.
3. Subtract the second number from the first.

Policy expiry date	1999.233
Policy change date	1998.888
Refund/change percentage	.345
4. Where the policy is a six month policy, double the refund/change percentage.
5. For a policy cancellation, the refund is calculated by multiplying the policy premium as of the cancellation date by the refund/change percentage. The policy premium is the full term premium for the coverage in force at the time of cancellation. Minimum retained premium must be taken into consideration.
6. For a policy change, the additional/return premium is obtained by multiplying the full term premium for the change by the refund/change percentage.

B. (Pro Rata) Day Table

January			February			March			April			May			June		
Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year
1	.003	1	1	.088	32	1	.164	60	1	.249	91	1	.332	121	1	.416	152
2	.005	2	2	.090	33	2	.167	61	2	.252	92	2	.334	122	2	.419	153
3	.008	3	3	.093	34	3	.170	62	3	.255	93	3	.337	123	3	.422	154
4	.011	4	4	.096	35	4	.173	63	4	.258	94	4	.340	124	4	.425	155
5	.014	5	5	.099	36	5	.175	64	5	.260	95	5	.342	125	5	.427	156
6	.016	6	6	.101	37	6	.178	65	6	.263	96	6	.345	126	6	.430	157
7	.019	7	7	.104	38	7	.181	66	7	.266	97	7	.348	127	7	.433	158
8	.022	8	8	.107	39	8	.184	67	8	.268	98	8	.351	128	8	.436	159
9	.025	9	9	.110	40	9	.186	68	9	.271	99	9	.353	129	9	.438	160
10	.027	10	10	.112	41	10	.189	69	10	.274	100	10	.356	130	10	.441	161
11	.030	11	11	.115	42	11	.192	70	11	.277	101	11	.359	131	11	.444	162
12	.033	12	12	.118	43	12	.195	71	12	.279	102	12	.362	132	12	.447	163
13	.036	13	13	.121	44	13	.197	72	13	.282	103	13	.364	133	13	.449	164
14	.038	14	14	.123	45	14	.200	73	14	.285	104	14	.367	134	14	.452	165
15	.041	15	15	.126	46	15	.203	74	15	.288	105	15	.370	135	15	.455	166
16	.044	16	16	.129	47	16	.205	75	16	.290	106	16	.373	136	16	.458	167
17	.047	17	17	.132	48	17	.208	76	17	.293	107	17	.375	137	17	.460	168
18	.049	18	18	.134	49	18	.211	77	18	.296	108	18	.378	138	18	.463	169
19	.052	19	19	.137	50	19	.214	78	19	.299	109	19	.381	139	19	.466	170
20	.055	20	20	.140	51	20	.216	79	20	.301	110	20	.384	140	20	.468	171
21	.058	21	21	.142	52	21	.219	80	21	.304	111	21	.386	141	21	.471	172
22	.060	22	22	.145	53	22	.222	81	22	.307	112	22	.389	142	22	.474	173
23	.063	23	23	.148	54	23	.225	82	23	.310	113	23	.392	143	23	.477	174
24	.066	24	24	.151	55	24	.227	83	24	.312	114	24	.395	144	24	.479	175
25	.068	25	25	.153	56	25	.230	84	25	.315	115	25	.397	145	25	.482	176
26	.071	26	26	.156	57	26	.233	85	26	.318	116	26	.400	146	26	.485	177
27	.074	27	27	.159	58	27	.236	86	27	.321	117	27	.403	147	27	.488	178
28	.077	28	28	.162	59	28	.238	87	28	.323	118	28	.405	148	28	.490	179
29	.079	29				29	.241	88	29	.326	119	29	.408	149	29	.493	180
30	.082	30				30	.244	89	30	.329	120	30	.411	150	30	.496	181
31	.085	31				31	.247	90				31	.414	151			
July			August			September			October			November			December		
Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year	Day of month	Fraction	Day of year
1	.499	182	1	.584	213	1	.668	244	1	.751	274	1	.836	305	1	.918	335
2	.501	183	2	.586	214	2	.671	245	2	.753	275	2	.838	306	2	.921	336
3	.504	184	3	.589	215	3	.674	246	3	.756	276	3	.841	307	3	.923	337
4	.507	185	4	.592	216	4	.677	247	4	.759	277	4	.844	308	4	.926	338
5	.510	186	5	.595	217	5	.679	248	5	.762	278	5	.847	309	5	.929	339
6	.512	187	6	.597	218	6	.682	249	6	.764	279	6	.849	310	6	.932	340
7	.515	188	7	.600	219	7	.685	250	7	.767	280	7	.852	311	7	.934	341
8	.518	189	8	.603	220	8	.688	251	8	.770	281	8	.855	312	8	.937	342
9	.521	190	9	.605	221	9	.690	252	9	.773	282	9	.858	313	9	.940	343
10	.523	191	10	.608	222	10	.693	253	10	.775	283	10	.860	314	10	.942	344
11	.526	192	11	.611	223	11	.696	254	11	.778	284	11	.863	315	11	.945	345
12	.529	193	12	.614	224	12	.699	255	12	.781	285	12	.866	316	12	.948	346
13	.532	194	13	.616	225	13	.701	256	13	.784	286	13	.868	317	13	.951	347
14	.534	195	14	.619	226	14	.704	257	14	.786	287	14	.871	318	14	.953	348
15	.537	196	15	.622	227	15	.707	258	15	.789	288	15	.874	319	15	.956	349
16	.540	197	16	.625	228	16	.710	259	16	.792	289	16	.877	320	16	.959	350
17	.542	198	17	.627	229	17	.712	260	17	.795	290	17	.879	321	17	.962	351
18	.545	199	18	.630	230	18	.715	261	18	.797	291	18	.882	322	18	.964	352
19	.548	200	19	.633	231	19	.718	262	19	.800	292	19	.885	323	19	.967	353
20	.551	201	20	.636	232	20	.721	263	20	.803	293	20	.888	324	20	.970	354
21	.553	202	21	.638	233	21	.723	264	21	.805	294	21	.890	325	21	.973	355
22	.556	203	22	.641	234	22	.726	265	22	.808	295	22	.893	326	22	.975	356
23	.559	204	23	.644	235	23	.729	266	23	.811	296	23	.896	327	23	.978	357
24	.562	205	24	.647	236	24	.732	267	24	.814	297	24	.899	328	24	.981	358
25	.564	206	25	.649	237	25	.734	268	25	.816	298	25	.901	329	25	.984	359
26	.567	207	26	.652	238	26	.737	269	26	.819	299	26	.904	330	26	.986	360
27	.570	208	27	.655	239	27	.740	270	27	.822	300	27	.907	331	27	.989	361
28	.573	209	28	.658	240	28	.742	271	28	.825	301	28	.910	332	28	.992	362
29	.575	210	29	.660	241	29	.745	272	29	.827	302	29	.912	333	29	.995	363
30	.578	211	30	.663	242	30	.748	273	30	.830	303	30	.915	334	30	.997	364
31	.581	212	31	.666	243				31	.833	304				31	1.000	365

C. Short Term Tables

For a policy cancellation use Short Term Table 1 or 2. For a short term policy, use Short Term Table 1.

Cancellation requested by or on behalf of Insured

1. Referring to the Day Table calculate the number of days the policy has been in force.
2. Referring to Table No. 1 (in the case of an annual policy) or Table No. 2 (in the case of a six-month policy), determine the “Percentage of premium”.
3. Subtract that percentage from 100% to determine the “refund percentage”.
4. Apply the refund percentage to the full term policy

premium as at the cancellation date. Minimum retained premium must be taken into consideration.

Calculating premium for a Short Term policy:

1. Referring to the Day Table, calculate the number of days the policy has been in force.
2. Referring to Table No. 1, determine the “Percentage of premium”.
3. Apply that percentage to the annual premium. Minimum retained premium must be taken into consideration.

SHORT TERM TABLE No. 1				SHORT TERM TABLE No. 2			
ANNUAL POLICIES				SIX MONTH POLICIES			
Days in force	% of Premium	Days in force	% of Premium	Days in force	% of Premium	Days in force	% of Premium
1-3	8	181-184	55	1	15	87-88	58
4-7	9	185-188	56	2-3	16	89-90	59
8-11	10	189-192	57	4-5	17	91-92	60
12-15	11	193-195	58	6-7	18	93-94	61
16-19	12	196-199	59	8-9	19	95-96	62
20-23	13	200-203	60	10-11	20	97-98	63
24-26	14	204-207	61	12-13	21	99-100	64
27-30	15	208-211	62	14-15	22	101-102	65
31-34	16	212-215	63	16-17	23	103-104	66
35-38	17	216-219	64	18-19	24	105-106	67
39-42	18	220-222	65	20-21	25	107-108	68
43-46	19	223-226	66	22-23	26	109-110	69
47-49	20	227-230	67	24-25	27	111-112	70
50-53	21	231-234	68	26-27	28	113-114	71
54-57	22	235-238	69	28-29	29	115-116	72
58-61	23	239-242	70	30-31	30	117-118	73
62-65	24	243-245	71	32-33	31	119-120	74
66-69	25	246-249	72	34-35	32	121-123	75
70-73	26	250-253	73	36-37	33	124-125	76
74-76	27	254-257	74	38-39	34	126-127	77
77-80	28	258-261	75	40-41	35	128-129	78
81-84	29	262-265	76	42-43	36	130-131	79
85-88	30	266-268	77	44-45	37	132-133	80
89-92	31	269-272	78	46-47	38	134-135	81
93-96	32	273-276	79	48-49	39	136-137	82
97-99	33	277-280	80	50-51	40	138-139	83
100-103	34	281-284	81	52-53	41	140-141	84
104-107	35	285-288	82	54-55	42	142-143	85
108-111	36	289-292	83	56-57	43	144-145	86
112-115	37	293-296	84	58-59	44	146-147	87
116-119	38	297-299	85	60-62	45	148-149	88
120-122	39	300-303	86	63-64	46	150-151	89
123-126	40	304-307	87	65-66	47	152-153	90
127-130	41	308-311	88	67-68	48	154-155	91
131-134	42	312-315	89	69-70	49	156-157	92
135-138	43	316-318	90	71-72	50	158-159	93
139-142	44	319-322	91	73-74	51	160-161	94
143-146	45	323-326	92	75-76	52	162-163	95
147-149	46	327-330	93	77-78	53	164-165	96
150-153	47	331-334	94	79-80	54	166-167	97
154-157	48	335-338	95	81-82	55	168-169	98
158-161	49	339-341	96	83-84	56	170-171	99
162-165	50	342-345	97	85-86	57	172 or more	100
166-169	51	346-349	98				
170-172	52	350-353	99				
173-176	53	354 or more	100				
177-180	54						

Rule 819: Reinstatements

A. A policy may only be reinstated if:

- a) The Servicing Carrier receives instructions not later than **the day before** the cancellation takes effect. This includes instructions from a premium finance company. Where the Agent/Broker has not forwarded payments to a premium finance company, the policy cannot be reinstated. Cancellation takes effect at 12:01 am. E.g. If the policy is to be cancelled effective July 1, the request for reinstatement must be received by the Servicing Carrier before midnight June 30. If the cancellation has taken effect, the policy cannot be reinstated and a new application must be completed. Any unpaid earned premium under the policy due to the Servicing Carrier must be paid with the new application.
- b) The policy was cancelled for non-payment, and the full required premium is received (by cash, money order or certified cheque from the insured) or there is written confirmation from the Agent/Broker assuming full responsibility for that premium. Where a refund cheque accompanied the registered letter, the amount of the refund cheque must also be obtained from the insured (by cash, money order or certified cheque) or the Agent/Broker shall assume full responsibility for that amount.

B. When a policy is reinstated

When a policy is reinstated, the Servicing Carrier shall issue a notice of reinstatement.

Rule 820: Commission Schedule

The commission rates are:

	Experience Rated	Individually Rated
Non-owned		10%

Rule 821: Not applicable

Rule 822: Endorsements Applicable To POL 6 (Non-Owned Automobile Policy)

Notes:

1. **No endorsements, no special wordings and no changes to standard forms are permissible except as approved by or on behalf of the Superintendent(s) of Insurance.**
2. **This rule provides certain details of approved endorsement forms. The descriptions are necessarily very brief and reference must be made to the actual wordings of the endorsements to ascertain the full provisions and restrictions.**
3. **In certain cases a copy of the endorsement must be signed by the Applicant and filed with the Servicing Carrier. The insurance will not be continued or the policy will be re-rated, if this requirement is not met.**

- 90: **Limitation to Operation of Automobiles by Partners Officers and Employees**
Used when the insurance is to apply only to automobiles driven by partners, officers and employees (i.e. no agents and no “hired automobiles” or automobiles operated under contract). The classes concerned (A1/A2/B) are to be specified in the endorsement.
- 91: **Limitation to Operation of Automobiles by Named Persons**
Used when the insurance is to apply only to automobiles driven by the persons whose names, occupations and locations are specified in the endorsement.
- 92: **Limitation to Hired Automobiles and Automobiles Operated Under Contract**
Used when the insurance is to apply only to “hired automobiles” and/or automobiles operated under contract.
- 93: **Limitation to Automobiles Owned by Named Persons**
Used when the insurance is to apply only to the operation of automobiles owned by the persons, firms or corporations whose names and addresses are specified in the endorsement.
- 94: **Legal Liability for Damage to Hired Automobiles**
Used when the insurance is to be extended to cover the insured’s legal liability for damage to hired automobiles arising from Collision and/or Comprehensive/Specified- Perils. See **Rule 811.C**

95: Limitation to Business Conducted at Specified Locations

Used when the insurance is to apply only to the use of automobiles in connection with the insured's specified business locations.

96: Contractual Liability

Used when the policy's exclusion of liability assumed under any contract or agreement is to be deleted in respect of specified contracts; the dates of the contracts and the names of the contracting parties to be specified. See **Rule 811.B**

97: Operation by Individual Named Insured

Used if the named insured is an individual and coverage is to be provided in respect of the operation by the insured, in the business of the insured, of a non-owned automobile to which the insurance relates.

The endorsement also extends the coverage provided by END 94 (Until the discrepancy is corrected, the reference in the second paragraph of END 97 to "exclusions (a)" should be Exclusion 1).

If the endorsement is required, it is necessary for full details of the risk to be submitted to the Servicing Carrier so that the appropriate premium(s) may be assessed.

98: Excluding Automobiles Driven by Named Persons

Used when it is required to exclude coverage in respect of automobiles driven by specific named persons.

99: Excluding Long-Term Leased Vehicle

Applicable to insurance in respect of hired automobiles and must be used when the automobiles are hired without drivers. The insurance is provided in respect of non-owned automobiles, that are hired or leased with drivers or that are hired or leased *without* drivers for periods not exceeding 30 days. See **Rule 805**

100: Alteration

Used by the Servicing Carrier to record a change of the information provided on the application form and the change (if any) of the policy premium.

Rule 823: Territories

The entire province of PRINCE EDWARD ISLAND

STAT CODE 600

Pol 6
SCHEDULE OF RATES

1. Partners, Offices, Employees and Agents

ANNUAL RATES PER PERSON															
Classes A1 and A2 (see definition)								Classes B and C (see definition)							
Each Person	Third Party Liability Limit							Each Person	Third Party Liability Limit						
	200,000	300,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000		200,000	300,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000
First 15	2.268	2.363	2.517	2.767	3.067	3.232	3.398	First 25	0.164	0.171	0.182	0.200	0.222	0.234	0.246
Next 10	1.707	1.779	1.895	2.083	2.309	2.433	2.557	Next 75	0.082	0.085	0.091	0.100	0.111	0.117	0.123
Next 25	1.391	1.449	1.544	1.697	1.881	1.982	2.084	Next 100	0.070	0.073	0.078	0.085	0.093	0.097	0.101
Remainder	1.064	1.109	1.181	1.298	1.438	1.515	1.593	Next 300	0.023	0.024	0.026	0.028	0.030	0.031	0.033
								Remainder	0.012	0.013	0.013	0.015	0.017	0.018	0.020

2. Hired Automobiles and 3. Automobiles Operated under Contract

ANNUAL RATES PER COST OF HIRE OF CONTRACT COST															
(a) Commercial Vehicles hauling Dangerous Goods (chemicals, explosives, petroleum products or radioactive materials)								(b). Commercial Vehicles hauling sand, gravel, earth or stone, logs or pulpwood; Interurban - trucking beyond 80 km / 50 miles except those shown in (a)							
Cost of Hire	Liability Limit							Cost of Hire	Liability Limit						
	200,000	300,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000		200,000	300,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000
First 10,000	0.601	0.645	0.716	0.831	0.969	1.045	1.121	First 10,000	0.374	0.390	0.415	0.456	0.505	0.532	0.560
Next 10,000	0.564	0.606	0.672	0.779	0.907	0.977	1.047	Next 10,000	0.339	0.353	0.376	0.414	0.460	0.485	0.511
Next 30,000	0.466	0.500	0.555	0.644	0.751	0.810	0.870	Next 30,000	0.292	0.304	0.324	0.356	0.394	0.415	0.437
Next 50,000	0.258	0.277	0.307	0.357	0.417	0.450	0.484	Next 50,000	0.164	0.171	0.182	0.200	0.222	0.234	0.246
Remainder	0.172	0.185	0.205	0.238	0.278	0.300	0.322	Remainder	0.105	0.109	0.117	0.128	0.141	0.148	0.156

(c) School Buses								(d). All Other Vehicles							
Cost of Hire	Liability Limit							Cost of Hire	Liability Limit						
	200,000	300,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000		200,000	300,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000
First 10,000	0.246	0.256	0.273	0.300	0.332	0.350	0.368	First 10,000	0.199	0.207	0.221	0.243	0.269	0.283	0.297
Next 10,000	0.234	0.244	0.260	0.285	0.315	0.332	0.350	Next 10,000	0.175	0.182	0.194	0.214	0.238	0.251	0.265
Next 30,000	0.199	0.207	0.221	0.243	0.269	0.283	0.297	Next 30,000	0.152	0.158	0.169	0.185	0.204	0.214	0.224
Next 50,000	0.105	0.109	0.117	0.128	0.141	0.148	0.156	Next 50,000	0.094	0.098	0.104	0.115	0.128	0.135	0.143
Remainder	0.070	0.073	0.078	0.085	0.093	0.097	0.101	Remainder	0.058	0.060	0.064	0.071	0.079	0.083	0.087

Factors used in Liability Limits:

	Liability Limit					
	300,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000
Table A	1.042	1.110	1.220	1.352	1.425	1.499
Table B*	1.074	1.191	1.382	1.611	1.737	1.863

* applies to 2(a) only