

This is Exhibit "A" Referred To
In The Affidavit Of LUKE JOHNSTON
----- Sworn Before Me
At The City of Winnipeg in Manitoba
This 15th Day Of DECEMBER A.D. 2011



A Notary Public In And
For The Province Of Manitoba

IN THE MATTER OF: **The Public Utilities Board Act, C.C.S.M. c. P280**

AND IN THE MATTER OF: **An Application from The Manitoba Public Insurance Corporation pursuant to The Crown Corporations Governance and Accountability Act.**

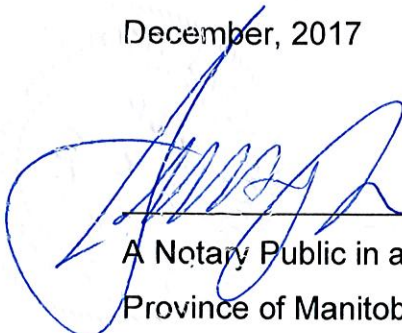
I, **LUKE JOHNSTON**, of the City of Winnipeg, in the Province of Manitoba, Chief Actuary for The Manitoba Public Insurance Corporation, **MAKE OATH AND SAY:**

1. THAT attached hereto and marked as Exhibit "A" to this my Affidavit is a copy of the Application for Interim 2018/2019 Vehicles for Hire Premium Rates, the contents of which I do hereby confirm.

SWORN BEFORE ME, at the City)
of Winnipeg, in the Province)
of Manitoba, this 15th day of)
December, 2017)



LUKE JOHNSTON



A Notary Public in and for the
Province of Manitoba.

VEHICLES FOR HIRE

2018 INTERIM APPLICATION

December 15, 2017



Manitoba
Public Insurance

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VEHICLES FOR HIRE APPLICATION

VFH.1 LEGAL APPLICATION

Manitoba Public Insurance ("MPI" or "the Corporation") applies to the Manitoba Public Utilities Board ("PUB" or "Board") for interim approval of premiums charged with respect to compulsory vehicles for hire insurance, in accordance with the provisions of *The Crown Corporations Public Review and Accountability Act* and *The Public Utilities Board Act*.

Bill 30, establishing *The Local Vehicles for Hire Act* ("the VFH Act"), received Royal Assent on November 10th, 2017. The VFH Act eliminates regulation of the taxi industry in Winnipeg through the Taxicab Board and transfers regulatory responsibilities for all vehicles for hire to each municipality in the Province of Manitoba. The VFH Act comes into force on February 28, 2018 and allows for a new class of vehicles for hire in addition to the existing taxicab/livery service.

To offer compulsory insurance for vehicles for hire, MPI must seek and obtain the Board's approval of premium rates both for this new class of vehicles for hire, and for new premium rates for the existing classes of vehicles for hire (taxicabs, limos and wheelchair accessible vehicles).

The Corporation is requesting interim approval of the following rates for service effective March 1st, 2018:

- The premiums charged with respect to compulsory vehicles for hire Rates for Service, effective March 1, 2018.
 - Interim vehicles for hire Rates for Service are being requested for both the 2017/18 and 2018/19 insurance year in this application, as reflected in Appendix 1 and Appendix 2 to this Application, based on rates approved in PUB Orders 162/16 and 130/17 respectively.

- Changes to eligibility for vehicle premium discounts for vehicles for hire, also as reflected in Appendix 1 and Appendix 2.
- Waiving of service fees for change of insurance for vehicles for hire
- A mechanism for refunding/collecting any variance between interim and final approved vehicles for hire Rates for Service, as determined through the 2019 General Rate Application (GRA)

Further, MPI proposes:

- Other than as specified above, no change to service fees for changing coverage
- No change to Miscellaneous permits and certificates
- No change to driver license premiums
- No change to fleet rebates and surcharges

Rate tables for Interim vehicles for hire rates for service are included as Appendix 1 and Appendix 2 to this Application.

VFH.2 INTRODUCTION AND OVERVIEW

The VFH Act introduced significant changes to the transportation service industry in Manitoba, and with this interim application, MPI proposes a consistent and responsive insurance framework for all vehicles for hire anticipating that a range of regulatory frameworks may be adopted at the municipal level.

The proposed insurance framework will offer increased flexibility of insurance coverage to existing taxi/livery service vehicles, as well as new vehicles for hire customers. Time bands for coverage of vehicles for hire operation will allow operators to select desired times of coverage, tailoring their insurance costs to meet their operating needs.

Where possible, pricing of policies has been based on known experience, and the price of future policies will incorporate claims experience to ensure that customers are paying appropriate premiums. Vehicles for hire insurance policies will also be tracked in a separate pool, ensuring there is no impact on the rest of Basic's customers.

1 MPI seeks interim approval of vehicles for hire premiums, effective March 1, 2018, to
2 coincide with the VFH Act coming into force. This interim application is meant to reflect
3 the will of the Manitoba Legislature to enable the new form of commerce contemplated
4 under the Act, and to prevent the obvious harm that will result if there is no
5 appropriate insurance product available when the VFH Act comes into force.

6 MPI will seek final approval of vehicles for hire Rates for Service through its usual GRA
7 process, expected to be filed in June of 2018. Through the GRA process, MPI
8 anticipates that parties granted standing will be afforded the opportunity to fully test
9 the justness and reasonableness of the proposed Rates for Service. MPI will refund or
10 collect any variance between the Board's interim and final determination of Rates for
11 Service a customer by customer basis.

12 MPI anticipates that this interim application and the 2019 GRA will focus substantively
13 on testing the pricing of the policies, consistent with the intent of section 25 of the
14 *Crown Corporations Governance and Accountability Act*. However, to provide the
15 Board and interveners a thorough understanding of MPI's proposed pricing, this
16 application also includes details of the overall vehicles for hire framework, such as
17 impacts to vehicle registration, customer and implementation timelines.

VFH.2.1 Legislative Context for the Application

18 The VFH Act received royal assent on November 10, 2017, and will come into force on
19 February 28, 2018.

20 The VFH Act removes the references to 'taxicab' from *The Highway Traffic Act* and *The*
21 *Drivers and Vehicles Act*, and creates a new definition for a 'vehicle for hire'. The VFH
22 Act also dissolves the Taxicab Board (which currently regulates taxicabs operating
23 within the City of Winnipeg), transfers responsibility for the regulation of vehicles for
24 hire to municipalities, and specifically requires the City of Winnipeg to establish a by-
25 law to regulate the vehicles for hire industry.

1 Under the VFH Act, the new definition of 'vehicle for hire' – any vehicle designed for
2 10 or fewer occupants (including the driver) that is hired by a passenger for a single
3 trip, where the passenger controls the route or destination – will include existing
4 taxicabs, limousines and executive cars, as well as vehicles hired via online
5 ridesharing platforms.

6 As per reports, the City of Winnipeg intends to have a by-law in force on March 1,
7 2018 to regulate all vehicles for hire in Winnipeg, and authorize ridesharing operations
8 in the city.¹ Other municipalities may also make changes to their by-laws to allow
9 ridesharing or otherwise regulate vehicles for hire.

VFH.2.2 Principles for the Rating Model

10 Transportation Network Companies (TNCs) are a relatively new business model in
11 North America, and in Canada in particular. Based on MPI's analysis of TNC by-laws
12 and insurance rates in Canada, no industry standard has developed on insurance
13 rating models within or across jurisdictions that currently permit operation of TNCs.
14 Further, coverage and pricing varies by insurance company within and across
15 jurisdictions.

16 As at the time of this application's preparation, British Columbia and Saskatchewan
17 had not permitted the operation of TNCs. As such, the review of existing vehicles for
18 hire frameworks did not include any public insurers comparable to MPI.

19 MPI developed and evaluated several rating models within the context of the
20 compulsory nature of Basic, and MPI's intent to limit cross-subsidization between
21 vehicles for hire and the rest of Basic. MPI selected the rating model that best satisfied
22 the following success criteria overall:

¹ Nick Martin, "[Uber ready, waiting for Winnipeg](#)," *Winnipeg Free Press*, posted online October 23, 2017

1 **1. Is the rating model fair and equitable?**

2 The proposed rate model is fair and equitable in that it applies consistently to
3 taxis, TNCs, and other vehicles for hire. All vehicles for hire operators will have
4 the flexibility to select up to four time bands depending on when and how
5 frequently they intend to offer vehicle for hire services. The declared time
6 bands uses will be priced for risks based on current claims data. All vehicles for
7 hire operators will also have the same Basic.

8 **2. Is the rating model actuarially-based?**

9 MPI established vehicles for hire Rates for Service in accordance with existing
10 Basic rates to accommodate vehicles for hire insurance use in a way that is
11 consistent and equitable based on prior rates experience. Experience-based
12 rate adjustments will be used to maintain rates that are equitable as
13 experience is gained with vehicles for hire insurance use. A new vehicles for
14 hire insurance use will be created so that claims experience can be tracked
15 separately from the private passenger vehicle pool.

16 **3. Is the rating model flexible enough to accommodate different**
17 **regulatory frameworks throughout the province as a result of Bill 30?**

18 MPI established a broad range of vehicles for hire insurance uses anticipated to
19 accommodate different municipal regulatory frameworks.

VFH.2.3 Vehicles Eligible for Vehicles for Hire Insurance

20 To register and insure vehicles for hire operated in Manitoba, MPI has deemed two
21 vehicle types as eligible for the new insurance uses:

- 22 **1. Passenger Vehicles** (passenger cars, limousines, SUVs, mini-vans, etc.), and

1 **2. Light Trucks²** (eligible for A5 registration with a Gross Vehicle Weight that is
2 less than 4,500 kg)

3 The passenger vehicle type will capture existing taxicabs, limousines (seating of 10 or
4 fewer), and accessible taxicabs, as well as the vehicles hired via online ridesharing
5 platforms.

6 Light trucks eligible to be registered in the A5 registration class are included in order
7 to keep the option of ridesharing open to a broad section of Manitoba's population,
8 including rural or northern regions which may currently be underserved by vehicles for
9 hire, and where ownership of a personal truck may be more common than a
10 passenger vehicle.

11 Heavy trucks with a Gross Vehicle Weight of 4,500 kg and over are not eligible for
12 vehicles for hire insurance coverage. Trucks over 4,500 kgs are generally vehicles
13 registered and insured for business or commercial purposes, and are subject to a
14 range of regulatory requirements for heavy trucks, such as the provincial Periodic
15 Mandatory Vehicle Inspection and the Safety Fitness Certificate. Due to differences in
16 use and loss profile, these heavy trucks were not considered appropriate for inclusion
17 in the vehicle for hire rating pool with personally-owned passenger vehicles and light
18 trucks.

19 Similarly, motorcycles are not eligible for vehicle for hire insurance as their risk
20 exposure and loss experience is substantively different from other vehicles in the
21 vehicle for hire pool. Further, the vehicles for hire marketplace in North America has
22 not adopted motorcycles or mopeds as eligible vehicles associated with the service. As
23 the vehicles for hire service continues to mature, MPI will monitor the experience of
24 other North American jurisdictions. If motorcycles and mopeds become more
25 prevalent in this marketplace, MPI will re-evaluate the local market needs and options.

² Light trucks will be eligible for passenger vehicles for hire insurance use only.

Vehicles with seating for 11 or more (including the driver) are not included in the VFH Act definition of a 'vehicle for hire' and so will not be eligible for vehicle for hire insurance.

VFH.2.3.1 Discontinued 'X Plate' Registration Class

To provide context for the Board's understanding of the rate application, changes to the vehicle registration classes are explained below.

In keeping with the intent of the VFH Act, vehicles for hire passenger vehicles and light trucks will be registered in the respective passenger vehicle or light truck registration class with regular plates. No new registration class, stickers, or plates will be created for vehicles for hire.

To streamline the registration process and system, MPI will discontinue the registration classes used for existing taxis, limousines and liveries. At present, the 'X-plate' registration class is comprised of four classes which are issued licence plates beginning with "X":

- X1 – Taxicabs
- X2 – City Liveries
- X3 – Limousines Liveries
- X4 – Country Liveries

The 'X-plate' registration classes will be expired and those registration classes will no longer be issued after April 30, 2018. The use of 'x-plates' will be discontinued and, all VFH vehicles will be issued standard plates.

Vehicles for hire will be registered in either the A1- Passenger Vehicles or A5- Trucks registration class, and will be eligible for Specialty Plates and Personalized Licence Plates.

Further details are discussed in section VFH.4.1 - Implementation plan.

VFH.2.4 Vehicle for Hire Rating Model

The Vehicles for Hire pool will consist of four 4 sub-categories:

1. Taxicab VFH
2. Limousine VFH
3. Accessible VFH
4. Passenger VFH

Premiums for each category have been established separately, which is discussed further section VFH.3.

The insurance policies will be based on time bands permitting vehicles for hire operation. Each of the 4 sub-categories (passenger, taxi, etc.) will have the same 4 time bands available to them. Customers can self-select any combination of 4 time bands and premiums will be based on the number of time bands selected. Customers will have the option to purchase 1, 2, 3, or all 4 time bands. At 4 time bands, a vehicle for hire has the flexibility to operate 24 hours a day, seven days a week.

Figure 1: Time Bands for Insured VFH Commercial Operation

Line No.	Time Bands	Time of Insured Commercial Operation
1	A	Monday through Friday 10:00 am to 3:00 pm and Sunday through Thursday from 7:00 pm to 11:00 pm
2	B	Nightly 11:00 pm to 7:00 am
3	C	Monday through Friday 7:00 am to 10:00 am and 3:00 pm to 7:00 pm
4	D	Friday 6:00 pm through Sunday 11:00 pm

Outside of the time bands, vehicles for hire will be insured for non-commercial operation. If a vehicle for hire fare originates during the selected time band, but

extends beyond the time band and completes during a non-commercial operation time period, insurance coverage for vehicles for hire operation will extend to cover the duration of that fare.

The insured times of each time band were designed to accommodate the hours of operation that vehicles for hire drivers might prefer, such as weekends, or evenings, while balancing the increased level of exposure from operation between the four time bands. As the selection of time bands is flexible, customers can tailor their operating periods and related insurance costs to fit their availability and desired part-time or full-time vehicles for hire participation level. The designed overlap in time between the Overnight and Weekends time bands also provides further flexibility for customers who may not want to select more than one time band.

VFH.2.4.1 Service Fees

To facilitate the transition to this new vehicle for hire insurance framework, there will be no charge when changing the insurance on a passenger vehicle or light truck to vehicle for hire. MPI may reevaluate this approach in future GRAs.

In most cases, when changing a vehicle registration class, a \$15 vehicle registration class change fee applies. However, the 'X-plate' class policies moving to A1/VFH will be cancelled pro rata and then reactivated, therefore no vehicle registration class fee will apply.

There will be no charge associated with changing the vehicle for hire operating time bands meaning customers can add or drop time bands as needed. For example:

- Increasing or decreasing the number of time bands
- Changing the selected time band

A \$15 vehicles registration class change applies in most cases, however, insurance use changes will not be charged a fee. 'X-plate' class policies moving to A1/VFH will be

1 cancelled pro rata and then reactivated, therefore no fee for registration class change
2 will apply.

3 MPI collects service and transaction fees to offset the costs associated with Basic
4 Insurance. The proposed fee is consistent with the Basic Autopac Service and
5 Transaction fees currently approved by the PUB. All service fees are currently being
6 reviewed in compliance with Directive 11.6 to PUB Order 130/17.

VFH.2.5 Vehicle for Hire Basic Coverage

7 In keeping with the intent of the VFH Act, all vehicles for hire will have the following
8 Basic insurance coverage consistent with Basic's all-purpose passenger vehicle
9 coverage:

- 10 • \$200,000 Third Party Liability
- 11 • \$50,000 Minimum Insured Value
- 12 • \$500 deductible

13 As a result of this change, taxicabs, limousines and livery vehicles (former 'x-plate'
14 vehicles) will see Basic deductible reduced by \$100. MPI is not proposing to increase
15 vehicles for hire Basic insurance rates due to the decrease in deductible level from
16 \$600 (current deductible level for 'x-plate' vehicles) to \$500 (vehicles for hire
17 deductible level). The policy decision to lower the deductible level is meant to align
18 vehicles for hire with the rest of Basic, and is justified based on an expectation of
19 reduced risk exposure in these classes (see section VFH.3 for further details).

20 Comprehensive no-fault bodily injury coverage will continue to apply to Manitobans
21 injured in motor vehicle accidents including vehicles for hire accidents.

VFH.3 RATE SETTING FRAMEWORK

The following sections describe the rate setting framework for each of the sub-categories of vehicles for hire rates. The rate tables for 2018/19 premiums are provided in Appendix 1 to this Application, while rate tables for 2017/18 premiums are provided in Appendix 2.

Definitions provided in the following sections are the working definitions to enable customers to select the correct insurance product, but the specific wording of these definitions may be amended when incorporated into the *Automobile Insurance Certificates and Rates Regulation*, M.R. 23/2017.

VFH.3.1 Passenger VFH

Definition: Passenger vehicles for hire has two sub categories, one for passenger vehicles and one for trucks. Each are defined as follows:

- **“passenger vehicle-for-hire (passenger vehicle)”** means a vehicle for hire, which is a passenger vehicle and is not a taxicab vehicle for hire, a limousine vehicle for hire, an accessible vehicle for hire, or a vehicle owned or operated by or on behalf of a municipality to provide public transportation services;
- **“passenger vehicle-for-hire (truck with 4,499 kg GVW or less)”** means a vehicle for hire that is a truck with a gross vehicle weight of 4,499 kg or less and a body style as described in Schedule AA of the *Automobile Insurance Certificates and Rates Regulation*, M.R. 23/2017 under *The Manitoba Public Insurance Act*

What is changing from a ratemaking perspective? Passenger vehicles and light trucks are eligible to operate as vehicles for hire.

Current Rates: This rating class does not currently exist.

Ratemaking Assumptions: It is assumed that the characteristics of this group are as follows:

- The operation of the vehicle does not fall within the definition of Taxi vehicles for hire, Limo vehicles for hire, or Accessible vehicles for hire, which are described in the following sections.
- Loss exposure is greater than the Private Passenger All Purpose insurance use, but less than a taxi³.

Internal data to support ratemaking: None. Passenger vehicles for hire has never existed in the province. The current Taxi/Livery Passenger Vehicle insurance use is not believed to be a good representation of the loss exposure for this rating classification.

External data to support ratemaking: The figure below provides a jurisdictional scan of vehicles for hire rates in other jurisdictions. As shown in the figure, the average vehicles for hire rate is approximately 8% to 25% higher than the all-purpose rate.

Figure 2: Summary of Jurisdictional Review of VFH premiums

Line No.	City	Base Rate	TNC Endorsement (per year)	% Over Base Rate
1	Calgary	\$3,251	\$500-\$800	15%-25%
2	Edmonton	\$3,410	\$500-\$800	15%-23%
3	Toronto	\$6,593	\$1,000 - \$1,600	15%-24%
4	Montreal	\$2,267	\$190	8%

Proposed 2018/19 Passenger Vehicles for Hire Rates: Given the lack of MPI data on Passenger vehicles for hire loss experience, the proposed initial rates for Passenger vehicles for hire have been set based on the *percentage* difference between All Purpose and Passenger vehicles for hire rates used in other jurisdictions (as shown above). This 'percentage increase' method was assumed to best reflect the difference in coverage and loss experience in Manitoba. The Level 4 (i.e. 24/7) Passenger VFH was judgmentally set at 20% above the current Private Passenger All Purpose rate for

³ Based on MPI's analysis of literature, other jurisdictions, and discussions with the industry

corresponding vehicle type and rate group. The rates for Levels 1, 2, and 3 Passenger vehicles for hire were uniformly decreased on the assumption that the additional risk from Passenger vehicles for hire approaches the Private Passenger All Purpose rate as the number of time bands decreases. The rates are shown in the figure below:

Figure 3: Percentage Premium Increase by Number of Time Bands

Line No.	Number of Time Bands	Rate
1	1	All Purpose + 5%
2	2	All Purpose + 10%
3	3	All Purpose + 15%
4	4	All Purpose + 20%

VFH.3.2 Taxicab Vehicles for Hire

Definition: Taxicab vehicles for hire means a vehicle for hire that is a passenger vehicle that is equipped with a taximeter.

What is changing from a ratemaking perspective? Taxis will now be able to select time bands based on when they operate (i.e. Levels 1, 2, 3, and 4). Taxis will now be able to receive Driver Safety Rating (DSR) vehicle premium discounts, if registered as an individual customer. The deductible for Taxis will decrease from \$600 to \$500.

Current Rates: Taxi/Livery Passenger Vehicles (i.e. Taxis) are currently flat rated by territory based on their historical loss experience. DSR vehicle premium discounts are not available.

Ratemaking Assumptions:

- There will be an as yet undetermined reduction in loss exposure for taxis as a result of competition from Passenger vehicles for hire.
- The exposure for taxis is always greater than the All Purpose Passenger Vehicle use for the same vehicle, even for taxis selecting the lowest level i.e. Level 1.

Internal data to support ratemaking: MPI has several decades of taxi claims experience that is currently used to set Taxi/Livery Passenger Vehicle rates.

External data to support ratemaking: None.

Proposed 2018/19 Taxicab Vehicles for Hire Rates:

MPI set the Taxicab vehicles for hire Level 4 (i.e. 24/7) base rate equal to the PUB approved 2018 Taxi/Livery Passenger Vehicle base rate. To determine the base rates for Taxicab vehicles for hire Levels 1, 2, and 3, MPI first performed a percentage weighting between (i) the 2018 approved Taxi/Livery Passenger Vehicle base rate and (ii) the average All Purpose Passenger Vehicle base rate for the four most recent model years. This calculation is shown in the figure below for Territory 1:

Figure 4: Taxicab VFH Blended Rate for Territory 1

Line No.	# of Levels Purchased	Territory 1 Taxi Base Rate	Taxi Weight	Territory 1, All Purpose, Newest 4 Model Years, Average Base Rate	All Purpose Weight	Blended Rate
1	4	\$10,358	100%	\$1,882	0%	\$10,358
2	3	\$10,358	75%	\$1,882	25%	\$8,239
3	2	\$10,358	50%	\$1,882	50%	\$6,120
4	1	\$10,358	25%	\$1,882	75%	\$4,001

MPI then compared the blended rates for Levels 1, 2 and 3, to the blended rate for Level 4 to determine the percentage reduction for the lower levels. This calculation is shown in the figure below for Territory 1:

Figure 5: Taxicab VFH Reduction by Level for Territory 1

Line No.	# of Levels Purchased	Blended Rate	Reduction from Level 4 Blended Rate	Selected Reduction from Level 4 Blended Rate
1	4	\$10,358	0.00%	0.00%
2	3	\$8,239	-20.50%	-20.00%
3	2	\$6,120	-40.90%	-40.00%
4	1	\$4,001	-61.40%	-60.00%

The figure below shows the selected percentage reduction for Taxicab vehicles for hire by territory and vehicles for hire level:

Figure 6: Selected Percentage Reduction for Taxicab VFH by Territory and VFH Level

Line No.	# of Levels Purchased	Territory 1	Territory 2	Territory 3	Territory 4
1	4	0.00%	0.00%	0.00%	0.00%
2	3	-20.00%	-17.00%	-18.00%	-18.00%
3	2	-40.00%	-34.00%	-36.00%	-36.00%
4	1	-60.00%	-51.00%	-54.00%	-54.00%

To recognize that the Taxicab vehicles for hire use may have lower loss exposure than the current Taxi use, it was judgmentally assumed that the availability of DSR vehicle premium discounts and the reduction in the Basic deductible would offset this reduced loss exposure. MPI is also optimistic that using DSR will encourage safer driving and potentially reduce loss exposure going forward.

VFH.3.3 Limousine Vehicles for Hire

Definition: Limousine (Limo) vehicles for hire means a vehicle for hire that is passenger vehicle having an extended wheelbase or is designed by the manufacturer as a luxury or specialized passenger vehicle that is not equipped with a taximeter and is operated for hire by a limousine or private car service, including sightseeing tours.

What is changing from a ratemaking perspective? Limousines will now be able to select time bands based on when they operate (i.e. Levels 1, 2, 3, and 4). Limousines will now be able to receive DSR vehicle premium discounts, if registered as an individual customer. The deductible for Limousines will decrease from \$600 to \$500.

Current Rates: Limousine All Uses (i.e. Limos) are currently flat rated by territory based on their historical loss experience. DSR vehicle premium discounts are not available.

Ratemaking Assumptions: Similar to Taxis, MPI has assumed that there will be some loss of market share (particularly in Winnipeg) as a result of the introduction of Passenger vehicles for hire.

Internal data to support ratemaking: MPI has several decades of limousine claims experience that is currently used to set Limousine All Uses rates.

External data to support ratemaking: None

Proposed 2018/19 Limousine VFH Rates:

Territory 1:

For territory 1, MPI set the Limousine vehicles for hire Level 4 (i.e. 24/7) base rate equal to the PUB approved 2018 Limousine All Uses base rate. To determine the base rates for Limousine vehicles for hire Levels 1, 2, and 3, MPI first performed a percentage weighting between (i) the 2018 approved Limousine All Uses base rate and (ii) the average All Purpose Passenger Vehicle base rate for the four most recent model years. This calculation is shown in the figure below:

Figure 7: Limousine VFH Blended Rate for Territory 1

Line No.	# of Levels Purchased	Territory 1 Limo Base Rate	Limo Weight	Territory 1, All Purpose, Newest 4 Model Years, Average Base Rate	All Purpose Weight	Blended Base Rate
1	4	\$3,203	100%	\$1,882	0%	\$3,203
2	3	\$3,203	75%	\$1,882	25%	\$2,873
3	2	\$3,203	50%	\$1,882	50%	\$2,543
4	1	\$3,203	25%	\$1,882	75%	\$2,212

MPI then compared the blended rates for Levels 1, 2 and 3, to the blended rate for Level 4 to determine the percentage reduction for the lower levels. This calculation is shown in the figure below:

Figure 8: Limousine VFH Reduction by Level for Territory 1

Line No.	# of Levels Purchased	Blended Rate	Reduction from Level 4 Blended Rate	Selected Reduction from Level 4 Blended Rate
1	4	\$3,203	0.00%	0.00%
2	3	\$2,873	-10.30%	-10.00%
3	2	\$2,543	-20.60%	-20.00%
4	1	\$2,212	-30.90%	-30.00%

To recognize that the Limousine vehicles for hire use may have lower exposure than the current Limousine All Uses insurance use, we judgmentally assumed that the availability of DSR vehicle premium discounts and the reduction in the Basic deductible would offset the reduced loss exposure. MPI is also optimistic that using DSR will encourage safer driving and potentially reduce loss exposure going forward.

All Other Territories:

There are currently fewer than 30 limos in the rural territories. MPI has assumed that overall loss exposure will not change. To determine rates, MPI judgmentally assumed that a 5% rate reduction from the Limousine vehicles for hire Level 4 rate was appropriate for each decrease in Limousine vehicles for hire level. For example, the rate for Limousine vehicles for hire Level 2 will be 10% lower than the rate for Limousine vehicles for hire Level 4. Based on this assumption, MPI then set the Limousine vehicles for hire base rates at each level as a percentage of the current Limousine All Uses base rate such that the *average* of the four levels was equal to the Limousine All Uses base rate. The figure below shows the percentage of the current Limousine All Uses base rate by Limousine vehicles for hire levels.

Figure 9: All Other Territories Limousine VFH

Line No.	# of Levels Purchased	Proposed Percentage of Limos Base Rate
1	4	107%
2	3	102%
3	2	98%
4	1	93%
5	Average	100%

MPI judgmentally assumed that the higher rates for Limousine vehicles for hire at Level 3 and Level 4, combined with the loss prevention incentives of DSR, would offset the loss in revenue from the availability of DSR vehicle premium discounts and the decrease in the Basic deductible for limousines.

VFH.3.4 Accessible VFH

Definition: Accessible vehicles for hire means a passenger vehicle that is equipped with a wheelchair ramp, or lift and is operated for the transportation of persons who use a wheelchair or mobility aid, motorized or otherwise, and their escorts, but does not include vehicles owned or operated by or on behalf of a municipality to provide public transportation services.

What is changing from a ratemaking perspective? Accessible vehicles will now be able to select time bands based on when they operate (i.e. Levels 1, 2, 3, and 4). Accessible vehicles will now be able to receive DSR vehicle premium discounts. The deductible for Accessible vehicles will decrease from \$600 to \$500. The Accessible vehicle insurance use (currently Wheelchair Livery Bus) will now be available in rural territories.

Current Rates: Wheelchair Livery Bus are currently flat rated by declared value based on their historical loss experience. DSR vehicle premium discounts are currently not available. The Wheelchair Livery Bus insurance use is only applicable to accessible vehicles in territory 1.

Ratemaking Assumptions: MPI has assumed there will only be very minor changes in loss exposure for Accessible vehicles for hire because of the unique nature of this insurance use.

Internal data to support ratemaking: MPI has several decades of accessible vehicles claims experience that is used to set Wheelchair Livery Bus rates.

External data to support ratemaking: None.

Proposed 2018/19 Accessible VFH Rates:Territory 1:

MPI has assumed that overall loss exposure will not change. To determine rates, MPI judgmentally assumed that a 5% rate reduction from the Accessible vehicles for hire Level 4 rate was appropriate for each decrease in Accessible vehicles for hire level. For example, the rate for Accessible vehicles for hire Level 2 will be 10% lower than the rate for Accessible vehicles for hire Level 4. Based on this assumption, MPI then set the Accessible vehicles for hire base rates at each level as a percentage of the current Wheelchair Livery Bus base rate (by declared value) such that the *average* of the four levels was equal to the Wheelchair Livery Bus base rate. The figure below shows the percentage of the current Wheelchair Livery Bus base rate by Accessible VFH levels.

Figure 10: Territory 1 Accessible VFH

Line No.	# of Levels Purchased	Proposed Percentage of Wheelchair Livery Bus base rate
1	4	107%
2	3	102%
3	2	98%
4	1	93%
5	Average	100%

MPI judgmentally assumed that the higher rates for Accessible vehicles for hire at Level 3 and Level 4, combined with the loss prevention incentives of DSR, would offset the loss in revenue from the availability of DSR vehicle premium discounts and the decrease in the deductible for Accessible VFH.

All Other Territories:

Given that rates are currently not available for Wheelchair Livery Bus for Territories 2, 3, and 4, in order to set rates for Accessible vehicles for hire for these territories, MPI applied the territory relativities for the Public Major Class as presented in the 2018 GRA, Volume II, Ratemaking, Appendix 9. The figure below shows the territory

relativities and the percentage of Territory 1 Accessible vehicles for hire rates applicable to Territories 2, 3 and 4.

Figure 11: Accessible VFH for Territories 2, 3 and 4

Line No.	Territory	Public Major Class Territory Relativity	Percentage of Territory 1 Accessible VFH Rate
1	1	1.1857	100.00%
2	2	0.6133	52.00%
3	3	0.6772	57.00%
4	4	0.7199	61.00%

VFH.3.5 How Rates will be set in future GRAs

MPI will use the currently approved PUB ratemaking methodology to adjust the required rates for each of the vehicles for hire uses (i.e. Passenger, Taxi, Limo, and Accessible). MPI will then perform a separate relativity calculation within each of these vehicles for hire to determine the relative rates by Level (i.e. 1, 2, 3, 4). By setting rates based on the overall vehicles for hire experience in each VFH use (rather than for each level separately) there will be more credible data for which to modify rates.

VFH.3.6 Vehicles for Hire 2017/18 Rates

As a result of staggered renewals, many customers will still have rates from the 2017/18 policy year in effect at the time the vehicles for hire insurance uses come into effect. As a result, MPI has prepared the 2017/18 equivalent rates for each of the new insurance uses described above. The methodology utilized to calculate the 2017/18 vehicles for hire rates is identical to the methodology used to calculate 2018/19 rates, except using 2017/18 PUB approved rates. These rates are presented in Appendix 2 to this Application.

VFH.3.7 Eligibility for Driver Safety Rating Vehicle Premium Discounts

1 All individual vehicles for hire customers will be eligible for a DSR discount. Therefore,
2 individual customers who choose to be vehicles for hire drivers will not lose their DSR
3 discount as a result of changing their vehicle insurance use to vehicles for hire.
4 Eliminating the DSR discount for these customers would be unfair and create a barrier
5 to entry into the vehicles for hire market. Further, allowing the DSR discount for all
6 individual vehicles for hire customers is consistent with the goal of establishing fair
7 and equitable rates across the vehicles for hire pool, and expands the availability of
8 DSR vehicle premium discounts to formerly 'x-plated' vehicles, enhancing the
9 incentive to drive safely, move up the DSR scale, and increase their vehicle premium
10 discount.

11 The DSR vehicle premium discount remains unavailable to corporate customers.

VFH.3.8 Impacts Taxi/Livery Policies Outside the VFH Framework

12 The dissolution of the Taxicab Board and the VFH Act vehicle-for-hire definition results
13 in certain outliers. Previously 'x-plated' taxi/livery vehicles with seating capacity of 11
14 or more are not captured under the VFH Act, and do not qualify for vehicles for hire
15 insurance policies. However these vehicles must still change registration class and
16 insurance use due to the discontinuance of the 'x-plated' registration class. Based on
17 the customer's declared use of the vehicle, existing registration classes such as
18 Regulated Passenger Vehicle (AR) and Public Service Vehicle (PSV) and existing
19 insurance uses such as Common Carrier, Charter Bus – Local, Disabled Persons Bus,
20 and Private/Business Bus will be used for vehicles that fall outside of the Act vehicle
21 for hire definition. It is anticipated that fewer than 100 policies will be affected and
22 though there may be changes in premiums charged, in the vast majority of cases it is
23 expected that there will not be a negative financial impact to these customers. MPI will
24 work in coordination with the Province of Manitoba to communicate the changes to
25 existing taxi/livery policy holders.

VFH.4 CUSTOMER SERVICE

1 Vehicles for hire insurance will be available for purchase at brokers and MPI service
2 centers. Previously taxi/livery insurance was only available at MPI service centers, and
3 these customers were required to provide proof of Taxicab business licence (including
4 seasonal licenses/permits and bill of sale for the licence) and Certificate of Inspection
5 or Periodic Mandatory Vehicle Inspection certificate. Under the new vehicles for hire
6 insurance offering these supporting documents will no longer be required to receive
7 vehicle for hire insurance. Customers will still be required to sign a policy declaration
8 to confirm their intended use and provide documentation consistent with registering
9 an A1/A5 vehicle. These changes will improve access for customers and allow for the
10 casual uptake of vehicle for hire operation.

VFH.4.1 Implementation Plan

11 Currently there are less than 1000 taxi, limousine and wheelchair/accessible vehicles
12 with 'X-plate' class registration on the road today. Vehicles that fall under the
13 definition of vehicle-for-hire, as set out in the VFH Act, are eligible to purchase a new
14 vehicles for hire insurance use policy and self-select their desired operating time
15 band(s). This includes vehicles with a seating capacity of 10 or fewer occupants
16 (including the driver), hired on a single trip basis where the passenger controls the
17 destination/route. These vehicles will transition to A1 passenger vehicle registration
18 class and the applicable vehicles for hire insurance.

19 Currently, the Taxicab Board regulates taxicabs, wheelchair vans and limousines
20 operating in the City of Winnipeg as outlined in The Taxicab Act. These vehicles fall
21 within the X1 Taxicab, X2 Livery City or X3 Limousine City registration classes and are
22 insured as one of the following insurance uses; Taxi / Livery, Wheel Chair Livery or
23 Limousine All Uses.

24 The Motor Transport Board regulates the taxicabs operating in Manitoba outside the
25 City of Winnipeg as outlined in The Highway Traffic Act (section 23). These vehicles

1 fall within the A1 Passenger Vehicle or X4 Livery Country registration class and are
2 insured as one of Taxi / Livery or Limousine All Uses insurance uses.

3 Currently, X1 Taxicab, X2 Livery City, X3 Limousine City and X4 Livery Country
4 vehicles must be registered at a MPI Commercial Vehicle Registration location. There
5 is no restriction on a taxi/livery vehicle's designed seating capacity. These vehicles are
6 issued Livery plates ('x-plates') and must be renewed annually.

7 The 'x-plate' registration classes and associated insurance uses (Taxi/livery, Limousine
8 All-Use, and Wheelchair Livery) will be expired in coordination with the Government of
9 Manitoba. All vehicles in these categories will need to transition into one of the new
10 vehicle for hire insurance uses (unless the vehicle is an outlier, as explained in section
11 VFH.3.8). The 'x-plate' registration classes and taxi/livery insurance uses will no
12 longer be available for sale as of April 30th 2018. This date was selected to allow for
13 the run off of policy renewals.

14 Effective March 1, 2018, existing taxi/livery vehicle customers as well as regular
15 Manitobans can visit a broker or MPI service centre and purchase vehicles for hire
16 insurance. The transition from taxi/livery vehicle to VFH will be forced at the
17 customer's next vehicle renewal. Therefore it may take up to 1 year after March 1,
18 2018 for the transition to complete. Taxi/livery vehicle customers can visit a MPI
19 agent prior to their renewal date to change to vehicles for hire insurance. MPI believes
20 that existing taxi/livery vehicle customers will recognize the advantage of transitioning
21 their insurance to one of the new vehicles for hire subcategories. For example,
22 individual customers purchasing vehicles for hire insurance use are eligible for a DSR
23 discount, and a \$500 Basic deductible.

VFH.4.2 Rating Model Enforceability

24 The customer selected 'time band(s)' will be depicted in an addendum to the current
25 vehicle registration and insurance certificate which is used by the customer to provide
26 evidence of valid vehicle registration, insurance and where applicable, confirmation of
27 valid vehicle for hire insurance based on the time of day. The time band information

1 will also be available to MPI's claims administration staff for instances whereby a
2 vehicle for hire automobile experiences a claim. The vehicle insurance information as
3 well as the time of day of the incident, witness/passenger statements as well as data
4 available via Manitoba municipalities will be utilized by MPI claims administration staff
5 in order to confirm valid insurance coverage on the vehicle.

VFH.5 FINAL APPROVAL OF VFH RATES

6 MPI proposes that the final determination of VFH rates will take place as part of the
7 2019 GRA. MPI will bring an application for 2017/18 and 2018/19 rates for service, as
8 contained in this interim application, as well as 2019/20 vehicles for hire rates for
9 service, consistent with the rest of the GRA. The PUB's final determination on 2017/18
10 and 2018/19 rates would be contained in the 2019 GRA Order, and any variance
11 between interim and final approval of rates would be rebated or collected, as
12 explained further in section VFH.5.1 below.

13 All interveners, interested parties and the public at large will be able to adequately
14 challenge the rates for service during the 2019 GRA. Parties with standing will be able
15 to test the evidence and bring their case to the PUB for determination of final vehicles
16 for hire Rates for Service. Any potential prejudice to intervenors or interested parties,
17 as a result of this interim application and its expedited process, is alleviated by
18 adequate alternative remedy in the 2019 GRA.

VFH.5.1 Refund/Collection Mechanism for Final Approved Rates

19 Further, parties to the proceeding can have confidence that any variance between
20 interim and final rates will be accurately refunded or rebated to affected ratepayers.

21 MPI currently has an automated process to trigger a 're-rating' of an insurance policy
22 without requiring a customer visit to a broker or service centre. If the PUB approves
23 final vehicles for hire Rates for Service for the 2017/18 and 2018/19 insurance years
24 that differ from those approved on an interim basis, MPI will identify all vehicles for

1 hire customers and initiate a re-rating of the insurance policy. This will complete a
2 new insurance rating calculation process and the new approved rates will be used to
3 determine the appropriate insurance premium that should have been collected.

4 In the event of either an increase or reduction in premium, the associated balance will
5 be applied to the respective customer account and a letter will be sent to each
6 customer explaining the amount due or credit on the customer account will be
7 produced and sent to the customer for follow-up action.

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40					
1	0	Accessible Vehicle-for-Hire 1	1220	1269	1344	1414	1491	1563	1636	1707	1789	1862	1935	2010	2084	2159																																
1	5	Accessible Vehicle-for-Hire 1	1159	1206	1277	1343	1416	1485	1554	1622	1700	1769	1838	1909	1980	2051																																
1	10	Accessible Vehicle-for-Hire 1	1098	1142	1210	1273	1342	1407	1472	1536	1610	1676	1741	1809	1876	1943																																
1	15	Accessible Vehicle-for-Hire 1	1037	1079	1142	1202	1267	1329	1391	1451	1521	1583	1645	1708	1771	1835																																
1	20	Accessible Vehicle-for-Hire 1	976	1015	1075	1131	1193	1250	1309	1366	1431	1490	1548	1608	1667	1727																																
1	25	Accessible Vehicle-for-Hire 1	915	952	1008	1060	1118	1172	1227	1280	1342	1396	1451	1507	1563	1619																																
1	26	Accessible Vehicle-for-Hire 1	903	939	995	1046	1103	1157	1211	1263	1324	1378	1432	1487	1542	1598																																
1	27	Accessible Vehicle-for-Hire 1	891	926	981	1032	1088	1141	1194	1246	1306	1359	1413	1467	1521	1576																																
1	28	Accessible Vehicle-for-Hire 1	878	914	968	1018	1074	1125	1178	1229	1288	1341	1393	1447	1500	1554																																
1	29	Accessible Vehicle-for-Hire 1	866	901	954	1004	1059	1110	1162	1212	1270	1322	1374	1427	1480	1533																																
1	30	Accessible Vehicle-for-Hire 1	854	888	941	990	1044	1094	1145	1195	1252	1303	1354	1407	1459	1511																																
1	33	Accessible Vehicle-for-Hire 1	817	850	900	947	999	1047	1096	1144	1199	1248	1296	1347	1396	1447																																
1	0	Accessible Vehicle-for-Hire 2	1286	1338	1416	1490	1571	1647	1724	1799	1886	1962	2039	2118	2196	2276																																
1	5	Accessible Vehicle-for-Hire 2	1222	1271	1345	1415	1492	1565	1638	1709	1792	1864	1937	2012	2086	2162																																

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40		
1	26	Limousine Vehicle-for-Hire 1	1659																																										
1	27	Limousine Vehicle-for-Hire 1	1637																																										
1	28	Limousine Vehicle-for-Hire 1	1614																																										
1	29	Limousine Vehicle-for-Hire 1	1592																																										
1	30	Limousine Vehicle-for-Hire 1	1569																																										
1	33	Limousine Vehicle-for-Hire 1	1502																																										
1	0	Limousine Vehicle-for-Hire 2	2562																																										
1	5	Limousine Vehicle-for-Hire 2	2434																																										
1	10	Limousine Vehicle-for-Hire 2	2306																																										
1	15	Limousine Vehicle-for-Hire 2	2178																																										
1	20	Limousine Vehicle-for-Hire 2	2050																																										
1	25	Limousine Vehicle-for-Hire 2	1921																																										
1	26	Limousine Vehicle-for-Hire 2	1896																																										
1	27	Limousine Vehicle-for-Hire 2	1870																																										
1	28	Limousine Vehicle-for-Hire 2	1845																																										
1	29	Limousine Vehicle-for-Hire 2	1819																																										
1	30	Limousine Vehicle-for-Hire 2	1793																																										
1	33	Limousine Vehicle-for-Hire 2	1717																																										
1	0	Limousine Vehicle-for-Hire 3	2883																																										
1	5	Limousine Vehicle-for-Hire 3	2739																																										
1	10	Limousine Vehicle-for-Hire 3	2595																																										
1	15	Limousine Vehicle-for-Hire 3	2451																																										
1	20	Limousine Vehicle-for-Hire 3	2306																																										
1	25	Limousine Vehicle-for-Hire 3	2162																																										
1	26	Limousine Vehicle-for-Hire 3	2133																																										
1	27	Limousine Vehicle-for-Hire 3	2105																																										
1	28	Limousine Vehicle-for-Hire 3	2076																																										
1	29	Limousine Vehicle-for-Hire 3	2047																																										
1	30	Limousine Vehicle-for-Hire 3	2018																																										
1	33	Limousine Vehicle-for-Hire 3	1932																																										
1	0	Limousine Vehicle-for-Hire 4	3203																																										
1	5	Limousine Vehicle-for-Hire 4	3043																																										
1	10	Limousine Vehicle-for-Hire 4	2883																																										
1	15	Limousine Vehicle-for-Hire 4	2723																																										
1	20	Limousine Vehicle-for-Hire 4	2562																																										
1	25	Limousine Vehicle-for-Hire 4	2402																																										
1	26	Limousine Vehicle-for-Hire 4	2370																																										
1	27	Limousine Vehicle-for-Hire 4	2338																																										
1	28	Limousine Vehicle-for-Hire 4	2306																																										
1	29	Limousine Vehicle-for-Hire 4	2274																																										
1	30	Limousine Vehicle-for-Hire 4	2242																																										
1	33	Limousine Vehicle-for-Hire 4	2146																																										
1	0	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	679	733	763	790	816	842	868	895	922	947	970	979	1004	1046	1078	1118	1160	1202	1247	1290	1336	1381	1422	1466	1511	1566	1615	1662	1710	1759	1805	1851	1894	1936	1976	2018	2064	2110	2157	2202	2248		
1	5	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	645	696	725	750	775	800	825	850	876	900	921	930	954	994	1024	1062	1102	1142	1185	1225	1269	1312	1351	1393	1435	1488	1534	1579	1624	1671	1715	1758	1799	1839	1877	1917	1961	2004	2049	2092	2136		
1	10	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	611	660	687	711	734	758	781	805	830	852	873	881	904	941	970	1006	1044	1082	1122	1161	1202	1243	1280	1319	1360	1409	1453	1496	1539	1583	1624	1666	1705	1742	1778	1816	1858	1899	1941	1982	2023		
1	15	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	577	623	649	671	694	716	738	761	784	805	824	832	853	889	916	950	986	1022	1060	1096	1136	1174	1209	1246	1284	1331	1373	1413	1453	1495	1534	1573	1610	1646	1680	1715	1754	1793	1833	1872	1911		
1	20	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	543	586	610	632	653	674	694	716	738	758	776	783	803	837	862	894	928	962	998	1032	1069	1105	1138	1173	1209	1253	1292	1330	1368	1407	1444	1481	1515	1549	1581	1614	1651	1688	1726	1762	1798		
1	25	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	509	550	572	592	612	631	651	671	691	710	727	734	753	784	808	838	870	901	935	967	1002	1036	1066	1099	1133	1174	1211	1246	1282	1319	1354	1388	1420	1452	1482	1513	1548	1582	1618	1651	1686		
1	26	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	502	542	565	585	604	623	642	662	682	701	718	724	743	774	798	827	858	889	923	955	989	1022	1052	1085	1118	1159	1195	1230	1265	1302	1336	1370	1402	1433	1462	1493	1527	1561	1596	1629	1664		
1	27	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	496	535	557	577	596	615	634	653	673	691	708	715	733	764	787	816	847	877	910	942	975	1008	1038	1070	1103	1143	1179	1213	1248	1284	1318	1351	1383	1413	1442	1473	1507	1540	1575	1607	1641		
1	28	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	489	528	549	569	588	606	625	644	664																																		

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	10	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	641	691	720	744	769	794	819	843	869	893	914	922	947	986	1017	1054	1093	1133	1176	1217	1259	1301	1340	1382	1425	1476	1523	1567	1613	1658	1702	1745	1786	1825	1863	1903	1947	1990	2033	2076	2119
1	15	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	605	653	680	703	727	750	773	796	821	843	864	871	894	932	960	995	1033	1070	1111	1149	1189	1229	1266	1306	1346	1394	1438	1480	1523	1566	1607	1648	1686	1724	1759	1797	1839	1879	1920	1961	2002
1	20	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	570	614	640	662	684	706	728	750	773	794	813	820	842	877	904	937	972	1007	1046	1082	1119	1157	1191	1229	1266	1312	1354	1393	1434	1474	1513	1551	1587	1622	1656	1691	1730	1769	1807	1846	1884
1	25	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	534	576	600	620	641	661	682	703	724	744	762	769	789	822	847	878	911	944	980	1014	1049	1084	1117	1152	1187	1230	1269	1306	1344	1381	1418	1454	1488	1521	1552	1585	1622	1658	1694	1730	1766
1	26	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	527	568	592	612	633	653	673	693	715	734	752	758	778	811	836	867	899	932	967	1000	1035	1070	1102	1137	1171	1214	1252	1288	1326	1363	1399	1435	1468	1501	1532	1564	1601	1636	1672	1707	1743
1	27	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	520	561	584	604	624	644	664	684	705	724	742	748	768	800	825	855	887	919	954	987	1021	1056	1087	1121	1156	1197	1235	1271	1308	1345	1380	1415	1448	1480	1511	1543	1579	1614	1649	1684	1719
1	28	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	513	553	576	595	616	635	655	675	696	714	732	738	757	789	814	843	875	906	941	973	1007	1041	1072	1106	1140	1181	1218	1254	1290	1326	1362	1396	1428	1460	1490	1522	1557	1592	1626	1661	1696
1	29	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	506	545	568	587	607	626	646	665	686	704	721	728	747	778	802	831	863	894	928	960	993	1027	1057	1091	1124	1164	1201	1236	1272	1308	1343	1377	1409	1440	1470	1501	1536	1570	1604	1638	1672
1	30	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	498	538	560	579	598	617	637	656	676	694	711	717	736	767	791	820	850	881	915	946	979	1012	1042	1075	1108	1148	1184	1219	1254	1289	1324	1357	1389	1420	1449	1480	1514	1548	1581	1615	1648
1	33	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	477	515	536	554	573	591	610	628	647	665	681	687	705	734	757	785	814	844	876	906	937	969	998	1029	1061	1099	1134	1166	1201	1234	1267	1299	1329	1359	1387	1416	1449	1481	1514	1546	1578
1	0	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	744	803	836	865	894	922	951	980	1010	1037	1063	1072	1099	1145	1181	1225	1271	1317	1366	1413	1463	1512	1557	1605	1655	1715	1769	1820	1873	1926	1977	2027	2075	2121	2164	2210	2261	2311	2362	2412	2462
1	5	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	707	763	794	822	849	876	903	931	959	985	1010	1018	1044	1088	1122	1164	1207	1251	1298	1342	1390	1436	1479	1525	1572	1629	1681	1729	1779	1830	1878	1926	1971	2015	2056	2099	2148	2195	2244	2291	2339
1	10	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	670	723	752	778	805	830	856	882	909	933	957	965	989	1030	1063	1102	1144	1185	1229	1272	1317	1361	1401	1444	1489	1543	1592	1638	1686	1733	1779	1824	1867	1909	1948	1989	2035	2080	2126	2171	2216
1	15	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	632	683	711	735	760	784	808	833	858	881	904	911	934	973	1004	1041	1080	1119	1161	1201	1244	1285	1323	1364	1407	1458	1504	1547	1592	1637	1680	1723	1764	1803	1839	1878	1922	1964	2008	2050	2093
1	20	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	595	642	669	692	715	738	761	784	808	830	850	858	879	916	945	980	1017	1054	1093	1130	1170	1210	1246	1284	1324	1372	1415	1456	1498	1541	1582	1622	1660	1697	1731	1768	1809	1849	1890	1930	1970
1	25	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	558	602	627	649	670	691	713	735	757	778	797	804	824	859	886	919	953	988	1024	1060	1097	1134	1168	1202	1237	1272	1307	1342	1376	1410	1444	1478	1512	1546	1580	1613	1647	1681	1715	1749	
1	26	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	551	594	619	640	662	682	704	725	747	767	787	793	813	847	874	906	941	975	1011	1046	1083	1119	1152	1188	1225	1269	1309	1347	1386	1425	1463	1500	1535	1570	1601	1635	1673	1710	1748	1785	1822
1	27	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	543	586	610	631	653	673	694	715	737	757	776	783	802	836	862	894	928	961	997	1031	1068	1104	1137	1172	1208	1252	1291	1329	1367	1406	1443	1480	1515	1548	1580	1613	1651	1687	1724	1761	1797
1	28	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	536	578	602	623	644	664	685	706	727	747	765	772	791	824	850	882	915	948	984	1017	1053	1089	1121	1156	1192	1235	1274	1310	1349	1387	1423	1459	1494	1527	1558	1591	1628	1664	1701	1737	1773
1	29	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	528	570	594	614	635	655	675	696	717	736	755	761	780	813	839	870	902	935	970	1003	1039	1074	1105	1140	1175	1218	1256	1292	1330	1367	1404	1439	1474	1506	1536	1569	1605	1641	1677	1713	1748
1	30	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	521	562	585	605	626	645	666	686	707	726	744	750	769	801	827	857	890	922	956	989	1024	1058	1090	1123	1158	1200	1238	1274	1311	1348	1384	1419	1452	1485	1515	1547	1583	1618	1653	1688	1723
1	33	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	498	538	560	580	599	618	637	657	677	695	718	718	736	767	791	821	852	882	915	947	980	1013	1043	1075	1109	1149	1185	1219	1255	1290	1325	1358	1390	1421	1450	1481	1515	1548	1583	1616	1650
1	0	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	776	838	872	902	932	962	992	1022	1054	1082	1109	1118	1138	1195	1232	1278	1326	1374	1426	1475	1526	1578	1625	1675	1727	1789	1846	1900	1955	2010	2063	2112	2165	2213	2258	2306	2359	2411	2463	2516	2569
1	5	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	737	796	828	857	885	914	942	971	1001	1028	1054	1062	1090	1135	1170	1214	1260	1305	1355	1401	1450	1499	1544	1591	1641	1700	1754	1805	1857	1909	1960	2010	2057	2102	2145	2191	2241	2291	2342	2390	2441
1	10	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	698	754	785	812	839	866	893	920	949	974	998	1006	1032	1075	1109	1150	1193	1237	1283	1327	1373	1420	1462	1507	1554	1610	1661	1710	1759	1809	1857	1904	1948	1992	2032	2075	2123	2171	2218	2264	2312
1	15	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	660	712	741	767	792	818	843	869	896	920	943	950	975	1016	1047	1086	1127	1168	1212	1254	1297	1341	1381	1424	1468	1521	1569	1615	1662	1708	1754	1799	1840	1881	1919	1960	2005	2055	2109	2159	2214
1	20	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	621	670	698	722	746	770	794	818	843	866	887	894	918	956	986	1022	1061	1099	1141	1184	1227	1262	1300	1340	1382	1431	1477	1520	1564	1608	1650	1693	1732	1770	1806	1845	1887	1930	1972	2013	2054
1	25	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	582	628	654	676	699	721	744	766	790	811	832	838	860	896	924	958	994	1030	1069	1106	1144	1183	1219	1256	1295	1342	1384	1425	1466	1507	1547	1587	1624	1660	1693	1729	1769	1809	1849	1887	1927
1	26	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	574	620	645	667	690	712	734	756	780	801	821	827	849	884	912	946	981	1017	1055	1091	1129	1168	1202	1239	1278	1324	1366	1406	1447	1487	1527	1566	1602	1638	1671	1706	1746	1785	1824	1862	1901
1	27	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	566	612	637	658	680	702	724	746	769	790	810	816	837	872	903	938	968	1003	1041	1077	1114	1152	1186	1223	1261	1306	1348	1387	1427	1467	1506	1545	1580	1615	1648	1683	1722	1761	1799	1837	1875
1	28	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	559	603	628	649	671	693	714	736	759	779	798	805	826	860	887	920	955	989	1027	1062	1099	1136	1170	1206	1243	1288	1329	1368	1408	1447	1485	1524	1559	1593	1626	1660	1698	1737	1775	1812	

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	30	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	396	445	470	489	502	515	529	542	555	566	587	604	619	634	652	671	686	703	719	737	762	789	819	849	879	911	940	981	1009	1044	1089	1130	1165	1200	1228	1272	1308	1345	1380	1416	1452
1	33	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	379	426	450	468	480	493	507	519	531	541	561	578	593	607	624	643	657	673	688	706	730	755	784	813	842	872	900	939	966	1000	1043	1081	1115	1149	1175	1217	1252	1287	1321	1355	1390
1	0	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	592	665	703	730	750	769	790	810	829	845	876	903	926	948	973	1003	1025	1050	1074	1101	1138	1179	1224	1268	1313	1362	1404	1465	1508	1559	1627	1687	1740	1793	1834	1900	1954	2008	2061	2115	2169
1	5	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	562	632	668	693	712	731	750	769	788	803	832	858	880	901	924	953	974	997	1020	1046	1081	1120	1163	1205	1247	1294	1334	1392	1433	1481	1546	1603	1653	1703	1742	1805	1856	1908	1958	2009	2061
1	10	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	533	598	633	657	675	692	711	729	746	760	788	813	833	853	876	903	922	945	967	991	1024	1061	1102	1141	1182	1226	1264	1318	1357	1403	1464	1518	1566	1614	1651	1710	1759	1807	1855	1903	1952
1	15	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	503	565	598	620	637	654	671	688	705	718	745	768	787	806	827	853	871	892	913	936	967	1002	1040	1078	1116	1158	1193	1245	1282	1325	1383	1434	1479	1524	1559	1615	1661	1707	1752	1798	1844
1	20	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	474	532	562	584	600	615	632	648	663	676	701	722	741	758	778	802	820	840	859	881	910	943	979	1014	1050	1090	1123	1172	1206	1247	1302	1350	1392	1434	1467	1520	1563	1606	1649	1692	1735
1	25	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	444	499	527	547	562	577	592	607	622	634	657	677	694	711	730	752	769	787	805	826	853	884	918	951	985	1021	1053	1099	1131	1169	1220	1265	1305	1345	1375	1425	1465	1506	1546	1586	1627
1	26	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	438	492	520	540	555	569	585	599	613	625	648	668	685	702	720	742	758	777	795	815	842	872	906	938	972	1008	1039	1084	1116	1154	1204	1248	1288	1327	1357	1406	1446	1486	1525	1565	1605
1	27	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	432	485	513	533	547	561	577	591	605	617	639	659	676	692	710	732	748	766	784	804	831	861	894	926	958	994	1025	1069	1101	1138	1188	1232	1270	1309	1339	1387	1426	1466	1505	1544	1583
1	28	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	426	479	506	526	540	554	569	583	597	608	631	650	667	683	701	722	738	756	773	793	819	849	881	913	945	981	1011	1055	1086	1122	1171	1215	1253	1291	1320	1368	1407	1446	1484	1523	1562
1	29	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	420	472	499	518	532	546	561	575	589	600	622	641	657	673	691	712	728	745	763	782	808	837	869	900	932	967	997	1040	1071	1107	1155	1198	1235	1273	1302	1349	1387	1426	1463	1502	1540
1	30	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	414	465	492	511	525	538	553	567	580	591	613	632	648	664	681	702	717	735	752	771	797	825	857	888	919	953	983	1025	1056	1091	1139	1181	1218	1255	1284	1330	1368	1406	1443	1480	1518
1	33	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	397	446	471	489	502	515	529	543	555	566	587	605	620	635	652	672	687	703	720	738	762	790	820	850	880	913	941	982	1010	1045	1090	1130	1166	1201	1229	1273	1309	1345	1381	1417	1453
1	0	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	618	694	733	762	782	803	824	845	865	882	914	942	966	989	1015	1046	1069	1096	1121	1148	1188	1230	1277	1324	1370	1421	1465	1529	1573	1627	1698	1760	1816	1871	1914	1982	2039	2095	2150	2207	2263
1	5	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	587	659	696	724	743	763	783	803	822	838	868	895	918	940	964	994	1016	1041	1065	1091	1129	1168	1213	1258	1301	1350	1392	1453	1494	1546	1613	1672	1725	1777	1818	1883	1937	1990	2042	2097	2150
1	10	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	556	625	660	686	704	723	742	760	778	794	823	848	869	890	913	941	962	986	1009	1033	1069	1107	1149	1192	1233	1279	1318	1376	1416	1464	1528	1584	1634	1684	1723	1784	1835	1885	1935	1986	2037
1	15	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	525	590	623	648	665	683	700	718	735	750	777	801	821	841	863	889	909	932	953	976	1010	1045	1085	1125	1164	1208	1245	1300	1337	1383	1443	1496	1544	1590	1627	1685	1733	1781	1827	1876	1924
1	20	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	494	555	586	610	626	642	659	676	692	706	731	754	773	791	812	837	855	877	897	918	950	984	1022	1059	1096	1137	1172	1223	1258	1302	1358	1408	1453	1497	1531	1586	1631	1676	1720	1766	1810
1	25	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	463	520	550	571	586	602	618	634	649	661	685	706	724	742	761	784	802	822	841	861	891	922	958	993	1027	1066	1099	1147	1180	1220	1273	1320	1362	1403	1435	1486	1529	1571	1612	1655	1697
1	26	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	457	514	542	564	579	594	610	625	640	653	676	697	715	732	751	774	791	811	830	850	879	910	945	980	1014	1052	1084	1131	1164	1204	1257	1302	1344	1385	1416	1467	1509	1550	1591	1633	1675
1	27	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	451	507	535	556	571	586	602	617	631	644	667	688	705	722	741	764	780	800	818	838	867	898	932	967	1000	1037	1069	1116	1148	1188	1240	1285	1326	1366	1397	1447	1488	1529	1569	1611	1652
1	28	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	445	500	528	549	563	578	593	608	623	635	658	678	696	712	731	753	770	789	807	827	855	886	919	953	986	1023	1055	1101	1133	1171	1223	1267	1308	1347	1378	1427	1468	1508	1548	1589	1629
1	29	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	439	493	520	541	555	570	585	600	614	626	649	669	686	702	721	743	759	778	796	815	843	873	907	940	973	1009	1040	1086	1117	1155	1206	1250	1289	1328	1359	1407	1448	1487	1526	1567	1607
1	30	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	433	486	513	533	547	562	577	591	605	617	640	659	676	692	710	732	748	767	785	804	832	861	894	927	959	995	1025	1070	1101	1139	1189	1232	1271	1310	1340	1387	1427	1466	1505	1545	1584
1	33	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	414	465	491	511	524	538	552	566	580	591	612	631	647	663	680	701	716	734	751	769	796	824	856	887	918	952	982	1024	1054	1090	1138	1179	1217	1254	1282	1328	1366	1404	1440	1479	1516
1	0	Taxicab Vehicle-for-Hire 1	4143																																								
1	5	Taxicab Vehicle-for-Hire 1	3936																																								
1	10	Taxicab Vehicle-for-Hire 1	3729																																								
1	15	Taxicab Vehicle-for-Hire 1	3522																																								
1	20	Taxicab Vehicle-for-Hire 1	3314																																								
1	25	Taxicab Vehicle-for-Hire 1	3107																																								
1	26	Taxicab Vehicle-for-Hire 1	3066																																								
1	27	Taxicab Vehicle-for-Hire 1	3024																																								
1	28	Taxicab Vehicle-for-Hire 1	2983																																								
1	29	Taxicab Vehicle-for-Hire 1																																									

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TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	
2	30	Limousine Vehicle-for-Hire 4	1276																																									
2	33	Limousine Vehicle-for-Hire 4	1221																																									
2	0	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	637	687	715	739	764	790	814	838	863	887	909	918	940	980	1010	1048	1088	1127	1169	1209	1252	1294	1331	1373	1415	1467	1513	1557	1602	1647	1690	1735	1774	1814	1851	1891	1934	1977	2020	2063	2106	
2	5	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	605	653	679	702	726	750	773	796	820	843	864	872	893	931	959	996	1034	1071	1111	1149	1189	1229	1264	1304	1344	1394	1437	1479	1522	1565	1605	1648	1685	1723	1758	1796	1837	1878	1919	1960	2001	
2	10	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	573	618	643	665	688	711	733	754	777	798	818	826	846	882	909	943	979	1014	1052	1088	1127	1165	1198	1236	1273	1320	1362	1401	1442	1482	1521	1561	1597	1633	1666	1702	1741	1779	1818	1857	1895	
2	15	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	541	584	608	628	649	671	692	712	734	754	773	780	799	833	858	891	925	958	994	1028	1064	1100	1131	1167	1203	1247	1286	1323	1362	1400	1436	1475	1508	1542	1573	1607	1644	1680	1717	1754	1790	
2	20	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	510	550	572	591	611	632	651	670	690	710	727	734	752	784	808	838	870	902	935	967	1002	1035	1065	1098	1132	1174	1210	1246	1282	1318	1352	1388	1419	1451	1481	1513	1547	1582	1616	1650	1685	
2	25	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	478	515	536	554	573	592	610	628	647	665	682	688	705	735	757	786	816	845	877	907	939	970	998	1030	1061	1100	1135	1168	1201	1235	1267	1301	1330	1360	1388	1418	1450	1483	1515	1547	1579	
2	26	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	471	508	529	547	565	585	602	620	639	656	673	679	696	725	747	776	805	834	865	895	926	958	985	1016	1047	1086	1120	1152	1185	1219	1251	1284	1313	1342	1370	1399	1431	1463	1495	1527	1558	
2	27	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	465	502	522	539	558	577	594	612	630	648	664	670	686	715	737	765	794	823	853	883	914	945	972	1002	1033	1071	1104	1137	1169	1202	1234	1267	1295	1324	1351	1380	1412	1443	1475	1506	1537	
2	28	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	459	495	515	532	550	569	586	603	621	639	654	661	677	706	727	755	783	811	842	870	901	932	958	989	1019	1056	1089	1121	1153	1186	1217	1249	1277	1306	1333	1362	1392	1423	1454	1485	1516	
2	29	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	452	488	508	525	542	561	578	595	613	630	645	652	667	696	717	744	772	800	830	858	889	919	945	975	1005	1042	1074	1105	1137	1169	1200	1232	1260	1288	1314	1343	1373	1404	1434	1465	1495	
2	30	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	446	481	500	517	535	553	570	587	604	621	636	643	658	686	707	734	762	789	818	846	876	906	932	961	990	1027	1059	1090	1121	1153	1183	1214	1242	1270	1296	1324	1354	1384	1414	1444	1474	
2	33	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	427	460	479	495	512	529	545	561	578	594	609	615	630	657	677	702	729	755	783	810	839	867	892	920	948	983	1014	1043	1073	1103	1132	1162	1189	1215	1240	1267	1296	1325	1353	1382	1411	
2	0	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	668	719	749	774	801	827	852	878	904	929	953	961	984	1026	1058	1098	1140	1180	1224	1266	1311	1355	1395	1439	1483	1537	1585	1631	1679	1726	1771	1817	1859	1901	1939	1981	2026	2071	2116	2161	2207	
2	5	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	635	683	712	735	761	786	809	834	859	883	905	913	935	975	1005	1043	1083	1121	1163	1203	1245	1287	1325	1367	1409	1460	1506	1549	1595	1640	1682	1726	1766	1806	1842	1882	1923	1964	2010	2053	2097	
2	10	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	601	647	674	697	721	744	767	790	814	836	858	865	886	923	952	988	1026	1062	1102	1139	1180	1219	1255	1295	1335	1383	1426	1468	1511	1553	1594	1635	1673	1711	1745	1783	1824	1864	1904	1945	1986	
2	15	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	568	611	637	658	681	703	724	746	768	790	810	817	836	872	899	933	969	1003	1040	1076	1114	1152	1186	1223	1261	1306	1347	1386	1427	1467	1505	1544	1580	1616	1648	1684	1722	1760	1799	1837	1876	
2	20	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	534	575	599	619	641	662	682	702	723	743	762	769	787	821	846	878	912	944	979	1013	1049	1084	1116	1151	1186	1230	1268	1305	1343	1381	1417	1454	1487	1521	1551	1585	1621	1657	1693	1729	1766	
2	25	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	501	539	562	580	601	620	639	658	678	697	715	721	738	769	793	823	855	885	918	949	983	1016	1046	1079	1112	1153	1189	1223	1259	1294	1328	1363	1394	1426	1454	1486	1515	1548	1577	1607	1635	
2	26	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	494	532	554	573	593	612	630	650	669	687	705	711	728	759	783	813	844	873	906	937	970	1003	1032	1065	1097	1137	1173	1207	1242	1277	1311	1345	1376	1407	1435	1466	1499	1533	1566	1599	1633	
2	27	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	488	525	547	565	585	604	622	641	660	678	696	702	718	749	772	802	832	861	894	924	957	989	1018	1050	1083	1122	1157	1191	1226	1260	1293	1326	1357	1388	1415	1446	1479	1512	1545	1578	1611	
2	28	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	481	518	539	557	577	595	613	632	651	669	686	692	708	739	762	791	821	850	881	912	944	976	1004	1036	1068	1107	1141	1174	1209	1243	1275	1308	1338	1369	1396	1426	1459	1491	1524	1556	1589	
2	29	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	474	510	532	550	569	587	605	623	642	660	677	682	699	728	751	780	809	838	869	899	931	962	990	1022	1053	1091	1125	1158	1192	1225	1257	1290	1320	1350	1377	1407	1438	1470	1502	1534	1567	
2	30	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	468	503	524	542	561	579	596	615	633	650	667	673	689	718	741	769	798	826	857	886	918	948	976	1007	1038	1076	1109	1142	1175	1208	1240	1272	1301	1331	1357	1387	1418	1450	1481	1513	1545	
2	33	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	448	482	502	519	537	554	571	588	606	622	639	644	659	687	709	736	764	791	820	848	878	908	935	964	994	1030	1062	1093	1125	1156	1187	1216	1246	1274	1299	1327	1357	1388	1418	1448	1479	
2	0	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	698	752	783	810	837	865	891	918	945	972	996	1005	1029	1073	1106	1148	1191	1234	1280	1324	1371	1417	1458	1504	1550	1607	1657	1705	1755	1804	1851	1900	1943	1987	2027	2071	2118	2165	2213	2260	2307	
2	5	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	663	714	744	769	795	822	846	872	898	923	946	955	978	1019	1051	1091	1131	1172	1216	1258	1302	1346	1385	1429	1472	1527	1574	1620	1667	1714	1758	1805	1846	1888	1926	1967	2012	2057	2102	2147	2192	
2	10	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	628	677	705	729	753	778	802	826	850	875	896	904	926	966	995	1033	1072	1111	1152	1192	1234	1275	1312	1354	1395	1446	1491	1534	1579	1624	1666	1710	1749	1788	1824	1864	1906	1948	1992	2034	2076	
2	15	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	593	639	666	688	711	735	757	780	803	826	847	854	875	912	940	976	1012	1049	1088	1125	1165	1204	1239	1278	1317	1366	1408	1449	1492	1533	1573	1615	1652	1689	1723	1760	1800	1840	1881	1921	1961	
2	20	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	558	602	626	648	670	692	713	734	756	778	797	804	823	858	885	918	953	987	1024	1059	1097	1134	1166	1203	1240	1286	1326	1364	1404	1443	1481	1520	1554	1590	1622	1657	1694	1732	1770	1808	1846	
2	25	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	523	564	587	607	628	649	668	688	709	729	747	754	772	805	829	861	893	925	960	993	1028	1063	1093	1128	1162	1205	1243	1279	1316	1353	1388	1425	1457	1490	1520	1553	1588	1624	1660	1695	1730	
2	26	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	517	556	579																																							

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
2	26	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	380	426	451	468	482	494	507	519	532	542	562	579	594	608	625	643	657	673	689	706	730	757	786	814	843	874	901	940	967	1000	1044	1083	1117	1151	1177	1219	1254	1288	1322	1357	1392
2	27	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	374	420	445	462	475	487	500	512	525	535	555	571	586	600	616	634	648	664	680	696	721	747	775	803	831	862	889	927	954	987	1030	1068	1102	1135	1161	1202	1237	1271	1305	1339	1373
2	28	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	369	415	438	456	469	480	493	505	518	528	547	563	578	592	608	626	639	655	670	687	711	737	765	792	820	850	877	914	941	973	1016	1053	1086	1120	1146	1186	1220	1254	1287	1320	1354
2	29	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	364	409	432	449	462	474	486	498	510	520	540	555	570	584	599	617	630	646	661	677	701	726	754	781	809	839	865	902	928	960	1002	1039	1071	1104	1130	1169	1203	1236	1269	1302	1336
2	30	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	359	403	426	443	456	467	479	491	503	513	532	547	562	575	591	608	622	637	652	668	691	716	743	770	797	827	853	889	915	946	988	1024	1056	1088	1114	1153	1186	1219	1251	1284	1317
2	33	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	344	386	408	424	436	447	459	470	482	491	509	524	538	551	565	582	595	610	624	639	661	685	712	737	763	791	816	851	876	906	945	980	1011	1042	1066	1103	1136	1166	1197	1229	1260
2	0	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	538	604	638	663	682	698	717	736	753	768	796	819	841	861	884	911	931	954	976	1000	1034	1071	1112	1153	1193	1237	1276	1331	1369	1417	1478	1532	1581	1629	1666	1726	1775	1824	1872	1922	1970
2	5	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	511	574	606	630	648	663	681	699	715	730	756	778	799	818	840	865	884	906	927	950	982	1017	1056	1095	1133	1175	1212	1264	1301	1346	1404	1455	1502	1548	1583	1640	1686	1733	1778	1826	1871
2	10	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	484	544	574	597	614	628	645	662	678	691	716	737	757	775	796	820	838	859	878	900	931	964	1001	1038	1074	1113	1148	1198	1232	1275	1330	1379	1423	1466	1499	1553	1597	1642	1685	1730	1773
2	15	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	457	513	542	564	580	593	609	626	640	653	677	696	715	732	751	774	791	811	830	850	879	910	945	980	1014	1051	1085	1131	1164	1204	1256	1302	1344	1385	1416	1467	1509	1550	1591	1634	1674
2	20	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	430	483	510	530	546	558	574	589	602	614	637	655	673	689	707	729	745	763	781	800	827	857	890	922	954	990	1021	1065	1095	1134	1182	1226	1265	1303	1333	1381	1420	1459	1498	1538	1576
2	25	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	403	453	478	497	511	523	538	552	565	576	597	614	631	646	663	683	698	715	732	750	775	803	834	865	895	928	957	998	1027	1063	1108	1149	1186	1222	1249	1294	1331	1368	1404	1441	1477
2	26	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	398	447	472	491	505	517	531	545	557	568	589	606	622	637	654	674	689	706	722	740	765	793	823	853	883	915	944	985	1013	1049	1094	1134	1170	1205	1233	1277	1313	1350	1385	1422	1458
2	27	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	393	441	466	484	498	510	523	537	550	561	581	598	614	629	645	665	680	696	712	730	755	782	812	842	871	903	931	972	999	1034	1079	1118	1154	1189	1216	1260	1296	1332	1367	1403	1438
2	28	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	387	435	459	477	491	503	516	530	542	553	573	590	606	620	636	656	670	687	703	720	744	771	801	830	859	891	919	958	986	1020	1064	1103	1138	1173	1200	1243	1278	1313	1348	1384	1418
2	29	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	382	429	453	471	484	496	509	523	535	545	565	581	597	611	628	647	661	677	693	710	734	760	790	819	847	878	906	945	972	1006	1049	1088	1123	1157	1183	1225	1260	1295	1329	1365	1399
2	30	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	377	423	447	464	477	489	502	515	527	538	557	573	589	603	619	638	652	668	683	700	724	750	778	807	835	866	893	932	958	992	1035	1072	1107	1140	1166	1208	1242	1277	1310	1345	1379
2	33	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	360	405	427	444	457	468	480	493	505	515	533	549	563	577	592	610	624	639	654	670	693	718	745	773	799	829	855	892	917	949	990	1026	1059	1091	1116	1156	1189	1222	1254	1288	1320
2	0	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	562	631	667	693	713	730	750	769	788	803	833	857	880	900	925	952	973	997	1020	1045	1081	1120	1163	1205	1248	1294	1334	1391	1432	1481	1546	1602	1653	1703	1742	1804	1856	1907	1957	2009	2060
2	5	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	534	599	634	658	677	693	712	731	749	763	791	814	836	855	879	904	924	947	969	993	1027	1064	1105	1145	1186	1229	1267	1321	1360	1407	1469	1522	1570	1618	1655	1714	1762	1817	1859	1909	1957
2	10	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	506	568	600	624	642	657	675	692	709	723	750	771	792	810	832	857	876	897	918	940	973	1008	1047	1084	1123	1165	1201	1252	1289	1333	1391	1442	1488	1533	1568	1624	1670	1716	1761	1808	1854
2	15	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	478	536	567	589	606	620	637	654	670	683	708	728	748	765	786	809	827	847	867	888	919	952	989	1024	1061	1100	1134	1182	1217	1259	1314	1362	1405	1448	1481	1533	1578	1621	1663	1708	1751
2	20	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	450	505	534	554	570	584	600	615	630	642	666	686	704	720	740	762	778	798	816	836	865	896	930	964	998	1035	1067	1113	1146	1185	1237	1282	1322	1362	1394	1443	1485	1526	1566	1607	1648
2	25	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	421	473	500	520	535	547	562	577	591	602	625	643	660	675	694	714	730	748	765	784	811	840	872	904	936	970	1000	1043	1074	1111	1159	1201	1240	1277	1306	1353	1392	1430	1468	1507	1545
2	26	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	416	467	494	513	528	540	555	569	583	594	616	634	651	666	684	704	720	738	755	773	800	829	861	892	924	958	987	1029	1060	1096	1144	1185	1223	1260	1289	1335	1373	1411	1448	1487	1524
2	27	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	410	461	487	506	520	533	547	561	575	586	608	626	642	657	675	695	710	728	745	763	789	818	849	880	911	945	974	1015	1045	1081	1129	1169	1207	1243	1272	1317	1355	1392	1429	1467	1504
2	28	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	405	454	480	499	513	526	540	554	567	578	600	617	634	648	666	685	701	718	734	752	778	806	837	868	899	932	960	1002	1031	1066	1113	1153	1190	1226	1254	1299	1336	1373	1409	1446	1483
2	29	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	399	448	474	492	506	518	532	546	559	570	591	608	625	639	657	676	691	708	724	742	768	795	826	856	886	919	947	988	1017	1052	1098	1137	1174	1209	1237	1281	1318	1354	1389	1426	1463
2	30	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	393	442	467	485	499	511	525	538	552	562	583	600	616	630	647	666	681	698	714	731	757	784	814	843	874	906	934	974	1002	1037	1082	1121	1157	1192	1219	1263	1299	1335	1370	1406	1442
2	33	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	377	423	447	464	478	489	502	515	528	538	558	574	590	603	620	638	652	668	683	700	724	750	779	807	836	867	894	932	959	992	1036	1073	1108	1141	1167	1209	1244	1278	1311	1346	1380
2	0	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	587	659	696	724	744	762	782	803	822	838	869	894	918	940	965	994	1015	1040	1064	1091	1128	1169	1213	1258	1302	1350	1392	1452	1494	1546	1613	1672	1724	1777	1818	1883	1937	1990	204		

December 15, 2017

2018 INTERIM APPLICATION

Vehicles for Hire Appendix 1

ERR		DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40									
2	10		Taxicab Vehicle-for-Hire 2	3210																																																	
2	15		Taxicab Vehicle-for-Hire 2	3032																																																	
2	20		Taxicab Vehicle-for-Hire 2	2854																																																	
2	25		Taxicab Vehicle-for-Hire 2	2675																																																	
2	26		Taxicab Vehicle-for-Hire 2	2640																																																	
2	27		Taxicab Vehicle-for-Hire 2	2604																																																	
2	28		Taxicab Vehicle-for-Hire 2	2568																																																	
2	29		Taxicab Vehicle-for-Hire 2	2533																																																	
2	30		Taxicab Vehicle-for-Hire 2	2497																																																	
2	33		Taxicab Vehicle-for-Hire 2	2390																																																	
2	0		Taxicab Vehicle-for-Hire 3	4486																																																	
2	5		Taxicab Vehicle-for-Hire 3	4262																																																	
2	10		Taxicab Vehicle-for-Hire 3	4037																																																	
2	15		Taxicab Vehicle-for-Hire 3	3813																																																	
2	20		Taxicab Vehicle-for-Hire 3	3589																																																	
2	25		Taxicab Vehicle-for-Hire 3	3364																																																	
2	26		Taxicab Vehicle-for-Hire 3	3320																																																	
2	27		Taxicab Vehicle-for-Hire 3	3275																																																	
2	28		Taxicab Vehicle-for-Hire 3	3230																																																	
2	29		Taxicab Vehicle-for-Hire 3	3185																																																	
2	30		Taxicab Vehicle-for-Hire 3	3140																																																	
2	33		Taxicab Vehicle-for-Hire 3	3006																																																	
2	0		Taxicab Vehicle-for-Hire 4	5405																																																	
2	5		Taxicab Vehicle-for-Hire 4	5135																																																	
2	10		Taxicab Vehicle-for-Hire 4	4864																																																	
2	15		Taxicab Vehicle-for-Hire 4	4594																																																	
2	20		Taxicab Vehicle-for-Hire 4	4324																																																	
2	25		Taxicab Vehicle-for-Hire 4	4054																																																	
2	26		Taxicab Vehicle-for-Hire 4	4000																																																	
2	27		Taxicab Vehicle-for-Hire 4	3946																																																	
2	28		Taxicab Vehicle-for-Hire 4	3892																																																	
2	29		Taxicab Vehicle-for-Hire 4	3838																																																	
2	30		Taxicab Vehicle-for-Hire 4	3783																																																	
2	33		Taxicab Vehicle-for-Hire 4	3621																																																	
3	0		Accessible Vehicle-for-Hire 1	695	724	766	806	850	891	932	973	1020	1061	1103	1146	1188	1231																																				
3	5		Accessible Vehicle-for-Hire 1	660	688	728	766	807	846	885	924	969	1008	1048	1089	1129	1169																																				
3	10		Accessible Vehicle-for-Hire 1	625	652	689	725	765	802	839	876	918	955	993	1031	1069	1108																																				
3	15		Accessible Vehicle-for-Hire 1	591	615	651	685	722	757	792	827	867	902	938	974	1010	1046																																				
3	20		Accessible Vehicle-for-Hire 1	556	579	613	645	680	713	746	778	816	849	882	917	950	985																																				
3	25		Accessible Vehicle-for-Hire 1	521	543	574	604	637	668	699	730	765	796	827	859	891	923																																				
3	26		Accessible Vehicle-for-Hire 1	514	536	567	596	629	659	690	720	755	785	816	848	879	911																																				
3	27		Accessible Vehicle-for-Hire 1	507	529	559	588	620	650	680	710	745	775	805	837	867	899																																				
3	28		Accessible Vehicle-for-Hire 1	500	521	552	580	612	642	671	701	734	764	794	825	855	886																																				
3	29		Accessible Vehicle-for-Hire 1	493	514	544	572	603	633	662	691	724	753	783	814	843	874																																				
3	30		Accessible Vehicle-for-Hire 1	486	507	536	564	595	624	652	681	714	743	772	802	832	862																																				
3	33		Accessible Vehicle-for-Hire 1	466	485	513	540	569	597	624	652	683	711	739	768	796	825																																				
3	0		Accessible Vehicle-for-Hire 2	733	762	807	849	895	939	983	1026	1075	1118	1162	1207	1252	1297																																				
3	5		Accessible Vehicle-for-Hire 2	696	724	767	807	850	892	934	975	1021	1062	1104	1147	1189	1232																																				
3	10		Accessible Vehicle-for-Hire 2	660	686	726	764	805	845	885	923	967	1006	1046	1086	1127	1167																																				
3	15		Accessible Vehicle-for-Hire 2	623	648	686	722	761	798	836	872	914	950	988	1026	1064	1102																																				
3	20		Accessible Vehicle-for-Hire 2	586	610	646	679	716	751	786	821	860	894	930	966	1002	1038																																				
3	25		Accessible Vehicle-for-Hire 2	550	571	605	637	671	704	737	769	806																																									

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40			
3	30	Accessible Vehicle-for-Hire 2	513	533	565	594	626	657	688	718	752	783	813	845	876	908																														
3	33	Accessible Vehicle-for-Hire 2	491	511	541	569	600	629	659	687	720	749	779	809	839	869																														
3	0	Accessible Vehicle-for-Hire 3	763	794	840	884	932	977	1023	1067	1119	1164	1210	1256	1303	1350																														
3	5	Accessible Vehicle-for-Hire 3	725	754	798	840	885	928	972	1014	1063	1106	1149	1193	1238	1282																														
3	10	Accessible Vehicle-for-Hire 3	687	715	756	796	839	879	921	960	1007	1048	1089	1130	1173	1215																														
3	15	Accessible Vehicle-for-Hire 3	649	675	714	751	792	830	870	907	951	989	1028	1068	1108	1147																														
3	20	Accessible Vehicle-for-Hire 3	610	635	672	707	746	782	818	854	895	931	968	1005	1042	1080																														
3	25	Accessible Vehicle-for-Hire 3	572	595	630	663	699	733	767	800	839	873	907	942	977	1012																														
3	26	Accessible Vehicle-for-Hire 3	565	588	622	654	690	723	757	790	828	861	895	929	964	999																														
3	27	Accessible Vehicle-for-Hire 3	557	580	613	645	680	713	747	779	817	850	883	917	951	985																														
3	28	Accessible Vehicle-for-Hire 3	549	572	605	636	671	703	737	768	806	838	871	904	938	972																														
3	29	Accessible Vehicle-for-Hire 3	542	564	596	628	662	694	726	758	794	826	859	892	925	958																														
3	30	Accessible Vehicle-for-Hire 3	534	556	588	619	652	684	716	747	783	815	847	879	912	945																														
3	33	Accessible Vehicle-for-Hire 3	511	532	563	592	624	655	685	715	750	780	811	842	873	904																														
3	0	Accessible Vehicle-for-Hire 4	800	833	881	927	978	1025	1073	1120	1173	1221	1269	1318	1367	1416																														
3	5	Accessible Vehicle-for-Hire 4	760	791	837	881	929	974	1019	1064	1114	1160	1206	1252	1299	1345																														
3	10	Accessible Vehicle-for-Hire 4	720	750	793	834	880	922	966	1008	1056	1099	1142	1186	1230	1274																														
3	15	Accessible Vehicle-for-Hire 4	680	708	749	788	831	871	912	952	997	1038	1079	1120	1162	1204																														
3	20	Accessible Vehicle-for-Hire 4	640	666	705	742	782	820	858	896	938	977	1015	1054	1094	1133																														
3	25	Accessible Vehicle-for-Hire 4	600	625	661	695	733	769	805	840	880	916	952	988	1025	1062																														
3	26	Accessible Vehicle-for-Hire 4	592	616	652	686	724	758	794	829	868	904	939	975	1012	1048																														
3	27	Accessible Vehicle-for-Hire 4	584	608	643	677	714	748	783	818	856	891	926	962	998	1034																														
3	28	Accessible Vehicle-for-Hire 4	576	600	634	667	704	738	773	806	845	879	914	949	984	1020																														
3	29	Accessible Vehicle-for-Hire 4	568	591	626	658	694	728	762	795	833	867	901	936	971	1005																														
3	30	Accessible Vehicle-for-Hire 4	560	583	617	649	685	717	751	784	821	855	888	923	957	991																														
3	33	Accessible Vehicle-for-Hire 4	536	558	590	621	655	687	719	750	786	818	850	883	916	949																														
3	0	Limousine Vehicle-for-Hire 1	1740																																											
3	5	Limousine Vehicle-for-Hire 1	1653																																											
3	10	Limousine Vehicle-for-Hire 1	1566																																											
3	15	Limousine Vehicle-for-Hire 1	1479																																											
3	20	Limousine Vehicle-for-Hire 1	1392																																											
3	25	Limousine Vehicle-for-Hire 1	1305																																											
3	26	Limousine Vehicle-for-Hire 1	1288																																											
3	27	Limousine Vehicle-for-Hire 1	1270																																											
3	28	Limousine Vehicle-for-Hire 1	1253																																											
3	29	Limousine Vehicle-for-Hire 1	1235																																											
3	30	Limousine Vehicle-for-Hire 1	1218																																											
3	33	Limousine Vehicle-for-Hire 1	1166																																											
3	0	Limousine Vehicle-for-Hire 2	1834																																											
3	5	Limousine Vehicle-for-Hire 2	1742																																											
3	10	Limousine Vehicle-for-Hire 2	1651																																											
3	15	Limousine Vehicle-for-Hire 2	1559																																											
3	20	Limousine Vehicle-for-Hire 2	1467																																											
3	25	Limousine Vehicle-for-Hire 2	1375																																											
3	26	Limousine Vehicle-for-Hire 2	1357																																											
3	27	Limousine Vehicle-for-Hire 2	1339																																											
3	28	Limousine Vehicle-for-Hire 2	1320																																											
3	29	Limousine Vehicle-for-Hire 2	1302																																											
3	30	Limousine Vehicle-for-Hire 2	1284																																											
3	33	Limousine Vehicle-for-Hire 2	1229																																											
3	0	Limousine Vehicle-for-Hire 3	1908																																											
3	5	Limousine Vehicle-for-Hire 3																																												

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	
3	26	Limousine Vehicle-for-Hire 3	1412																																									
3	27	Limousine Vehicle-for-Hire 3	1393																																									
3	28	Limousine Vehicle-for-Hire 3	1374																																									
3	29	Limousine Vehicle-for-Hire 3	1355																																									
3	30	Limousine Vehicle-for-Hire 3	1336																																									
3	33	Limousine Vehicle-for-Hire 3	1278																																									
3	0	Limousine Vehicle-for-Hire 4	2002																																									
3	5	Limousine Vehicle-for-Hire 4	1902																																									
3	10	Limousine Vehicle-for-Hire 4	1802																																									
3	15	Limousine Vehicle-for-Hire 4	1702																																									
3	20	Limousine Vehicle-for-Hire 4	1602																																									
3	25	Limousine Vehicle-for-Hire 4	1501																																									
3	26	Limousine Vehicle-for-Hire 4	1481																																									
3	27	Limousine Vehicle-for-Hire 4	1461																																									
3	28	Limousine Vehicle-for-Hire 4	1441																																									
3	29	Limousine Vehicle-for-Hire 4	1421																																									
3	30	Limousine Vehicle-for-Hire 4	1401																																									
3	33	Limousine Vehicle-for-Hire 4	1341																																									
3	0	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	603	649	676	699	722	747	770	793	816	839	859	867	888	926	955	991	1028	1065	1106	1143	1183	1223	1259	1299	1339	1387	1430	1472	1515	1558	1599	1640	1678	1716	1750	1788	1829	1870	1910	1951	1992	
3	5	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	573	617	642	664	686	710	731	753	775	797	816	824	844	880	907	941	977	1012	1051	1086	1124	1162	1196	1234	1272	1318	1358	1398	1439	1480	1519	1558	1594	1630	1662	1699	1738	1776	1814	1853	1892	
3	10	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	543	584	608	629	650	672	693	714	734	755	773	780	799	833	859	892	925	958	995	1029	1065	1101	1133	1169	1205	1248	1287	1325	1363	1402	1439	1476	1510	1544	1575	1609	1646	1683	1719	1756	1793	
3	15	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	513	552	575	594	614	635	654	674	694	713	730	737	755	787	812	842	874	905	940	972	1006	1040	1070	1104	1138	1179	1215	1251	1288	1324	1359	1394	1426	1459	1487	1520	1555	1589	1623	1658	1693	
3	20	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	482	519	541	559	578	598	616	634	653	671	687	694	710	741	764	793	822	852	885	914	946	978	1007	1039	1071	1110	1144	1178	1212	1246	1279	1312	1342	1373	1400	1430	1463	1496	1528	1561	1594	
3	25	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	452	487	507	524	541	560	577	595	612	629	644	650	666	694	716	743	771	799	829	857	887	917	944	974	1004	1040	1072	1104	1136	1168	1199	1230	1258	1287	1312	1341	1372	1402	1432	1463	1494	
3	26	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	446	480	500	517	534	553	570	587	604	621	636	642	657	685	707	733	761	788	818	846	875	905	932	961	991	1026	1058	1089	1121	1153	1183	1214	1242	1270	1295	1323	1353	1384	1413	1444	1474	
3	27	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	440	474	493	510	527	545	562	579	596	612	627	633	648	676	697	723	750	777	807	834	864	893	919	948	977	1013	1044	1075	1106	1137	1167	1197	1225	1253	1277	1305	1335	1365	1394	1424	1454	
3	28	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	434	467	487	503	520	538	554	571	588	604	618	624	639	667	688	714	740	767	796	823	852	881	906	935	964	999	1030	1060	1091	1122	1151	1181	1208	1236	1260	1287	1317	1346	1375	1405	1434	
3	29	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	428	461	480	496	513	530	547	563	579	596	610	616	630	657	678	704	730	756	785	812	840	868	894	922	951	985	1015	1045	1076	1106	1135	1164	1191	1218	1242	1269	1299	1328	1356	1385	1414	
3	30	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	422	454	473	489	505	523	539	555	571	587	601	607	622	648	668	694	720	745	774	800	828	856	881	909	937	971	1001	1030	1060	1091	1119	1148	1175	1201	1225	1252	1280	1309	1337	1366	1394	
3	33	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	404	435	453	468	484	500	516	531	547	562	576	581	595	620	640	664	689	714	741	766	793	819	844	870	897	929	958	986	1015	1044	1071	1099	1124	1150	1172	1198	1225	1253	1280	1307	1335	
3	0	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	631	680	708	733	757	782	806	830	855	879	900	909	931	970	1001	1038	1077	1115	1158	1198	1240	1281	1319	1361	1402	1453	1498	1542	1587	1632	1675	1718	1758	1797	1834	1873	1916	1959	2001	2044	2087	
3	5	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	599	646	673	696	719	743	766	788	812	835	855	864	884	921	951	986	1023	1059	1100	1138	1178	1217	1253	1293	1332	1380	1423	1465	1508	1550	1591	1632	1670	1707	1742	1779	1820	1861	1901	1942	1983	
3	10	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	568	612	637	660	681	704	725	747	769	791	810	818	838	873	901	934	969	1003	1042	1078	1116	1153	1187	1225	1262	1308	1348	1388	1428	1469	1507	1546	1582	1617	1651	1686	1724	1763	1801	1840	1878	
3	15	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	536	578	602	623	643	665	685	705	727	747	765	773	791	824	851	882	915	948	984	1018	1054	1089	1121	1157	1192	1235	1273	1311	1349	1387	1424	1460	1494	1527	1559	1592	1629	1665	1701	1737	1774	
3	20	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	505	544	566	586	606	626	645	664	684	703	720	727	745	776	801	830	862	892	926	958	992	1025	1055	1089	1122	1162	1198	1234	1270	1306	1340	1374	1406	1438	1467	1498	1533	1567	1601	1635	1670	
3	25	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	473	510	531	550	568	586	604	622	641	659	675	682	698	727	751	778	808	836	868	898	930	961	989	1021	1051	1090	1123	1156	1190	1224	1256	1288	1318	1348	1375	1405	1437	1469	1501	1533	1565	
3	26	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	467	503	524	542	560	579	596	614	633	650	666	673	689	718	741	768	797	825	857	887	918	948	976	1007	1037	1075	1109	1141	1174	1208	1239	1271	1301	1330	1357	1386	1418	1450	1481	1513	1544	
3	27	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	461	496	517	535	553	571	588	606	624	642	657	664	680	708	731	758	786	814	845	875	905	935	963	994	1023	1061	1094	1126	1159	1191	1223	1254	1283	1312	1339	1367	1399	1430	1461	1492	1524	
3	28	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	454	490	510	528	545	563	580	598	616	633	648	654	670	698	721	747	775	803	834	863	893	922	950	980	1009	1046	1079	1110	1143	1175	1206	1237	1266	1294	1320	1349	1380	1410	1441	1472	1503	
3	29	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	448	483	503	520	537	555	572	589	607	624	639	645	661	689	711	737	765	792	822	851	880	910	936	966	995	1032	1064	1095	1127	1159	1189	12										

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
3	10	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	620	668	696	719	743	768	792	815	839	863	884	892	913	952	983	1020	1057	1095	1138	1176	1217	1258	1295	1336	1377	1426	1471	1514	1559	1603	1645	1687	1726	1765	1800	1840	1881	1923	1965	2007	2048
3	15	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	586	631	657	679	702	725	748	770	792	815	835	842	863	899	928	963	999	1034	1074	1111	1149	1188	1223	1261	1300	1347	1389	1430	1472	1514	1554	1593	1630	1667	1700	1737	1776	1816	1856	1895	1935
3	20	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	551	594	618	639	661	682	704	725	746	767	786	793	812	846	874	906	940	974	1011	1046	1082	1118	1151	1187	1224	1268	1307	1346	1386	1425	1462	1499	1534	1569	1600	1635	1672	1710	1746	1784	1821
3	25	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	517	556	580	599	619	640	660	679	699	719	736	743	761	793	819	850	881	913	948	980	1014	1048	1079	1113	1147	1189	1225	1261	1299	1336	1371	1405	1438	1471	1500	1533	1567	1603	1637	1672	1707
3	26	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	510	549	572	591	611	631	651	670	690	710	727	733	751	783	808	838	869	901	935	967	1000	1035	1065	1098	1132	1173	1209	1245	1282	1318	1353	1387	1419	1451	1480	1513	1547	1581	1615	1650	1684
3	27	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	503	542	564	583	603	623	642	661	680	700	717	723	741	772	797	827	858	888	923	954	987	1021	1050	1083	1117	1157	1193	1228	1264	1300	1334	1368	1400	1432	1460	1492	1526	1560	1594	1628	1661
3	28	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	496	534	557	575	595	614	634	652	671	690	707	714	731	762	786	816	846	876	910	941	973	1007	1036	1068	1102	1141	1176	1211	1247	1282	1316	1349	1381	1412	1440	1472	1505	1539	1572	1606	1639
3	29	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	489	527	549	567	586	606	625	643	662	681	697	704	721	751	775	804	834	864	897	928	960	993	1022	1054	1086	1125	1160	1194	1230	1265	1298	1331	1362	1392	1420	1451	1484	1517	1550	1583	1616
3	30	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	482	519	541	559	578	597	616	634	652	671	687	694	710	741	764	793	822	852	885	915	946	979	1007	1039	1071	1109	1144	1177	1212	1247	1280	1312	1343	1373	1400	1431	1463	1496	1528	1561	1593
3	33	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	462	497	518	535	553	572	590	607	624	643	658	664	680	709	732	759	787	815	847	876	906	937	964	994	1025	1062	1095	1127	1160	1193	1225	1256	1285	1314	1340	1369	1400	1432	1463	1494	1525
3	0	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	476	532	564	586	602	617	633	650	665	678	703	723	742	760	780	804	821	842	861	883	912	946	982	1017	1053	1092	1127	1175	1209	1251	1305	1352	1395	1438	1471	1524	1567	1610	1653	1697	1740
3	5	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	452	505	536	557	572	586	601	617	632	644	668	687	705	722	741	764	780	800	818	839	866	899	933	966	1000	1037	1071	1116	1149	1188	1240	1284	1325	1366	1397	1448	1489	1529	1570	1612	1653
3	10	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	428	479	508	527	542	555	570	585	598	610	633	651	668	684	702	724	739	758	775	795	821	851	884	915	948	983	1014	1057	1088	1126	1174	1217	1255	1294	1324	1372	1410	1449	1488	1527	1566
3	15	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	405	452	479	498	512	524	538	552	565	576	598	615	631	646	663	683	698	716	732	751	775	804	835	864	895	928	958	999	1028	1063	1109	1148	1186	1222	1250	1295	1332	1368	1405	1442	1479
3	20	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	381	426	451	469	482	494	506	520	532	542	562	578	594	608	624	643	657	674	689	706	730	757	786	814	842	874	902	940	967	1001	1044	1082	1116	1150	1177	1219	1254	1288	1322	1358	1392
3	25	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	357	399	423	439	451	463	475	487	499	508	527	542	556	570	585	603	616	631	646	662	684	709	736	763	790	818	845	881	907	938	979	1014	1046	1078	1113	1145	1170	1200	1230	1263	1295
3	26	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	352	394	417	434	445	457	468	481	492	502	520	535	549	562	577	595	608	623	637	653	675	700	727	753	779	808	834	869	895	926	966	1000	1032	1064	1089	1126	1160	1191	1223	1256	1288
3	27	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	347	388	412	428	439	450	462	474	485	495	513	528	542	555	569	587	599	615	629	645	666	691	717	742	769	797	823	858	883	913	953	987	1018	1050	1074	1113	1144	1175	1207	1239	1270
3	28	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	343	383	406	422	433	444	456	468	479	488	506	521	534	547	562	579	593	606	620	636	657	681	707	732	758	786	811	846	870	901	940	973	1004	1035	1059	1097	1128	1159	1190	1222	1253
3	29	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	338	378	400	416	427	438	449	461	472	481	499	513	527	540	554	571	583	598	611	626	648	672	697	722	748	778	800	834	858	888	920	960	1001	1044	1082	1113	1144	1175	1205	1235	
3	30	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	333	372	395	410	421	432	443	455	465	475	492	506	519	532	546	563	575	589	603	618	638	662	687	712	737	764	789	822	846	876	913	946	976	1007	1030	1067	1097	1127	1157	1188	1218
3	33	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	319	356	378	393	403	413	424	435	446	454	471	484	497	509	523	539	550	564	577	592	611	634	658	681	706	732	755	787	810	838	874	906	935	963	986	1021	1050	1079	1108	1137	1166
3	0	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	498	558	591	614	630	647	663	681	696	711	737	758	778	796	817	843	860	882	902	925	956	991	1028	1066	1103	1144	1180	1231	1266	1310	1367	1417	1462	1507	1541	1596	1641	1686	1731	1778	1823
3	5	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	473	530	561	583	598	615	630	647	661	675	700	720	739	756	776	801	817	838	857	879	908	941	977	1013	1048	1087	1121	1169	1203	1244	1299	1346	1389	1432	1464	1516	1559	1602	1644	1689	1732
3	10	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	448	502	532	553	567	582	597	613	626	640	663	682	700	716	735	759	774	794	812	832	860	892	925	959	993	1030	1062	1108	1139	1179	1230	1275	1316	1356	1387	1436	1477	1517	1558	1600	1641
3	15	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	423	474	502	522	535	550	564	579	592	604	626	644	661	677	694	717	731	750	767	786	813	842	874	906	938	972	1003	1046	1076	1113	1162	1204	1243	1281	1310	1357	1395	1433	1471	1511	1550
3	20	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	398	446	473	491	504	518	530	545	557	569	590	606	622	637	654	674	688	706	722	740	765	793	822	853	882	915	944	985	1013	1048	1094	1134	1170	1206	1233	1277	1313	1349	1385	1422	1458
3	25	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	373	418	443	460	472	485	497	511	522	533	553	568	583	597	613	632	645	661	676	694	717	743	771	799	827	858	885	923	949	982	1025	1063	1096	1130	1156	1197	1231	1264	1298	1333	1367
3	26	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	369	413	437	454	466	479	491	504	515	526	545	561	576	589	605	624	636	653	667	684	707	733	761	789	816	847	873	911	937	969	1012	1049	1082	1115	1140	1181	1214	1248	1281	1316	1349
3	27	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	364	407	431	448	460	472	484	497	508	519	538	553	568	581	596	615	628	644	658	675	698	723	750	778	805	835	861	899	924	956	988	1034	1067	1100	1125	1165	1198	1231	1264	1298	1331
3	28	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	359	402	426	442	454	466	477	490	501	512	531	546	560	573	588	607	619	635	649	666	688	714	740	768	794	824	850	886	912	943	984	1020	1053	1085	1110	1149	1182	1214	1246	1280	1313
3	29	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	354	396	420	436</																																					

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40		
3	30	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	381	426	451	469	482	494	507	520	532	542	563	579	594	608	624	643	657	673	689	706	730	757	785	814	843	874	902	940	967	1000	1044	1082	1116	1151	1177	1219	1253	1288	1322	1357	1392		
3	33	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	364	407	431	449	461	473	485	498	509	519	539	554	568	582	598	616	628	645	659	676	699	724	752	779	807	836	863	900	925	957	1000	1036	1069	1101	1126	1166	1199	1233	1266	1299	1332		
3	0	Taxicab Vehicle-for-Hire 1	2741																																										
3	5	Taxicab Vehicle-for-Hire 1	2604																																										
3	10	Taxicab Vehicle-for-Hire 1	2467																																										
3	15	Taxicab Vehicle-for-Hire 1	2330																																										
3	20	Taxicab Vehicle-for-Hire 1	2193																																										
3	25	Taxicab Vehicle-for-Hire 1	2056																																										
3	26	Taxicab Vehicle-for-Hire 1	2028																																										
3	27	Taxicab Vehicle-for-Hire 1	2001																																										
3	28	Taxicab Vehicle-for-Hire 1	1974																																										
3	29	Taxicab Vehicle-for-Hire 1	1946																																										
3	30	Taxicab Vehicle-for-Hire 1	1919																																										
3	33	Taxicab Vehicle-for-Hire 1	1836																																										
3	0	Taxicab Vehicle-for-Hire 2	3813																																										
3	5	Taxicab Vehicle-for-Hire 2	3622																																										
3	10	Taxicab Vehicle-for-Hire 2	3432																																										
3	15	Taxicab Vehicle-for-Hire 2	3241																																										
3	20	Taxicab Vehicle-for-Hire 2	3050																																										
3	25	Taxicab Vehicle-for-Hire 2	2860																																										
3	26	Taxicab Vehicle-for-Hire 2	2822																																										
3	27	Taxicab Vehicle-for-Hire 2	2783																																										
3	28	Taxicab Vehicle-for-Hire 2	2745																																										
3	29	Taxicab Vehicle-for-Hire 2	2707																																										
3	30	Taxicab Vehicle-for-Hire 2	2669																																										
3	33	Taxicab Vehicle-for-Hire 2	2555																																										
3	0	Taxicab Vehicle-for-Hire 3	4886																																										
3	5	Taxicab Vehicle-for-Hire 3	4642																																										
3	10	Taxicab Vehicle-for-Hire 3	4397																																										
3	15	Taxicab Vehicle-for-Hire 3	4153																																										
3	20	Taxicab Vehicle-for-Hire 3	3909																																										
3	25	Taxicab Vehicle-for-Hire 3	3664																																										
3	26	Taxicab Vehicle-for-Hire 3	3616																																										
3	27	Taxicab Vehicle-for-Hire 3	3567																																										
3	28	Taxicab Vehicle-for-Hire 3	3518																																										
3	29	Taxicab Vehicle-for-Hire 3	3469																																										
3	30	Taxicab Vehicle-for-Hire 3	3420																																										
3	33	Taxicab Vehicle-for-Hire 3	3274																																										
3	0	Taxicab Vehicle-for-Hire 4	5958																																										
3	5	Taxicab Vehicle-for-Hire 4	5660																																										
3	10	Taxicab Vehicle-for-Hire 4	5362																																										
3	15	Taxicab Vehicle-for-Hire 4	5064																																										
3	20	Taxicab Vehicle-for-Hire 4	4766																																										
3	25	Taxicab Vehicle-for-Hire 4	4468																																										
3	26	Taxicab Vehicle-for-Hire 4	4409																																										
3	27	Taxicab Vehicle-for-Hire 4	4349																																										
3	28	Taxicab Vehicle-for-Hire 4	4290																																										
3	29	Taxicab Vehicle-for-Hire 4	4230																																										
3	30	Taxicab Vehicle-for-Hire 4	4171																																										
3	33	Taxicab Vehicle-for-Hire 4	3992																																										
4	0	Accessible Vehicle-for-Hire 1	744	774	820	862	909	954	998	1042	1091	1136	1181	1226	1271	1317																													
4	5	Accessible Vehicle-for-Hire 1	707	735	779	819	864	906	948	990	1036	1079	1122	1165	1207	1251																													
4	10	Accessible Vehicle-for-Hire 1	670	697	738	776	818	859	898	938	982	1022	1063	1103	1144	1185																													
4	15	Accessible Vehicle-for-Hire 1	632	658	697	733	773	811	848	886	927	966	1004	1042	1080	1119																													
4	20	Accessible Vehicle-for-Hire 1	595	619	656	690	727	763	798	834	873	909	945	981	1017	1054																													
4	25	Accessible Vehicle-for-Hire 1	558																																										

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TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40			
4	10	Limousine Vehicle-for-Hire 2	1642																																											
4	15	Limousine Vehicle-for-Hire 2	1551																																											
4	20	Limousine Vehicle-for-Hire 2	1460																																											
4	25	Limousine Vehicle-for-Hire 2	1369																																											
4	26	Limousine Vehicle-for-Hire 2	1350																																											
4	27	Limousine Vehicle-for-Hire 2	1332																																											
4	28	Limousine Vehicle-for-Hire 2	1314																																											
4	29	Limousine Vehicle-for-Hire 2	1296																																											
4	30	Limousine Vehicle-for-Hire 2	1277																																											
4	33	Limousine Vehicle-for-Hire 2	1223																																											
4	0	Limousine Vehicle-for-Hire 3	1899																																											
4	5	Limousine Vehicle-for-Hire 3	1804																																											
4	10	Limousine Vehicle-for-Hire 3	1709																																											
4	15	Limousine Vehicle-for-Hire 3	1614																																											
4	20	Limousine Vehicle-for-Hire 3	1519																																											
4	25	Limousine Vehicle-for-Hire 3	1424																																											
4	26	Limousine Vehicle-for-Hire 3	1405																																											
4	27	Limousine Vehicle-for-Hire 3	1386																																											
4	28	Limousine Vehicle-for-Hire 3	1367																																											
4	29	Limousine Vehicle-for-Hire 3	1348																																											
4	30	Limousine Vehicle-for-Hire 3	1329																																											
4	33	Limousine Vehicle-for-Hire 3	1272																																											
4	0	Limousine Vehicle-for-Hire 4	1992																																											
4	5	Limousine Vehicle-for-Hire 4	1892																																											
4	10	Limousine Vehicle-for-Hire 4	1793																																											
4	15	Limousine Vehicle-for-Hire 4	1693																																											
4	20	Limousine Vehicle-for-Hire 4	1594																																											
4	25	Limousine Vehicle-for-Hire 4	1494																																											
4	26	Limousine Vehicle-for-Hire 4	1474																																											
4	27	Limousine Vehicle-for-Hire 4	1454																																											
4	28	Limousine Vehicle-for-Hire 4	1434																																											
4	29	Limousine Vehicle-for-Hire 4	1414																																											
4	30	Limousine Vehicle-for-Hire 4	1394																																											
4	33	Limousine Vehicle-for-Hire 4	1335																																											
4	0	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	636	686	714	739	763	789	813	838	862	886	908	917	939	979	1009	1047	1087	1126	1168	1207	1249	1293	1330	1372	1414	1466	1511	1556	1601	1646	1689	1732	1772	1812	1849	1889	1932	1975	2018	2061	2104			
4	5	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	604	652	678	702	725	750	772	796	819	842	863	871	892	930	959	995	1033	1070	1110	1147	1187	1228	1263	1303	1343	1393	1435	1478	1521	1564	1605	1645	1683	1721	1757	1795	1835	1876	1917	1958	1999			
4	10	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	572	617	643	665	687	710	732	754	776	797	817	825	845	881	908	942	978	1013	1051	1086	1124	1164	1197	1235	1273	1319	1360	1400	1441	1481	1520	1559	1595	1631	1664	1700	1739	1777	1816	1855	1894			
4	15	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	541	583	607	628	649	671	691	712	733	753	772	779	798	832	858	890	924	957	993	1026	1062	1099	1130	1166	1202	1246	1284	1323	1361	1399	1436	1472	1506	1540	1572	1606	1642	1679	1715	1752	1788			
4	20	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	509	549	571	591	610	631	650	670	690	709	726	734	751	783	807	838	870	901	934	966	999	1034	1064	1098	1131	1173	1209	1245	1281	1317	1351	1386	1418	1450	1479	1511	1546	1580	1614	1649	1683			
4	25	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	477	514	535	554	572	592	610	628	646	664	681	688	704	734	757	785	815	844	876	905	937	970	997	1029	1060	1099	1133	1167	1201	1234	1267	1299	1329	1359	1387	1417	1449	1481	1513	1546	1578			
4	26	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	471	508	528	547	565	584	602	620	638	656	672	679	695	724	747	775	804	833	864	893	924	957	984	1015	1046	1085	1118	1151	1185	1218	1250	1282	1311	1341	1368	1398	1430	1461	1493	1525	1557			
4	27	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	464	501	521	539	557	576	593	612	629	647	663	669	685	715	737	764	794	822	853	881	912	944	971	1002	1032	1070	1103	1136	1169	1202	1233	1264	1294	1323	1350	1379	1410	1442	1473	1505	1536			
4	28	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	458	494	514	532	549	568	585	603	621	638	654	660	676	705	726	754	783	811	841	869	899	931	958	988	1018	1056	1088	1120	1153	1185	1216	1247	1276	1305	1331	1360	1391	1422	1453	1484	1515			
4	29	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	452	487	507	525	542	560	577	595	612	629	645	651	667	695	716	743	772	799	829	857	887	918	944	974	1004	1041	1073	1105	1137	1169	1199	1230	1258	1287	1313	1341	1372	1402	1433	1463	1494			
4	30	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	445	480	500	517	534	552	569	587	603	620	636	642	657	685	706	733	761	788	818	845	874	905	931	960	990	1026	1058	1089	1121	1152	1182	1212	1240	1268	1294	1322	1352	1382	1413	1443	1473			
4	33	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	426	460	478	495	511	529	545	561	578	594	608	614	629	656	676	701	728	754	783	809	837	866	891	919	947	982	1012	1043	1073	1103	1132	1160	1187	1214	1239	1266	1294	1323	1352	1381	1410			
4	0	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	667	718	748	774	800	826	851	878	903	928	951	960																																

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	
4	30	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	467	503	524	542	560	578	596	615	632	650	666	672	688	717	740	768	797	825	856	885	916	948	976	1007	1037	1075	1108	1141	1174	1207	1239	1270	1300	1329	1356	1385	1417	1448	1480	1511	1543	
4	33	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	447	481	501	519	536	553	570	588	605	622	637	643	659	687	708	735	762	790	819	848	877	907	934	963	993	1029	1061	1092	1124	1156	1186	1216	1244	1272	1298	1326	1356	1386	1416	1447	1477	
4	0	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	697	751	782	810	836	864	890	918	944	971	995	1004	1028	1072	1105	1147	1190	1233	1279	1322	1368	1416	1457	1503	1549	1605	1655	1704	1754	1803	1850	1897	1941	1985	2025	2069	2116	2163	2210	2257	2305	
4	5	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	662	713	743	769	794	821	845	872	897	922	945	954	977	1018	1050	1090	1130	1171	1215	1256	1300	1345	1384	1428	1472	1525	1572	1619	1666	1713	1757	1802	1844	1886	1924	1966	2010	2055	2099	2144	2190	
4	10	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	627	676	704	729	752	778	801	826	850	874	895	904	925	965	994	1032	1071	1110	1151	1190	1231	1274	1311	1353	1394	1444	1489	1534	1579	1623	1665	1707	1747	1786	1822	1862	1904	1947	1989	2031	2074	
4	15	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	592	638	665	688	711	734	756	780	802	825	846	853	874	911	939	975	1011	1048	1087	1124	1163	1204	1238	1278	1317	1364	1407	1448	1491	1533	1572	1612	1650	1687	1721	1759	1799	1839	1878	1918	1959	
4	20	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	558	601	626	648	669	691	712	734	755	777	796	803	822	858	884	918	952	986	1023	1058	1094	1133	1166	1202	1239	1284	1324	1363	1403	1442	1480	1518	1553	1588	1620	1655	1693	1730	1768	1806	1844	
4	25	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	523	563	586	607	627	648	667	688	708	728	746	753	771	804	829	860	892	925	959	991	1026	1062	1093	1127	1162	1204	1241	1278	1315	1352	1387	1423	1456	1489	1519	1552	1587	1622	1657	1693	1729	
4	26	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	516	556	579	599	619	639	659	679	699	719	736	743	761	793	818	849	881	912	946	978	1012	1048	1078	1112	1146	1188	1225	1261	1298	1334	1369	1404	1436	1469	1498	1531	1566	1601	1635	1670	1706	
4	27	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	509	548	571	591	610	631	650	670	689	709	726	733	750	783	807	837	869	900	934	965	999	1034	1064	1097	1131	1172	1208	1244	1280	1316	1350	1385	1417	1449	1478	1510	1545	1579	1613	1648	1683	
4	28	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	502	541	563	583	602	622	641	661	680	699	716	723	740	772	796	826	857	888	921	952	985	1020	1049	1082	1115	1156	1192	1227	1263	1298	1332	1366	1398	1429	1458	1490	1524	1557	1591	1625	1660	
4	29	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	495	533	555	575	594	613	632	652	670	689	706	713	730	761	785	814	845	875	908	939	971	1005	1034	1067	1100	1140	1175	1210	1245	1280	1313	1347	1378	1409	1438	1469	1502	1536	1569	1602	1637	
4	30	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	488	526	547	567	585	605	623	643	661	680	696	703	720	750	773	803	833	863	895	925	958	991	1020	1052	1084	1123	1158	1193	1228	1262	1295	1328	1359	1389	1417	1448	1481	1514	1547	1580	1613	
4	33	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	467	503	524	543	560	579	596	615	632	651	667	673	689	718	740	768	797	826	857	886	917	949	976	1007	1038	1075	1109	1142	1175	1208	1239	1271	1300	1330	1357	1386	1418	1449	1481	1512	1544	
4	0	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	727	784	816	845	872	901	929	958	985	1013	1038	1048	1073	1118	1153	1196	1242	1286	1334	1380	1428	1477	1520	1568	1616	1675	1727	1778	1830	1882	1931	1980	2026	2071	2113	2159	2208	2257	2306	2356	2405	
4	5	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	691	745	775	803	828	856	883	910	936	962	986	996	1019	1062	1095	1136	1180	1222	1267	1311	1357	1403	1444	1490	1535	1591	1641	1689	1738	1788	1834	1881	1925	1967	2007	2051	2098	2141	2191	2238	2285	
4	10	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	654	706	734	760	785	811	836	862	886	912	934	943	966	1006	1038	1076	1118	1157	1201	1242	1285	1329	1368	1411	1454	1507	1554	1600	1647	1694	1738	1782	1823	1864	1902	1943	1988	2031	2075	2120	2164	
4	15	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	618	666	694	718	741	766	790	814	837	861	882	891	912	950	980	1017	1056	1093	1134	1173	1214	1255	1292	1333	1374	1424	1468	1511	1555	1600	1641	1683	1722	1760	1796	1835	1877	1918	1960	2003	2044	
4	20	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	582	627	653	676	698	721	743	766	788	810	830	838	858	894	922	957	994	1029	1067	1104	1142	1182	1216	1254	1293	1340	1382	1422	1464	1506	1545	1584	1621	1657	1690	1727	1766	1806	1845	1885	1924	
4	25	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	545	588	612	634	654	676	697	718	739	760	778	786	805	838	865	897	931	964	1000	1035	1071	1108	1140	1176	1212	1256	1295	1333	1372	1411	1448	1485	1519	1555	1593	1635	1676	1718	1762	1804		
4	26	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	538	580	604	625	645	667	687	709	729	750	768	776	794	827	853	885	919	952	987	1021	1057	1093	1125	1160	1196	1239	1278	1316	1354	1393	1429	1465	1499	1533	1564	1598	1634	1670	1706	1743	1780	
4	27	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	531	572	596	617	637	658	678	699	719	739	758	765	783	816	842	873	907	939	974	1007	1042	1078	1110	1145	1180	1223	1261	1298	1336	1374	1410	1445	1479	1512	1542	1576	1612	1648	1683	1720	1756	
4	28	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	523	564	588	608	628	649	669	690	709	729	747	755	773	805	830	861	894	926	960	994	1028	1063	1094	1125	1160	1203	1243	1280	1318	1355	1390	1426	1459	1491	1521	1554	1590	1625	1660	1696	1732	
4	29	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	516	557	579	600	619	640	660	680	699	719	737	744	762	794	819	849	882	913	947	980	1014	1049	1079	1113	1147	1189	1226	1262	1299	1336	1371	1406	1438	1470	1500	1533	1568	1602	1637	1673	1708	
4	30	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	509	549	571	591	610	631	650	671	689	709	727	734	751	783	807	837	869	900	934	966	1000	1034	1064	1098	1131	1172	1209	1245	1281	1317	1352	1386	1418	1450	1479	1511	1546	1580	1614	1649	1683	
4	33	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	487	525	547	566	584	604	622	642	660	679	695	702	719	749	773	801	823	862	894	925	957	990	1018	1051	1083	1122	1157	1191	1226	1261	1294	1327	1357	1388	1416	1447	1479	1512	1545	1579	1611	
4	0	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	501	562	594	617	634	651	668	685	700	715	741	762	782	801	823	847	866	887	907	930	962	996	1034	1072	1110	1151	1188	1239	1275	1318	1357	1396	1436	1471	1516	1551	1606	1652	1697	1743	1788	1833
4	5	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	476	534	564	586	602	618	635	651	665	679	704	724	743	761	782	805	823	843	862	883	914	946	982	1018	1054	1093	1129	1177	1211	1252	1306	1355	1397	1440	1473	1526	1569	1612	1656	1699	1741	
4	10	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	451	506	535	555	571	586	601	616	630	643	667	686	704	721	741	762	779	798	816	837	866	896	931	965	999	1036	1069	1115	1147	1186	1237	1283	1324	1364	1396	1445	1487	1527	1569	1609	1650	
4	15	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	426	478	505	524	539	553	568	582	595	608	630	648	665	681	700	720	736	754	771	790	818	847	879	911	943	978	1010	1053	1084	1120	1161	1209	1252	1289	1318	1365	1404	1442	1482	1520	1558	
4	20	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	401	450	475	494	507	521	534	548	560	572	593	610	626	641	658	678	693	710	726	744	770	797	827	858	888	921	950	991	1020	1054	1100	1141	1177	1213	1241	1285	1322	1358	1394	1430	1466	
4	25	Passenger Vehicle																																										

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TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	
4	10	Taxicab Vehicle-for-Hire 4	5695																																									
4	15	Taxicab Vehicle-for-Hire 4	5379																																									
4	20	Taxicab Vehicle-for-Hire 4	5062																																									
4	25	Taxicab Vehicle-for-Hire 4	4746																																									
4	26	Taxicab Vehicle-for-Hire 4	4683																																									
4	27	Taxicab Vehicle-for-Hire 4	4619																																									
4	28	Taxicab Vehicle-for-Hire 4	4556																																									
4	29	Taxicab Vehicle-for-Hire 4	4493																																									
4	30	Taxicab Vehicle-for-Hire 4	4430																																									
4	33	Taxicab Vehicle-for-Hire 4	4240																																									
Commuter	0	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	755	814	847	877	906	936	965	994	1024	1052	1077	1088	1114	1161	1198	1243	1289	1336	1386	1433	1484	1533	1579	1629	1678	1740	1793	1846	1900	1954	2004	2057	2104	2151	2194	2242	2293	2345	2395	2446	2498	
Commuter	5	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	717	773	805	833	861	889	917	944	973	999	1023	1034	1058	1103	1138	1181	1225	1269	1317	1361	1410	1456	1500	1548	1594	1653	1703	1754	1805	1856	1904	1954	1999	2043	2084	2130	2178	2228	2275	2324	2373	
Commuter	10	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	679	733	762	789	815	842	868	895	922	947	969	979	1003	1045	1078	1119	1160	1202	1247	1290	1336	1380	1421	1466	1510	1566	1614	1661	1710	1759	1804	1851	1894	1936	1975	2018	2064	2110	2155	2201	2248	
Commuter	15	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	642	692	720	745	770	796	820	845	870	894	915	925	947	987	1018	1057	1096	1136	1178	1218	1261	1303	1342	1385	1426	1479	1524	1569	1615	1661	1703	1748	1788	1828	1865	1906	1949	1993	2036	2079	2123	
Commuter	20	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	604	651	678	702	725	749	772	795	819	842	862	870	891	929	958	994	1031	1069	1109	1146	1187	1226	1263	1303	1342	1392	1434	1477	1520	1563	1603	1646	1683	1721	1755	1794	1834	1876	1916	1957	1998	
Commuter	25	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	566	610	635	658	679	702	724	745	768	789	808	816	835	871	898	932	967	1002	1039	1075	1113	1150	1184	1222	1258	1305	1345	1384	1425	1465	1503	1543	1578	1613	1645	1681	1720	1759	1796	1834	1873	
Commuter	26	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	559	602	627	649	670	693	714	736	758	778	797	805	824	859	887	920	954	989	1026	1060	1098	1134	1168	1205	1242	1288	1327	1366	1406	1446	1483	1522	1557	1592	1624	1659	1697	1735	1772	1810	1849	
Commuter	27	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	551	594	618	640	661	683	704	726	748	768	786	794	813	848	875	907	941	975	1012	1046	1083	1119	1153	1189	1225	1270	1309	1348	1387	1426	1463	1502	1536	1570	1602	1637	1674	1712	1748	1786	1824	
Commuter	28	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	544	586	610	631	652	674	695	716	737	757	775	783	802	836	863	895	928	962	998	1032	1068	1104	1137	1173	1208	1253	1291	1329	1368	1407	1443	1481	1515	1549	1580	1614	1651	1688	1724	1761	1799	
Commuter	29	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	536	578	601	623	643	665	685	706	727	747	765	772	791	824	851	883	915	949	984	1017	1054	1088	1121	1157	1191	1235	1273	1311	1349	1387	1423	1460	1494	1527	1558	1592	1628	1665	1700	1737	1774	
Commuter	30	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	528	570	593	614	634	655	675	696	717	736	754	762	780	813	839	870	902	935	970	1003	1039	1073	1105	1140	1175	1218	1255	1292	1330	1368	1403	1440	1473	1506	1536	1569	1605	1641	1676	1712	1749	
Commuter	33	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	506	545	567	588	607	627	647	666	686	705	722	729	746	778	803	833	864	895	929	960	994	1027	1058	1091	1124	1166	1201	1237	1273	1309	1343	1378	1410	1441	1470	1502	1536	1571	1605	1639	1674	
Commuter	0	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	791	852	888	918	949	980	1011	1042	1072	1102	1129	1140	1167	1217	1255	1302	1351	1399	1452	1501	1554	1606	1654	1706	1758	1823	1879	1934	1991	2047	2100	2155	2204	2254	2299	2348	2402	2456	2509	2563	2617	
Commuter	5	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	751	809	844	872	902	931	960	990	1018	1047	1073	1083	1109	1156	1192	1237	1283	1329	1379	1426	1476	1526	1571	1621	1670	1732	1785	1837	1891	1945	1995	2047	2094	2141	2184	2231	2282	2333	2384	2435	2486	
Commuter	10	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	712	767	799	826	854	882	910	938	965	992	1016	1026	1050	1095	1129	1172	1216	1259	1307	1351	1399	1445	1489	1535	1582	1641	1691	1741	1792	1842	1890	1939	1984	2029	2069	2113	2162	2210	2258	2307	2355	
Commuter	15	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	672	724	755	780	807	833	859	886	911	937	960	969	992	1034	1067	1107	1148	1189	1234	1276	1321	1365	1406	1450	1494	1550	1597	1644	1692	1740	1785	1832	1873	1916	1954	1996	2042	2088	2133	2179	2224	
Commuter	20	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	633	682	710	734	759	784	809	834	858	882	903	912	934	974	1004	1042	1081	1119	1162	1201	1243	1285	1323	1365	1406	1458	1503	1547	1593	1638	1680	1724	1763	1803	1839	1878	1922	1965	2007	2050	2094	
Commuter	25	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	593	639	666	688	712	735	758	781	804	826	847	855	875	913	941	976	1013	1049	1089	1126	1165	1204	1240	1279	1318	1367	1409	1450	1493	1535	1575	1616	1653	1690	1724	1761	1801	1842	1882	1922	1963	
Commuter	26	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	585	630	657	679	702	725	748	771	793	815	835	844	864	901	929	963	1000	1035	1074	1111	1150	1188	1224	1262	1301	1349	1390	1431	1473	1515	1554	1595	1631	1668	1701	1738	1777	1817	1857	1897	1937	
Commuter	27	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	577	622	648	670	693	715	738	761	783	804	824	832	852	888	916	950	986	1021	1060	1096	1134	1172	1207	1245	1283	1331	1372	1412	1453	1494	1533	1573	1609	1645	1678	1714	1753	1793	1832	1871	1910	
Commuter	28	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	570	613	639	661	683	706	728	750	772	793	813	821	840	876	904	937	973	1007	1045	1081	1119	1156	1191	1228	1266	1313	1353	1392	1434	1474	1512	1552	1587	1623	1655	1691	1729	1768	1806	1845	1884	
Commuter	29	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	562	605	630	652	674	696	718	740	762	782	802	809	829	864	891	924	959	993	1031	1066	1103	1140	1174	1211	1248	1294	1334	1373	1414	1453	1491	1530	1565	1600	1632	1667	1705	1744	1781	1820	1858	
Commuter	30	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	554	596	622	643	664	686	708	729	750	771	790	798	817	852	878	911	946	979	1016	1051	1088	1124	1158	1194	1231	1276	1315	1354	1394	1433	1470	1508	1543	1578	1609	1644	1681	1719	1756	1794	1832	
Commuter	33	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	530	571	595	615	636	657	677	698	718	738	756	764	782	815	841	872	905	937	973	1006	1041	1076	1108	1143	1178	1221	1259	1296	1334	1371	1407	1444	1477	1510	1540	1573	1609	1646	1681	1717	1753	
Commuter	0	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	827	891	928	960	992	1025	1057	1089	1121	1152	1180	1191	1220	1272	1312	1362	1412	1463	1518	1570	1625	1679	1730	1784	1838	1906	1964	2022	2081	2140	2195	2253	2305	2356	2403	2455	2512	2568	2623	2679	2736	
Commuter	5	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	786	846	882	912	942	974	1004	1035	1065	1094	1121	1131	1159	1208	1246	1294																										

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Commuter	30	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	604	651	678	701	725	748	772	795	819	841	862	870	891	929	958	995	1032	1068	1109	1147	1187	1226	1263	1303	1343	1392	1435	1477	1520	1563	1604	1646	1683	1721	1756	1793	1835	1876	1916	1957	1998
Commuter	33	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	578	623	649	671	694	716	739	761	784	805	825	833	853	889	917	952	988	1022	1061	1097	1136	1174	1209	1247	1285	1332	1373	1414	1455	1496	1535	1575	1611	1648	1680	1717	1756	1796	1834	1873	1913
Commuter	0	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	575	645	681	709	728	747	766	786	804	820	850	876	899	920	944	972	994	1018	1042	1068	1105	1144	1188	1232	1275	1321	1363	1422	1463	1513	1579	1637	1688	1741	1780	1844	1896	1948	2000	2053	2104
Commuter	5	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	546	613	647	674	692	710	728	747	764	779	807	832	854	874	897	923	944	967	990	1015	1050	1087	1129	1170	1211	1255	1295	1351	1390	1437	1500	1555	1604	1654	1691	1752	1801	1851	1900	1950	1999
Commuter	10	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	517	580	613	638	655	672	689	707	724	738	765	788	809	828	850	875	895	916	938	961	994	1030	1069	1109	1147	1189	1227	1280	1317	1362	1421	1473	1519	1567	1602	1660	1706	1753	1800	1848	1894
Commuter	15	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	489	548	579	603	619	635	651	668	683	697	722	745	764	782	802	826	845	865	886	908	939	972	1010	1047	1084	1123	1159	1209	1244	1286	1342	1391	1435	1480	1513	1567	1612	1656	1700	1745	1788
Commuter	20	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	460	516	545	567	582	598	613	629	643	656	680	701	719	736	755	778	795	814	834	854	884	915	950	986	1020	1057	1090	1138	1170	1210	1263	1310	1350	1393	1424	1475	1517	1558	1600	1642	1683
Commuter	25	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	431	484	511	532	546	560	574	589	603	615	637	657	674	690	708	729	745	763	781	801	829	858	891	924	956	991	1022	1066	1097	1135	1184	1228	1266	1306	1335	1383	1422	1461	1500	1540	1578
Commuter	26	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	425	477	504	525	539	553	567	582	595	607	629	648	665	681	699	719	736	753	771	790	818	847	879	912	943	978	1009	1052	1083	1120	1168	1211	1249	1288	1317	1365	1403	1442	1480	1519	1557
Commuter	27	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	420	471	497	518	531	545	559	574	587	599	620	639	656	672	689	710	726	743	761	780	807	835	867	899	931	964	995	1038	1068	1104	1153	1195	1232	1271	1299	1346	1384	1422	1460	1499	1536
Commuter	28	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	414	464	490	510	524	538	552	566	579	590	612	631	647	662	680	700	716	733	750	769	796	824	855	887	918	951	981	1024	1053	1089	1137	1179	1215	1254	1282	1328	1365	1403	1440	1478	1515
Commuter	29	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	408	458	484	503	517	530	544	558	571	582	603	622	638	653	670	690	706	723	740	758	785	812	843	875	905	938	968	1010	1039	1074	1121	1162	1198	1236	1264	1309	1346	1383	1420	1458	1494
Commuter	30	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	402	451	477	496	510	523	536	550	563	574	595	613	629	644	661	680	696	713	729	748	773	801	832	862	892	925	954	995	1024	1059	1105	1146	1182	1219	1246	1291	1327	1364	1400	1437	1473
Commuter	33	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	385	432	456	475	488	500	513	527	539	549	569	587	602	616	632	651	666	682	698	716	740	766	796	825	854	885	913	953	980	1014	1058	1097	1131	1166	1193	1235	1270	1305	1340	1376	1410
Commuter	0	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	603	675	714	742	762	782	803	824	843	859	891	917	942	964	989	1019	1042	1067	1091	1119	1157	1199	1244	1290	1335	1384	1428	1489	1532	1585	1654	1715	1769	1824	1864	1932	1987	2040	2095	2150	2204
Commuter	5	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	573	641	678	705	724	743	763	783	801	816	846	871	895	916	940	968	990	1014	1036	1063	1099	1139	1182	1225	1268	1315	1357	1415	1455	1506	1571	1629	1681	1733	1771	1835	1888	1938	1990	2042	2094
Commuter	10	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	543	607	643	668	686	704	723	742	759	773	802	825	848	868	890	917	938	960	982	1007	1041	1079	1120	1161	1201	1246	1285	1340	1379	1426	1489	1543	1592	1642	1678	1739	1788	1836	1885	1935	1984
Commuter	15	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	513	574	607	631	648	665	683	700	717	730	757	779	801	819	841	866	886	907	927	951	983	1019	1057	1096	1135	1176	1214	1266	1302	1347	1406	1458	1504	1550	1584	1642	1689	1734	1781	1827	1873
Commuter	20	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	482	540	571	594	610	626	642	659	674	687	713	734	754	771	791	815	834	854	873	895	926	959	995	1032	1068	1107	1142	1191	1226	1268	1323	1372	1415	1459	1491	1546	1590	1632	1676	1720	1763
Commuter	25	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	452	506	535	556	571	586	602	618	632	644	668	688	706	723	742	764	781	800	818	839	868	899	933	967	1001	1038	1071	1117	1149	1189	1240	1286	1338	1398	1449	1490	1530	1571	1612	1653	
Commuter	26	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	446	499	528	549	564	579	594	610	624	636	659	679	697	713	732	754	771	790	807	828	856	887	921	955	988	1024	1057	1102	1134	1173	1224	1269	1309	1350	1379	1430	1470	1510	1550	1591	1631
Commuter	27	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	440	493	521	542	556	571	586	602	615	627	650	669	688	704	722	744	761	779	796	817	845	875	908	942	975	1010	1042	1087	1118	1157	1207	1252	1291	1332	1361	1410	1451	1489	1529	1569	1609
Commuter	28	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	434	486	514	534	549	565	578	593	607	618	642	660	678	694	712	734	750	768	786	806	833	863	896	929	961	996	1028	1072	1103	1141	1191	1235	1274	1313	1342	1391	1431	1469	1508	1548	1587
Commuter	29	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	428	479	507	527	541	553	570	585	599	610	633	651	669	684	702	723	740	758	775	794	821	851	883	916	948	983	1014	1057	1088	1125	1174	1218	1256	1295	1323	1372	1411	1448	1487	1526	1565
Commuter	30	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	422	472	500	519	533	547	562	577	590	601	624	642	659	675	692	713	729	747	764	783	810	839	871	903	934	969	1000	1042	1072	1109	1158	1200	1238	1277	1305	1352	1391	1428	1466	1505	1543
Commuter	33	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	404	452	478	497	511	524	538	552	565	576	597	614	631	646	663	683	698	715	731	750	775	803	833	864	894	927	957	998	1026	1062	1108	1149	1185	1222	1249	1294	1331	1367	1404	1440	1477
Commuter	0	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	630	706	746	776	797	818	839	861	881	898	931	959	984	1007	1034	1065	1089	1115	1141	1170	1210	1253	1301	1349	1396	1447	1493	1557	1602	1657	1730	1793	1849	1907	1949	2019	2071	2137	2191	2248	2305
Commuter	5	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	598	671	709	737	757	777	797	818	837	853	884	911	935	957	982	1012	1035	1059	1084	1111	1149	1190	1236	1282	1326	1375	1418	1479	1522	1574	1643	1703	1757	1812	1852	1918	1973	2026	2081	2136	2190
Commuter	10	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	567	635	671	698	717	736	755	775	793	808	838	863	886	906	931	958	980	1003	1027	1053	1089	1128	1171	1214	1256	1302	1344	1401	1442	1491	1557	1614	1664	1716	1754	1817	1869	1920	1972	2023	2074
Commuter	15	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	535	600	634	660	677	695	713	732	749	763	791	815	836	856	879	905	926	948	970	994	1028	1065	1106	1147	1187	1230	1269	1323	1362	1408	1470	1524	1572	1621	1657	1716	1765	1813	1862	1911	1959
Commuter	20	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	504	565	597	621	638	654	671	689	705	718	745	767	787	806	827	852	871	892	913	936	968																				

2017 BASIC RATE TABLE

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40			
1	0	Accessible Vehicle-for-Hire 1	1176	1229	1303	1371	1448	1520	1590	1662	1745	1816	1890	1963	2037	2112																														
1	5	Accessible Vehicle-for-Hire 1	1117	1168	1238	1302	1376	1444	1510	1579	1658	1725	1795	1865	1935	2006																														
1	10	Accessible Vehicle-for-Hire 1	1058	1106	1173	1234	1303	1368	1431	1496	1570	1634	1701	1767	1833	1901																														
1	15	Accessible Vehicle-for-Hire 1	1000	1045	1108	1165	1231	1292	1351	1413	1483	1544	1606	1669	1731	1795																														
1	20	Accessible Vehicle-for-Hire 1	941	983	1042	1097	1158	1216	1272	1330	1396	1453	1512	1570	1630	1690																														
1	25	Accessible Vehicle-for-Hire 1	882	922	977	1028	1086	1140	1192	1246	1309	1362	1417	1472	1528	1584																														
1	26	Accessible Vehicle-for-Hire 1	870	909	964	1015	1072	1125	1177	1230	1291	1344	1399	1453	1507	1563																														
1	27	Accessible Vehicle-for-Hire 1	858	897	951	1001	1057	1110	1161	1213	1274	1326	1380	1433	1487	1542																														
1	28	Accessible Vehicle-for-Hire 1	847	885	938	987	1043	1094	1145	1197	1256	1308	1361	1413	1467	1521																														
1	29	Accessible Vehicle-for-Hire 1	835	873	925	973	1028	1079	1129	1180	1239	1289	1342	1394	1446	1500																														
1	30	Accessible Vehicle-for-Hire 1	823	860	912	960	1014	1064	1113	1163	1221	1271	1323	1374	1426	1478																														
1	33	Accessible Vehicle-for-Hire 1	788	823	873	919	970	1018	1065	1114	1169	1217	1266	1315	1365	1415																														
1	0	Accessible Vehicle-for-Hire 2	1239	1295	1373	1445	1526	1601	1676	1751	1838	1914	1991	2069	2146	2226																														
1	5	Accessible Vehicle-for-Hire 2	1177	1230	1304	1373	1450	1521	1592	1663	1746	1818	1891	1966	2039	2115																														
1	10	Accessible Vehicle-for-Hire 2	1115	1165	1236	1300	1373	1441	1508	1576	1654	1723	1792	1862	1931	2003																														
1	15	Accessible Vehicle-for-Hire 2	1053	1101	1167	1228	1297	1361	1425	1488	1562	1627	1692	1759	1824	1892																														
1	20	Accessible Vehicle-for-Hire 2	991	1036	1098	1156	1221	1281	1341	1401	1470	1531	1593	1655	1717	1781																														
1	25	Accessible Vehicle-for-Hire 2	929	971	1030	1084	1144	1201	1257	1313	1378	1435	1493	1552	1609	1669																														
1	26	Accessible Vehicle-for-Hire 2	917	958	1016	1069	1129	1185	1240	1296	1360	1416	1473	1531	1588	1647																														
1	27	Accessible Vehicle-for-Hire 2	904	945	1002	1055	1114	1169	1223	1278	1342	1397	1453	1510	1567	1625																														
1	28	Accessible Vehicle-for-Hire 2	892	932	989	1040	1099	1153	1207	1261	1323	1378	1434	1490	1545	1603																														
1	29	Accessible Vehicle-for-Hire 2	880	919	975	1026	1083	1137	1190	1243	1305	1359	1414	1469	1524	1580																														
1	30	Accessible Vehicle-for-Hire 2	867	906	961	1011	1068	1121	1173	1226	1287	1340	1394	1448	1502	1558																														
1	33	Accessible Vehicle-for-Hire 2	830	868	920	968	1022	1073	1123	1173	1231	1282	1334	1386	1438	1491																														
1	0	Accessible Vehicle-for-Hire 3	1289	1347	1429	1503	1588	1667	1744	1823	1914	1992	2073	2153	2234	2316																														
1	5	Accessible Vehicle-for-Hire 3	1225	1280	1358	1428	1509	1584	1657	1732	1818	1892	1969	2045	2122	2200																														
1	10	Accessible Vehicle-for-Hire 3	1160	1212	1286	1353	1429	1500	1570	1641	1723	1793	1866	1938	2011	2084																														
1	15	Accessible Vehicle-for-Hire 3	1096	1145	1215	1278	1350	1417	1482	1550	1627	1693	1762	1830	1899	1969																														
1	20	Accessible Vehicle-for-Hire 3	1031	1078	1143	1202	1270	1334	1395	1458	1531	1594	1658	1722	1787	1853																														
1	25	Accessible Vehicle-for-Hire 3	967	1010	1072	1127	1191	1250	1308	1367	1435	1494	1555	1615	1675	1737																														
1	26	Accessible Vehicle-for-Hire 3	954	997	1057	1112	1175	1234	1291	1349	1416	1474	1534	1593	1653	1714																														
1	27	Accessible Vehicle-for-Hire 3	941	983	1043	1097	1159	1217	1273	1331	1397	1454	1513	1572	1631	1691																														
1	28	Accessible Vehicle-for-Hire 3	928	970	1029	1082	1143	1200	1256	1313	1378	1434	1493	1550	1608	1668																														
1	29	Accessible Vehicle-for-Hire 3	915	956	1015	1067	1127	1184	1238	1294	1359	1414	1472	1529	1586	1644																														
1	30	Accessible Vehicle-for-Hire 3	902	943	1000	1052	1112	1167	1221	1276	1340	1394	1451	1507	1564	1621																														
1	33	Accessible Vehicle-for-Hire 3	864	902	957	1007	1064	1117	1168	1221	1282	1335	1389	1443	1497	1552																														
1	0	Accessible Vehicle-for-Hire 4	1352	1413	1499	1577	1666	1748	1830	1912	2007	2090	2174	2259	2343	2430																														
1	5	Accessible Vehicle-for-Hire 4	1284	1342	1424	1498	1583	1661	1738	1816	1907	1985	2065	2146	2226	2308																														
1	10	Accessible Vehicle-for-Hire 4	1217	1272	1349	1419	1499	1573	1647	1721	1806	1881	1957	2033	2109	2187																														
1	15	Accessible Vehicle-for-Hire 4	1149	1201	1274	1340	1416	1486	1555	1625	1706	1776	1848	1920	1992	2065																														
1	20	Accessible Vehicle-for-Hire 4	1082	1130	1199	1262	1333	1398	1464	1530	1606	1672	1739	1807	1874	1944																														
1	25	Accessible Vehicle-for-Hire 4	1014	1060	1124	1183	1249	1311	1372	1434	1505	1567	1630	1694	1757	1822																														
1	26	Accessible Vehicle-for-Hire 4	1000	1046	1109	1167	1233	1294	1354	1415	1485	1547	1609	1672	1734	1798																														
1	27	Accessible Vehicle-for-Hire 4	987	1031	1094	1151	1216	1276	1336	1396	1465	1526	1587	1649	1710	1774																														
1	28	Accessible Vehicle-for-Hire 4	973</																																											

Manitoba Public Insurance

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	10	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	624	670	706	733	760	786	813	839	865	891	913	919	943	987	1011	1044	1079	1115	1152	1188	1226	1264	1297	1336	1372	1435	1482	1527	1575	1622	1666	1711	1747	1784	1814	1835	1858	1878	1900	1921	1942
1	15	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	589	633	666	692	717	742	768	792	817	841	863	868	891	932	955	986	1019	1053	1088	1122	1158	1193	1225	1261	1296	1355	1400	1442	1487	1532	1573	1616	1650	1685	1714	1733	1754	1774	1794	1815	1834
1	20	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	554	596	627	651	675	698	722	746	769	792	812	817	838	878	898	928	959	991	1024	1056	1090	1123	1153	1187	1220	1275	1318	1358	1400	1442	1481	1521	1553	1586	1613	1631	1651	1670	1689	1708	1726
1	25	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	520	559	588	610	633	655	677	699	721	742	761	766	786	823	842	870	899	929	960	990	1021	1053	1081	1113	1144	1195	1235	1273	1312	1351	1388	1426	1456	1486	1512	1529	1548	1565	1583	1601	1618
1	26	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	513	551	580	602	625	646	668	690	711	733	751	756	776	812	831	858	887	917	947	977	1008	1039	1066	1098	1128	1180	1219	1256	1295	1333	1370	1407	1436	1467	1492	1509	1527	1544	1562	1580	1597
1	27	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	506	544	572	594	616	637	659	680	702	723	741	745	765	801	820	847	875	904	934	964	994	1025	1052	1083	1113	1164	1202	1239	1277	1315	1351	1388	1417	1447	1472	1488	1507	1524	1541	1559	1575
1	28	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	499	536	564	586	608	629	650	671	692	713	731	735	755	790	809	835	863	892	922	950	981	1011	1038	1068	1098	1148	1186	1222	1260	1297	1333	1369	1398	1427	1452	1468	1486	1503	1520	1537	1554
1	29	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	492	529	557	578	599	620	641	662	682	703	721	725	744	779	797	824	851	880	909	937	967	997	1023	1054	1083	1132	1169	1205	1242	1279	1314	1350	1378	1407	1431	1448	1465	1482	1499	1516	1532
1	30	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	485	521	549	570	591	611	632	652	673	693	710	715	734	768	786	812	839	867	896	924	953	983	1009	1039	1067	1116	1153	1188	1225	1261	1296	1331	1359	1387	1411	1427	1445	1461	1478	1494	1511
1	33	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	464	499	525	545	565	585	605	624	644	663	680	684	702	735	752	777	803	830	858	884	913	941	965	994	1022	1068	1103	1137	1172	1207	1240	1274	1300	1328	1351	1366	1383	1398	1414	1430	1446
1	0	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	724	779	820	851	882	913	944	974	1005	1035	1061	1067	1096	1147	1174	1213	1253	1295	1339	1380	1424	1467	1506	1551	1594	1666	1722	1774	1830	1884	1935	1987	2030	2072	2108	2132	2157	2182	2207	2232	2256
1	5	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	688	740	779	808	838	867	897	925	955	983	1008	1014	1041	1090	1115	1152	1190	1230	1272	1311	1353	1394	1431	1473	1514	1583	1636	1685	1738	1790	1838	1888	1928	1968	2003	2025	2049	2073	2097	2120	2143
1	10	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	652	701	738	766	794	822	850	877	904	931	955	960	986	1032	1057	1092	1128	1165	1205	1242	1282	1320	1355	1396	1435	1499	1550	1597	1647	1696	1741	1788	1827	1865	1897	1919	1941	1964	1986	2009	2030
1	15	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	615	662	697	723	750	776	802	828	854	880	902	907	932	975	998	1031	1065	1101	1138	1173	1210	1247	1280	1318	1355	1416	1464	1508	1555	1601	1645	1689	1725	1761	1792	1812	1833	1855	1876	1897	1918
1	20	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	579	623	656	681	706	730	755	779	804	828	849	854	877	918	939	970	1002	1036	1071	1104	1139	1174	1205	1241	1275	1333	1378	1419	1464	1507	1548	1590	1624	1658	1686	1706	1726	1746	1766	1786	1805
1	25	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	543	584	615	638	661	685	708	730	754	776	796	800	822	860	880	910	940	971	1004	1035	1068	1100	1129	1163	1195	1249	1291	1330	1372	1413	1451	1490	1522	1554	1581	1599	1616	1636	1655	1674	1692
1	26	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	536	576	607	630	653	676	699	721	744	766	785	790	811	849	869	898	927	958	991	1021	1054	1086	1114	1148	1180	1233	1274	1313	1354	1394	1432	1470	1502	1533	1560	1578	1596	1615	1633	1652	1669
1	27	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	529	569	599	621	644	666	689	711	734	756	775	779	800	837	857	885	915	945	977	1007	1040	1071	1099	1132	1164	1216	1257	1295	1336	1375	1413	1451	1482	1513	1539	1556	1575	1593	1611	1629	1647
1	28	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	521	561	590	613	635	657	680	701	724	745	764	768	789	826	845	873	902	932	964	994	1025	1056	1084	1117	1148	1200	1240	1277	1318	1356	1393	1431	1462	1492	1518	1535	1553	1571	1589	1607	1624
1	29	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	514	553	582	604	626	648	670	692	714	735	753	758	778	814	834	861	890	919	951	980	1011	1042	1069	1101	1132	1183	1223	1260	1299	1338	1374	1411	1441	1471	1497	1514	1531	1549	1567	1585	1602
1	30	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	507	545	574	596	617	639	661	682	703	724	743	747	767	803	822	849	877	906	937	966	997	1027	1054	1086	1116	1166	1205	1242	1281	1319	1354	1391	1421	1450	1476	1492	1510	1527	1545	1562	1579
1	33	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	485	522	549	570	591	612	632	653	673	693	711	715	734	768	787	813	840	868	897	925	954	983	1009	1039	1068	1116	1154	1189	1226	1262	1296	1331	1360	1388	1412	1428	1445	1462	1479	1495	1512
1	0	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	756	812	856	888	920	953	985	1016	1049	1080	1108	1114	1146	1196	1225	1266	1308	1351	1397	1440	1486	1531	1572	1619	1663	1739	1796	1852	1909	1962	2009	2034	2118	2162	2200	2225	2251	2276	2303	2329	2354
1	5	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	718	771	813	844	874	905	936	965	997	1026	1053	1058	1087	1136	1164	1203	1243	1283	1327	1368	1412	1454	1493	1538	1580	1652	1706	1759	1814	1868	1919	1970	2021	2054	2090	2114	2138	2162	2188	2213	2236
1	10	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	680	731	770	799	828	858	886	914	944	972	997	1003	1030	1076	1102	1139	1177	1216	1257	1296	1337	1378	1415	1457	1497	1565	1616	1667	1718	1769	1818	1867	1906	1946	1980	2002	2026	2048	2073	2096	2119
1	15	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	643	690	728	755	782	810	837	864	892	918	942	947	977	1041	1076	1112	1148	1187	1224	1263	1301	1336	1375	1414	1478	1527	1574	1623	1671	1717	1763	1800	1838	1870	1891	1913	1935	1958	1980	2001	
1	20	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	605	650	685	710	736	762	788	813	839	864	886	891	915	957	980	1013	1046	1081	1118	1152	1189	1225	1258	1295	1330	1391	1437	1482	1527	1573	1616	1659	1694	1730	1760	1780	1801	1821	1842	1863	1883
1	25	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	567	609	642	666	690	715	739	762	787	810	831	835	858	897	919	949	981	1013	1048	1080	1114	1148	1179	1214	1247	1304	1347	1389	1432	1474	1515	1555	1588	1621	1650	1669	1688	1707	1727	1747	1765
1	26	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	559	601	633	657	681	705	729	752	776	799	820	824	847	885	906	937	968	1000	1034	1066	1100	1133	1163	1198	1231	1287	1329	1370	1413	1455	1495	1535	1567	1600	1628	1646	1666	1684	1704	1723	1742
1	27	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	552	593	625	648	672	696	719	742	766	788	809	813	835	873	894	924	955	986	1020	1051	1085	1118	1148	1182	1214	1269	1311	1352	1394	1435	1475	1514	1546	1578	1606	1624	1643	1661	1681	1700	1718
1	28	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	544	585	616	639	662	686	709	732	755	778	798	802	824	861	882	912	942	973	1006	1037	1070	1102	1132	1166	1197	1252	1293	1333	1374	1416	1454	1493	1525	1557	1584	1602	1621	1639	1658	1677	1695

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1	30	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	386	433	460	482	498	513	525	538	549	558	580	598	614	629	645	665	680	696	713	731	759	784	812	840	867	898	924	963	988	1020	1066	1107	1139	1169	1186	1227	1249	1270	1293	1315	1337
1	33	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	369	415	440	462	477	491	502	515	526	534	555	573	588	602	618	636	651	667	683	700	727	750	777	804	830	860	884	922	946	976	1020	1060	1090	1119	1135	1175	1195	1216	1237	1258	1280
1	0	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	576	647	687	720	744	766	784	803	821	834	867	894	917	938	964	994	1015	1041	1065	1092	1134	1171	1213	1255	1295	1341	1380	1439	1477	1524	1593	1654	1701	1746	1771	1833	1865	1897	1931	1963	1996
1	5	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	547	615	653	684	707	728	745	763	780	792	824	849	871	891	916	944	964	989	1012	1037	1077	1112	1152	1192	1230	1274	1311	1367	1403	1448	1513	1571	1616	1659	1682	1741	1772	1802	1834	1865	1896
1	10	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	518	582	618	648	670	689	706	723	739	751	780	805	825	844	868	895	913	937	958	983	1021	1054	1092	1129	1165	1207	1242	1295	1329	1372	1434	1489	1531	1571	1594	1650	1678	1707	1738	1767	1796
1	15	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	490	550	584	612	632	651	666	683	698	709	737	760	779	797	819	845	863	885	905	928	964	995	1031	1067	1101	1140	1173	1223	1255	1295	1354	1406	1446	1484	1505	1558	1585	1612	1641	1669	1697
1	20	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	461	518	550	576	595	613	627	642	657	667	694	715	734	750	771	795	812	833	852	874	907	937	970	1004	1036	1073	1104	1151	1182	1219	1274	1323	1361	1397	1417	1466	1492	1518	1545	1570	1597
1	25	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	432	485	515	540	558	574	588	602	616	625	650	670	688	703	723	745	761	781	799	819	850	878	910	941	971	1006	1035	1079	1108	1143	1195	1240	1276	1309	1328	1375	1399	1423	1448	1472	1497
1	26	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	426	479	508	533	551	567	580	594	608	617	642	662	679	694	713	736	751	770	788	808	839	867	898	929	958	992	1021	1065	1093	1128	1179	1224	1259	1292	1311	1356	1380	1404	1429	1453	1477
1	27	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	420	472	502	526	543	559	572	586	599	609	633	653	669	685	704	726	741	760	777	797	828	855	885	916	945	979	1007	1050	1078	1113	1163	1207	1242	1275	1293	1338	1361	1385	1410	1433	1457
1	28	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	415	466	495	518	536	552	564	578	591	600	624	644	660	675	694	716	731	750	767	786	816	843	873	904	932	966	994	1036	1063	1097	1147	1191	1225	1257	1275	1320	1343	1366	1390	1413	1437
1	29	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	409	459	488	511	528	544	557	570	583	592	616	635	651	666	684	706	721	739	756	775	805	831	861	891	919	952	980	1022	1049	1082	1131	1174	1208	1240	1257	1301	1324	1347	1371	1394	1417
1	30	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	403	453	481	504	521	536	549	562	575	584	607	626	642	657	675	696	710	729	745	764	794	820	849	878	906	939	966	1007	1034	1067	1115	1158	1191	1222	1240	1283	1305	1328	1352	1374	1397
1	33	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	386	433	460	482	498	513	525	538	550	559	581	599	614	628	646	666	680	697	714	732	760	785	813	841	868	898	925	964	990	1021	1067	1108	1140	1170	1187	1228	1250	1271	1294	1315	1337
1	0	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	601	676	716	751	776	799	818	838	857	870	905	932	956	979	1006	1037	1060	1086	1111	1140	1183	1222	1266	1309	1351	1399	1440	1501	1541	1590	1662	1726	1775	1822	1848	1913	1946	1980	2015	2048	2083
1	5	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	571	642	680	713	737	759	777	796	814	826	860	885	908	930	956	985	1007	1032	1055	1083	1124	1161	1203	1244	1283	1329	1368	1426	1464	1510	1579	1640	1686	1731	1756	1817	1849	1881	1914	1946	1979
1	10	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	541	608	644	676	698	719	736	754	771	783	814	839	860	881	905	933	954	977	1000	1026	1065	1100	1139	1178	1216	1259	1296	1351	1387	1431	1496	1553	1597	1640	1663	1722	1751	1782	1813	1843	1875
1	15	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	511	575	609	638	660	679	695	712	728	739	769	792	813	832	855	881	901	923	944	969	1006	1039	1076	1113	1148	1189	1224	1276	1310	1351	1413	1467	1509	1549	1571	1626	1654	1683	1713	1741	1771
1	20	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	481	541	573	601	621	639	654	670	686	696	724	746	765	783	805	830	848	869	889	912	946	978	1013	1047	1081	1119	1152	1201	1233	1272	1330	1381	1420	1458	1478	1530	1557	1584	1612	1638	1666
1	25	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	451	507	537	563	582	599	613	628	643	652	679	699	717	734	754	778	795	814	833	855	887	916	949	982	1013	1049	1080	1126	1156	1192	1246	1294	1331	1366	1386	1435	1459	1485	1511	1536	1562
1	26	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	445	500	530	556	574	591	605	620	634	644	670	690	707	724	744	767	784	804	822	844	875	904	937	969	1000	1035	1066	1111	1140	1177	1230	1277	1313	1348	1368	1416	1440	1465	1491	1516	1541
1	27	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	439	493	523	548	566	583	597	612	626	635	661	680	698	715	734	757	774	793	811	832	864	892	924	956	986	1021	1051	1096	1125	1161	1213	1260	1296	1330	1349	1396	1421	1445	1471	1495	1521
1	28	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	433	487	516	541	559	575	589	603	617	626	652	671	688	705	724	747	763	782	800	821	852	880	912	942	973	1007	1037	1081	1110	1145	1197	1243	1278	1312	1331	1377	1401	1426	1451	1475	1500
1	29	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	427	480	508	533	551	567	581	595	608	618	643	662	679	695	714	736	753	771	789	809	840	868	899	929	959	993	1022	1066	1094	1129	1180	1225	1260	1294	1312	1358	1382	1406	1431	1454	1479
1	30	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	421	473	501	526	543	559	573	587	600	609	633	652	669	685	704	726	742	760	778	798	828	855	886	916	946	979	1008	1051	1079	1113	1163	1208	1242	1275	1294	1339	1362	1386	1410	1434	1458
1	33	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	403	453	480	503	520	535	548	561	574	583	606	624	641	656	674	695	710	728	744	764	793	819	848	877	905	937	965	1006	1032	1065	1114	1156	1189	1221	1238	1282	1304	1327	1350	1372	1396
1	0	Taxicab Vehicle-for-Hire 1	4004																																								
1	5	Taxicab Vehicle-for-Hire 1	3804																																								
1	10	Taxicab Vehicle-for-Hire 1	3604																																								
1	15	Taxicab Vehicle-for-Hire 1	3403																																								
1	20	Taxicab Vehicle-for-Hire 1	3203																																								
1	25	Taxicab Vehicle-for-Hire 1	3003																																								
1	26	Taxicab Vehicle-for-Hire 1	2963																																								
1	27	Taxicab Vehicle-for-Hire 1	2923																																								
1	28	Taxicab Vehicle-for-Hire 1	2883																																								
1	29	Taxicab Vehicle-for-Hire 1	2843	</																																							

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Manitoba Public Insurance

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	
2	30	Limousine Vehicle-for-Hire 4	1297																																									
2	33	Limousine Vehicle-for-Hire 4	1242																																									
2	0	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	621	668	702	729	756	782	808	835	861	886	909	915	939	983	1006	1039	1074	1110	1147	1182	1220	1258	1291	1329	1366	1428	1475	1520	1568	1614	1658	1703	1740	1776	1806	1827	1848	1870	1891	1912	1934	
2	5	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	590	635	667	693	718	743	768	793	818	842	864	869	892	934	956	987	1020	1054	1090	1123	1159	1195	1226	1263	1298	1357	1401	1444	1490	1533	1575	1618	1653	1687	1716	1736	1756	1776	1796	1816	1837	
2	10	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	559	601	632	656	680	704	727	751	775	797	818	823	845	885	905	935	967	999	1032	1064	1098	1132	1162	1196	1229	1285	1327	1368	1411	1453	1492	1533	1566	1598	1625	1644	1663	1683	1702	1721	1741	
2	15	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	528	568	597	620	643	665	687	710	732	753	773	778	798	836	855	883	913	943	975	1005	1037	1069	1097	1130	1161	1214	1254	1292	1333	1372	1409	1448	1479	1510	1535	1553	1571	1589	1607	1625	1644	
2	20	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	497	534	562	583	605	626	646	668	689	709	727	732	751	786	805	831	859	888	918	946	976	1006	1033	1063	1093	1142	1180	1216	1254	1291	1326	1362	1392	1421	1445	1462	1478	1496	1513	1530	1547	
2	25	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	466	501	526	547	567	586	606	626	646	664	682	686	704	737	754	779	805	832	860	886	915	943	968	997	1024	1071	1106	1140	1176	1210	1243	1277	1305	1332	1354	1370	1386	1402	1418	1434	1450	
2	26	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	460	494	519	539	559	579	598	618	637	656	673	677	695	727	744	769	795	821	849	875	903	931	955	983	1011	1057	1091	1125	1160	1194	1227	1260	1288	1314	1336	1352	1368	1384	1399	1415	1431	
2	27	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	453	488	512	532	552	571	590	610	629	647	664	668	685	718	734	758	784	810	837	863	891	918	942	970	997	1042	1077	1110	1145	1178	1210	1243	1270	1296	1318	1334	1349	1365	1380	1396	1412	
2	28	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	447	481	505	525	544	563	582	601	620	638	654	659	676	708	724	748	773	799	826	851	878	906	930	957	984	1028	1062	1094	1129	1162	1194	1226	1253	1279	1300	1315	1331	1346	1362	1377	1392	
2	29	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	441	474	498	518	537	555	574	593	611	629	645	650	667	698	714	738	763	788	814	839	866	893	917	944	970	1014	1047	1079	1113	1146	1177	1209	1235	1261	1282	1297	1312	1328	1343	1358	1373	
2	30	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	435	468	491	510	529	547	566	584	603	620	636	640	657	688	704	727	752	777	803	827	854	881	904	930	956	1000	1032	1064	1098	1130	1161	1192	1218	1243	1264	1279	1294	1309	1324	1338	1354	
2	33	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	416	448	470	488	507	524	541	559	577	594	609	613	629	659	674	696	720	744	768	792	817	843	865	890	915	957	988	1018	1051	1081	1111	1141	1166	1190	1210	1224	1238	1253	1267	1281	1296	
2	0	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	650	700	736	763	792	819	847	874	902	928	953	958	983	1030	1054	1089	1125	1163	1201	1239	1278	1318	1353	1393	1431	1496	1545	1593	1642	1691	1737	1784	1823	1860	1892	1914	1936	1959	1981	2003	2026	
2	5	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	617	665	699	725	752	778	805	830	857	882	905	914	934	978	1001	1035	1069	1105	1141	1177	1214	1252	1285	1323	1359	1421	1468	1513	1560	1606	1650	1695	1732	1767	1797	1818	1839	1861	1882	1903	1925	
2	10	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	585	630	662	687	713	737	762	787	812	835	858	862	885	927	949	980	1012	1047	1081	1115	1150	1186	1218	1254	1288	1346	1390	1434	1478	1522	1565	1605	1641	1674	1703	1723	1742	1763	1783	1803	1823	
2	15	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	552	595	626	649	673	696	720	743	767	789	810	814	836	875	896	926	956	989	1021	1053	1086	1120	1150	1184	1216	1272	1313	1354	1396	1437	1476	1516	1550	1581	1608	1627	1646	1665	1684	1703	1722	
2	20	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	520	560	589	610	634	655	678	699	722	742	762	766	786	824	843	871	900	930	961	991	1022	1054	1082	1114	1145	1197	1236	1274	1314	1353	1390	1427	1458	1488	1514	1531	1549	1567	1585	1602	1621	
2	25	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	487	525	552	572	594	614	635	655	676	696	715	718	737	772	790	817	844	872	901	929	958	988	1015	1045	1073	1122	1159	1195	1231	1268	1303	1338	1373	1395	1419	1435	1459	1486	1508	1527	1549	
2	26	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	481	518	545	565	586	606	627	647	667	687	705	709	727	762	780	806	832	861	889	917	946	975	1001	1031	1059	1107	1143	1179	1215	1251	1285	1320	1349	1376	1400	1416	1433	1450	1466	1482	1499	
2	27	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	474	511	537	557	578	598	618	638	658	677	696	699	718	752	769	795	821	849	877	904	933	962	988	1017	1045	1092	1128	1163	1199	1234	1268	1302	1331	1358	1381	1397	1413	1430	1446	1462	1479	
2	28	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	468	504	530	549	570	591	610	629	649	668	686	690	708	742	759	784	810	837	865	892	920	949	974	1003	1030	1077	1112	1147	1182	1218	1251	1284	1313	1339	1362	1378	1393	1414	1430	1446	1462	1479
2	29	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	461	497	523	542	562	581	601	621	640	659	677	680	698	731	748	773	799	826	853	880	907	936	961	989	1016	1062	1097	1131	1166	1201	1233	1267	1294	1321	1343	1359	1375	1391	1407	1422	1438	
2	30	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	455	490	515	534	554	573	593	612	631	650	667	671	688	721	738	762	787	814	841	867	895	923	947	975	1002	1047	1081	1115	1149	1184	1216	1249	1276	1302	1324	1340	1355	1371	1387	1402	1418	
2	33	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	435	469	493	511	531	549	567	586	604	622	639	642	659	690	706	730	754	779	805	830	856	883	907	933	959	1002	1035	1067	1100	1133	1164	1195	1221	1246	1268	1282	1297	1313	1327	1342	1357	
2	0	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	680	731	769	798	828	857	885	914	943	971	995	1002	1028	1076	1102	1138	1176	1216	1256	1295	1338	1378	1414	1456	1496	1564	1616	1665	1717	1768	1816	1865	1906	1945	1978	2001	2024	2048	2071	2094	2118	
2	5	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	646	694	731	758	787	814	841	868	896	922	946	952	977	1022	1047	1081	1117	1155	1193	1230	1269	1309	1343	1383	1421	1486	1535	1582	1631	1680	1725	1772	1811	1848	1879	1901	1923	1946	1967	1989	2012	
2	10	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	612	658	692	718	745	771	796	823	849	874	896	902	925	968	992	1024	1058	1094	1130	1165	1202	1240	1273	1310	1346	1408	1454	1498	1545	1591	1634	1678	1715	1750	1780	1801	1822	1843	1864	1885	1906	
2	15	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	578	621	654	678	704	728	752	777	802	825	847	852	874	915	937	967	1000	1034	1068	1101	1136	1171	1202	1238	1272	1329	1374	1415	1459	1503	1544	1585	1620	1653	1681	1701	1720	1741	1760	1780	1800	
2	20	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	544	585	615	638	662	686	708	731	754	777	797	802	822	861	882	910	941	973	1005	1036	1069	1102	1131	1165	1197	1251	1293	1332	1374	1414	1453	1492	1525	1556	1582	1601	1619	1638	1657	1675	1694	
2	25	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	510	548	577	598	621	643	664	685	707	728	747	751	771	807	826	853	882	912	942	971	1002	1033	1060	1092	1122	1173	1212	1249	1288	1326	1362	1399	1429	1459	1483	1501	1518	1536	1553	1570	1588	
2	26	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	503	541	569	591																																						

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
2	26	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	371	417	441	463	479	492	504	516	528	536	558	574	590	603	619	639	653	669	684	702	729	753	779	807	832	861	887	924	949	979	1024	1063	1093	1122	1138	1178	1199	1220	1241	1262	1283
2	27	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	366	411	435	457	472	485	497	509	520	529	550	566	582	595	611	630	644	660	675	693	719	742	769	796	821	850	875	912	936	966	1010	1048	1078	1107	1123	1162	1183	1203	1224	1245	1266
2	28	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	361	405	429	451	466	479	490	502	513	521	543	559	574	587	603	621	635	651	666	683	709	732	758	785	810	838	863	899	923	953	996	1034	1063	1092	1107	1146	1166	1187	1207	1228	1248
2	29	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	356	400	423	444	459	472	484	495	506	514	535	551	566	579	594	613	626	642	657	674	699	722	748	774	799	826	851	887	910	939	983	1020	1049	1076	1092	1130	1150	1170	1191	1211	1231
2	30	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	351	394	417	438	453	465	477	488	499	507	528	543	558	570	586	604	617	633	647	664	689	712	737	763	787	815	839	874	897	926	969	1005	1034	1061	1077	1114	1134	1154	1174	1193	1214
2	33	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	336	377	399	419	433	446	456	467	478	485	505	520	534	546	561	578	591	606	620	636	660	681	706	730	754	780	803	837	859	886	927	962	990	1016	1030	1067	1085	1104	1124	1142	1162
2	0	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	525	590	625	656	678	696	714	730	747	759	790	813	835	854	877	904	924	947	969	994	1032	1066	1103	1142	1178	1220	1256	1309	1343	1386	1450	1505	1548	1588	1611	1668	1697	1727	1757	1786	1816
2	5	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	499	560	594	623	644	661	678	693	710	721	750	772	793	811	833	859	878	900	921	944	980	1013	1048	1085	1119	1159	1193	1244	1276	1317	1377	1430	1471	1509	1530	1585	1612	1641	1669	1697	1725
2	10	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	472	531	562	590	610	626	643	657	672	683	711	732	751	769	789	814	832	852	872	895	929	959	993	1028	1060	1098	1130	1178	1209	1247	1305	1354	1393	1429	1450	1501	1527	1554	1581	1607	1634
2	15	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	446	501	531	558	576	592	607	620	635	645	671	691	710	726	745	768	785	805	824	845	877	906	938	971	1001	1037	1068	1113	1142	1178	1232	1279	1316	1350	1369	1418	1442	1468	1493	1518	1544
2	20	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	420	472	500	525	542	557	571	584	598	607	632	650	668	683	702	723	739	758	775	795	826	853	882	914	942	976	1005	1047	1074	1109	1160	1204	1238	1270	1289	1334	1358	1382	1406	1429	1453
2	25	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	394	442	469	492	508	522	535	547	560	569	592	610	626	640	658	678	693	710	727	745	774	799	827	856	883	915	942	982	1007	1039	1087	1129	1161	1191	1208	1251	1273	1295	1318	1339	1362
2	26	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	388	437	462	485	502	515	528	540	553	562	585	602	618	632	649	669	684	701	717	736	764	789	816	845	872	903	929	969	994	1026	1073	1114	1146	1175	1192	1234	1256	1278	1300	1322	1344
2	27	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	383	431	456	479	495	508	521	533	545	554	577	593	610	623	640	660	675	691	707	726	753	778	805	834	860	891	917	956	980	1012	1058	1099	1130	1159	1176	1218	1239	1261	1283	1304	1326
2	28	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	378	425	450	472	488	501	514	526	538	546	569	585	601	615	631	651	665	682	698	716	743	768	794	822	848	878	904	942	967	998	1044	1084	1115	1143	1160	1201	1222	1243	1265	1286	1308
2	29	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	373	419	444	466	481	494	507	518	530	539	561	577	593	606	623	642	656	672	688	706	733	757	783	811	836	866	892	929	954	984	1029	1069	1099	1127	1144	1184	1205	1226	1247	1268	1289
2	30	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	367	413	437	459	475	487	500	511	523	531	553	569	584	598	614	633	647	663	678	696	722	746	772	799	825	854	879	916	940	970	1015	1053	1084	1112	1128	1168	1188	1209	1230	1250	1271
2	33	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	352	395	419	440	454	466	478	489	500	509	529	545	559	572	588	606	619	634	649	666	691	714	739	765	789	817	842	877	900	929	971	1008	1037	1064	1079	1118	1137	1157	1177	1197	1217
2	0	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	549	616	653	685	708	728	746	764	781	793	826	850	873	892	917	945	966	990	1013	1040	1079	1114	1153	1194	1232	1275	1313	1368	1404	1449	1516	1573	1618	1661	1685	1743	1774	1805	1837	1868	1899
2	5	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	522	585	620	651	673	692	709	726	742	753	785	807	829	847	871	898	918	940	962	988	1025	1058	1095	1134	1170	1211	1247	1300	1334	1377	1440	1490	1578	1601	1656	1685	1715	1745	1775	1804	
2	10	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	494	554	588	616	637	655	671	688	703	714	743	765	786	803	825	850	869	891	912	936	971	1003	1038	1075	1109	1147	1182	1231	1264	1304	1364	1416	1456	1495	1516	1569	1597	1624	1653	1681	1709
2	15	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	467	524	555	582	602	619	634	649	664	674	702	722	742	758	779	803	821	841	861	884	917	947	980	1015	1047	1084	1116	1163	1193	1232	1289	1337	1375	1412	1432	1482	1508	1534	1561	1588	1614
2	20	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	439	493	522	548	566	582	597	611	625	634	661	680	698	714	734	756	773	792	810	832	863	891	922	955	986	1020	1050	1094	1123	1159	1213	1258	1294	1329	1348	1394	1419	1444	1470	1494	1519
2	25	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	412	462	490	514	531	546	559	573	586	595	619	637	655	669	688	709	724	742	760	780	809	835	865	895	924	956	985	1026	1053	1087	1137	1180	1213	1246	1264	1307	1330	1354	1378	1401	1424
2	26	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	406	456	483	507	524	539	552	565	578	587	611	629	646	660	679	699	715	733	750	770	798	824	853	884	912	943	972	1012	1039	1072	1122	1164	1197	1229	1247	1290	1313	1336	1359	1382	1405
2	27	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	401	450	477	500	517	531	545	558	570	579	603	620	637	651	669	690	705	723	739	759	788	813	842	872	899	931	958	999	1025	1058	1107	1148	1181	1213	1230	1272	1295	1318	1341	1364	1386
2	28	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	395	444	470	493	510	524	537	550	562	571	595	612	629	642	660	680	696	713	729	749	777	802	830	860	887	918	945	985	1011	1043	1092	1133	1165	1196	1213	1255	1277	1300	1323	1345	1367
2	29	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	390	437	464	486	503	517	530	542	555	563	586	603	620	633	651	671	686	703	719	738	766	791	819	848	875	905	932	971	997	1029	1076	1117	1149	1179	1196	1238	1260	1282	1304	1326	1348
2	30	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	384	431	457	479	496	510	522	535	547	555	578	595	611	624	642	661	676	693	709	728	755	780	807	836	862	892	919	958	983	1014	1061	1101	1133	1163	1179	1220	1242	1263	1286	1308	1329
2	33	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	368	413	438	459	474	488	500	512	523	531	553	569	585	598	614	633	647	663	679	697	723	746	773	800	825	854	880	917	941	971	1016	1054	1084	1113	1129	1168	1189	1209	1231	1252	1272
2	0	Passenger Vehicle-for-Hire 4 (Truck 4,499 kg or less GVW)	572	643	682	715	739	760	779	797	815	828	862	887	911	931	956	986	1008	1033	1057	1085	1126	1163	1204	1246	1285	1331	1370	1428	1465	1512	1582	1642	1688	1733	1758	1819	1852	1884	1916	1949	1981

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40		
2	10	Taxicab Vehicle-for-Hire 2	3145																																										
2	15	Taxicab Vehicle-for-Hire 2	2971																																										
2	20	Taxicab Vehicle-for-Hire 2	2796																																										
2	25	Taxicab Vehicle-for-Hire 2	2621																																										
2	26	Taxicab Vehicle-for-Hire 2	2586																																										
2	27	Taxicab Vehicle-for-Hire 2	2551																																										
2	28	Taxicab Vehicle-for-Hire 2	2516																																										
2	29	Taxicab Vehicle-for-Hire 2	2481																																										
2	30	Taxicab Vehicle-for-Hire 2	2446																																										
2	33	Taxicab Vehicle-for-Hire 2	2342																																										
2	0	Taxicab Vehicle-for-Hire 3	4396																																										
2	5	Taxicab Vehicle-for-Hire 3	4176																																										
2	10	Taxicab Vehicle-for-Hire 3	3956																																										
2	15	Taxicab Vehicle-for-Hire 3	3737																																										
2	20	Taxicab Vehicle-for-Hire 3	3517																																										
2	25	Taxicab Vehicle-for-Hire 3	3297																																										
2	26	Taxicab Vehicle-for-Hire 3	3253																																										
2	27	Taxicab Vehicle-for-Hire 3	3209																																										
2	28	Taxicab Vehicle-for-Hire 3	3165																																										
2	29	Taxicab Vehicle-for-Hire 3	3121																																										
2	30	Taxicab Vehicle-for-Hire 3	3077																																										
2	33	Taxicab Vehicle-for-Hire 3	2945																																										
2	0	Taxicab Vehicle-for-Hire 4	5296																																										
2	5	Taxicab Vehicle-for-Hire 4	5031																																										
2	10	Taxicab Vehicle-for-Hire 4	4766																																										
2	15	Taxicab Vehicle-for-Hire 4	4502																																										
2	20	Taxicab Vehicle-for-Hire 4	4237																																										
2	25	Taxicab Vehicle-for-Hire 4	3972																																										
2	26	Taxicab Vehicle-for-Hire 4	3919																																										
2	27	Taxicab Vehicle-for-Hire 4	3866																																										
2	28	Taxicab Vehicle-for-Hire 4	3813																																										
2	29	Taxicab Vehicle-for-Hire 4	3760																																										
2	30	Taxicab Vehicle-for-Hire 4	3707																																										
2	33	Taxicab Vehicle-for-Hire 4	3548																																										
3	0	Accessible Vehicle-for-Hire 1	670	700	743	781	825	866	906	947	994	1035	1077	1119	1161	1204																													
3	5	Accessible Vehicle-for-Hire 1	636	665	706	742	784	823	861	900	944	983	1023	1063	1103	1144																													
3	10	Accessible Vehicle-for-Hire 1	603	630	669	703	742	779	815	852	895	931	969	1007	1045	1084																													
3	15	Accessible Vehicle-for-Hire 1	569	595	632	664	701	736	770	805	845	880	915	951	987	1023																													
3	20	Accessible Vehicle-for-Hire 1	536	560	594	625	660	693	725	758	795	828	862	895	929	963																													
3	25	Accessible Vehicle-for-Hire 1	502	525	557	586	619	649	679	710	745	776	808	839	871	903																													
3	26	Accessible Vehicle-for-Hire 1	496	518	550	578	610	641	670	701	736	766	797	828	859	891																													
3	27	Accessible Vehicle-for-Hire 1	489	511	542	570	602	632	661	691	726	756	786	817	848	879																													
3	28	Accessible Vehicle-for-Hire 1	482	504	535	562	594	624	652	682	716	745	775	806	836	867																													
3	29	Accessible Vehicle-for-Hire 1	476	497	528	555	586	615	643	672	706	735	765	794	824	855																													
3	30	Accessible Vehicle-for-Hire 1	469	490	520	547	577	606	634	663	696	724	754	783	813	843																													
3	33	Accessible Vehicle-for-Hire 1	449	469	498	523	553	580	607	634	666	693	722	750	778	807																													
3	0	Accessible Vehicle-for-Hire 2	706	738	783	823	870	913	955	998	1048	1091	1135	1179	1223	1269																													
3	5	Accessible Vehicle-for-Hire 2	671	701	744	782	826	867	907	948	996	1036	1078	1120	1162	1206																													
3	10	Accessible Vehicle-for-Hire 2	635	664	705	741	783	822	859	898	943	982	1021	1061	1101	1142																													
3	15	Accessible Vehicle-for-Hire 2	600	627	666	700	739	776	812	848	891	927	965	1002	1040	1079																													
3	20	Accessible Vehicle-for-Hire 2	565	590	626	658	696	730	764	798	838	873	908	943	978	1015																													
3	25	Accessible Vehicle-for-Hire 2	529	553	587	617	652	685	716	748	786	818	851	884	917	952																													
3	26	Accessible Vehicle-for-Hire 2	522	546	579	609	644	676	707	739	776	807	840	872	905	939																													
3	27	Accessible Vehicle-for-Hire 2	515	539	572	601	635	666	697	729	765	796	829	861</																															

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TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	
3	26	Limousine Vehicle-for-Hire 3	1450																																									
3	27	Limousine Vehicle-for-Hire 3	1430																																									
3	28	Limousine Vehicle-for-Hire 3	1410																																									
3	29	Limousine Vehicle-for-Hire 3	1391																																									
3	30	Limousine Vehicle-for-Hire 3	1371																																									
3	33	Limousine Vehicle-for-Hire 3	1313																																									
3	0	Limousine Vehicle-for-Hire 4	2055																																									
3	5	Limousine Vehicle-for-Hire 4	1952																																									
3	10	Limousine Vehicle-for-Hire 4	1849																																									
3	15	Limousine Vehicle-for-Hire 4	1747																																									
3	20	Limousine Vehicle-for-Hire 4	1644																																									
3	25	Limousine Vehicle-for-Hire 4	1541																																									
3	26	Limousine Vehicle-for-Hire 4	1521																																									
3	27	Limousine Vehicle-for-Hire 4	1500																																									
3	28	Limousine Vehicle-for-Hire 4	1480																																									
3	29	Limousine Vehicle-for-Hire 4	1459																																									
3	30	Limousine Vehicle-for-Hire 4	1438																																									
3	33	Limousine Vehicle-for-Hire 4	1377																																									
3	0	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	589	633	667	692	717	742	768	792	817	841	862	867	890	932	954	986	1020	1052	1088	1122	1158	1193	1225	1261	1296	1354	1400	1443	1488	1531	1573	1616	1651	1685	1714	1734	1753	1773	1794	1814	1834	
3	5	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	560	601	634	657	681	705	730	752	776	799	819	824	845	885	906	937	969	999	1034	1066	1100	1133	1164	1198	1231	1286	1330	1371	1414	1454	1494	1535	1568	1601	1628	1647	1665	1684	1704	1723	1742	
3	10	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	530	570	600	623	645	668	691	713	735	757	776	780	801	839	859	887	918	947	979	1010	1042	1074	1102	1135	1166	1219	1260	1299	1339	1378	1416	1454	1486	1516	1543	1561	1578	1596	1615	1633	1651	
3	15	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	501	538	567	588	609	631	653	673	694	715	733	737	756	792	811	838	867	894	925	954	984	1014	1041	1072	1102	1151	1190	1227	1265	1301	1337	1374	1403	1432	1457	1474	1490	1507	1525	1542	1559	
3	20	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	471	506	534	554	574	594	614	634	654	673	690	694	712	746	763	789	816	842	870	898	926	954	980	1009	1037	1083	1120	1154	1190	1225	1258	1293	1321	1348	1371	1387	1402	1418	1435	1451	1467	
3	25	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	442	475	500	519	538	556	576	594	613	631	646	650	667	699	715	739	765	789	816	841	868	895	919	946	972	1015	1050	1082	1116	1148	1180	1212	1238	1264	1285	1300	1315	1330	1345	1360	1375	
3	26	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	436	468	494	512	531	549	568	586	605	622	638	642	659	690	706	730	755	778	805	830	857	883	906	933	959	1002	1036	1068	1101	1133	1164	1196	1222	1247	1268	1283	1297	1312	1328	1342	1357	
3	27	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	430	462	487	505	523	542	561	578	596	614	629	633	650	680	696	720	745	768	794	819	845	871	894	921	946	988	1022	1053	1086	1118	1148	1180	1205	1230	1251	1266	1280	1294	1310	1324	1339	
3	28	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	424	456	480	498	516	534	553	570	588	606	621	624	641	671	687	710	734	757	783	808	834	859	882	908	933	975	1008	1039	1071	1102	1133	1164	1189	1213	1234	1248	1262	1277	1292	1306	1320	
3	29	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	418	449	474	491	509	527	545	562	580	597	612	616	632	662	677	700	724	747	772	797	822	847	870	895	920	961	994	1025	1056	1087	1117	1147	1172	1196	1217	1231	1245	1259	1274	1288	1302	
3	30	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	412	443	467	484	502	519	538	554	572	589	603	607	623	652	668	690	714	736	762	785	811	835	857	883	907	948	980	1010	1042	1072	1101	1131	1156	1179	1200	1214	1227	1241	1256	1270	1284	
3	33	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	395	424	447	464	480	497	515	531	547	563	578	581	596	624	639	661	683	705	729	752	776	799	821	845	868	907	938	967	997	1026	1054	1083	1106	1129	1148	1162	1175	1188	1202	1215	1229	
3	0	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	617	663	698	725	751	778	804	829	856	881	903	909	933	977	1000	1033	1068	1102	1140	1176	1213	1250	1284	1321	1357	1419	1466	1511	1559	1604	1648	1693	1729	1765	1795	1816	1837	1858	1880	1901	1922	
3	5	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	586	630	663	689	713	739	764	788	813	837	858	864	886	928	950	981	1015	1047	1083	1117	1152	1187	1220	1255	1289	1348	1393	1435	1481	1524	1566	1608	1643	1677	1705	1725	1745	1765	1786	1806	1826	
3	10	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	555	597	628	652	676	700	724	746	770	793	813	818	840	879	900	930	961	992	1026	1058	1092	1125	1156	1189	1221	1277	1319	1360	1403	1444	1483	1524	1556	1588	1615	1634	1653	1672	1692	1711	1730	
3	15	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	524	564	593	616	638	661	683	705	728	749	768	773	793	830	850	878	908	937	969	1000	1031	1062	1091	1123	1153	1206	1246	1284	1325	1363	1401	1439	1470	1500	1526	1544	1561	1579	1598	1616	1634	
3	20	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	494	530	558	580	601	622	643	663	685	705	722	727	746	782	800	826	854	882	912	941	970	1000	1027	1057	1086	1135	1173	1209	1247	1283	1318	1354	1383	1412	1436	1453	1470	1486	1504	1521	1538	
3	25	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	463	497	523	544	563	583	603	622	642	661	677	682	700	733	750	775	801	826	855	882	910	937	963	991	1018	1064	1099	1133	1169	1203	1236	1270	1297	1324	1346	1362	1378	1393	1410	1426	1441	
3	26	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	457	491	517	536	556	576	595	613	633	652	668	673	690	723	740	764	790	815	844	870	898	925	950	978	1004	1050	1085	1118	1154	1187	1220	1253	1279	1306	1328	1344	1359	1375	1391	1407	1422	
3	27	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	450	484	510	529	548	568	587	605	625	643	659	664	681	713	730	754	780	804	832	858	885	912	937	964	991	1036	1070	1103	1138	1171	1203	1236	1262	1288	1310	1326	1341	1356	1372	1388	1403	
3	28	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	444	477	503	522	541	560	579	597	616	634	650	654	672	703	720	744	769	793	821	847	873	900	924	951	977	1022	1056	1088	1122	1155	1187	1219	1245	1271	1292	1308	1323	1338	1354	1369	1384	
3	29	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	438	471	496	515	533	552	571	589	608	626	641	645	662	694	710	733	758	782	809	835	861	887	912	938	963	1007	1041	1073	1107	1139	1170	1202	1228									

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
3	10	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	606	652	686	712	738	763	789	814	841	865	886	892	916	959	982	1014	1048	1082	1119	1155	1192	1227	1260	1297	1333	1393	1440	1484	1530	1575	1618	1662	1697	1733	1762	1783	1804	1824	1846	1867	1886
3	15	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	572	615	648	672	697	721	745	769	794	817	837	842	865	906	927	958	990	1022	1057	1091	1125	1159	1190	1225	1259	1316	1360	1402	1445	1487	1528	1570	1603	1637	1664	1684	1703	1723	1743	1763	1782
3	20	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	538	579	610	633	656	678	702	724	747	769	788	793	814	853	873	902	932	962	994	1026	1059	1090	1120	1153	1185	1238	1280	1319	1360	1400	1438	1478	1509	1541	1566	1585	1603	1622	1641	1659	1677
3	25	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	505	543	571	593	615	636	658	679	700	721	739	743	763	799	818	845	874	901	932	962	993	1022	1050	1081	1111	1161	1200	1237	1275	1312	1348	1385	1414	1444	1468	1486	1503	1520	1538	1555	1572
3	26	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	498	536	564	585	607	628	649	670	691	711	729	733	753	789	807	834	862	889	920	949	980	1009	1036	1066	1096	1146	1184	1220	1258	1295	1331	1367	1396	1425	1449	1466	1483	1500	1518	1535	1551
3	27	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	491	529	556	577	599	619	640	661	682	702	719	723	743	778	796	823	850	877	907	937	967	995	1022	1052	1081	1130	1168	1204	1241	1277	1313	1348	1377	1406	1429	1446	1463	1480	1497	1514	1530
3	28	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	485	521	549	570	590	611	631	652	672	692	709	714	733	768	786	811	839	865	895	924	953	981	1008	1038	1066	1115	1152	1187	1224	1260	1295	1330	1358	1387	1410	1426	1443	1459	1477	1493	1509
3	29	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	478	514	541	562	582	602	623	643	663	682	699	704	723	757	775	800	827	853	883	911	940	968	994	1023	1052	1099	1136	1171	1207	1242	1277	1311	1339	1367	1390	1407	1423	1439	1456	1473	1488
3	30	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	471	507	533	554	574	594	614	633	654	673	689	694	713	746	764	789	815	841	870	898	927	954	980	1009	1037	1084	1120	1154	1190	1225	1259	1293	1320	1348	1371	1387	1403	1419	1436	1452	1467
3	33	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	451	485	511	530	549	568	588	606	626	644	660	664	682	714	731	755	781	805	833	860	887	913	938	965	992	1037	1072	1105	1139	1172	1205	1237	1264	1290	1312	1327	1343	1358	1374	1390	1404
3	0	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	471	530	563	590	610	627	643	657	673	684	711	732	751	769	790	815	832	853	873	895	928	960	993	1028	1060	1098	1131	1178	1210	1247	1305	1354	1393	1430	1451	1501	1528	1555	1581	1609	1635
3	5	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	447	503	535	560	579	596	611	624	639	650	675	695	713	731	750	774	790	810	829	850	882	912	943	977	1007	1043	1074	1119	1149	1185	1240	1286	1323	1358	1378	1426	1452	1477	1502	1529	1553
3	10	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	424	477	507	531	549	564	579	591	606	616	640	659	676	692	711	733	749	768	786	805	835	864	894	925	954	988	1018	1060	1089	1122	1174	1219	1254	1287	1306	1351	1375	1399	1423	1448	1471
3	15	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	400	450	479	501	518	533	547	558	572	581	604	622	638	654	671	693	707	725	742	761	789	816	844	874	901	933	961	1001	1028	1060	1109	1151	1184	1215	1233	1276	1299	1322	1344	1368	1390
3	20	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	377	424	450	472	488	502	514	526	538	547	569	586	601	615	632	652	666	682	698	716	742	768	794	822	848	878	905	942	968	998	1044	1083	1114	1144	1161	1201	1222	1244	1265	1287	1308
3	25	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	353	397	422	442	457	470	482	493	505	513	533	549	563	577	592	611	624	640	655	671	696	720	745	771	795	823	848	883	907	935	979	1015	1045	1072	1088	1126	1144	1166	1186	1207	1226
3	26	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	349	392	417	437	451	464	476	486	498	506	526	542	556	569	585	603	616	631	646	662	687	710	735	761	784	813	837	872	895	923	966	1002	1031	1058	1074	1111	1131	1151	1170	1191	1210
3	27	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	344	387	411	431	445	458	469	480	491	499	519	534	548	561	577	595	607	623	637	653	677	701	725	750	774	802	826	860	883	910	953	988	1017	1044	1059	1096	1115	1135	1154	1175	1194
3	28	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	339	382	405	425	439	451	463	473	485	492	512	527	541	554	569	587	599	614	629	644	668	691	715	740	763	791	814	848	871	898	940	975	1003	1030	1045	1081	1100	1120	1138	1158	1177
3	29	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	334	376	400	419	435	445	457	466	478	486	505	520	533	546	561	579	591	606	620	635	659	682	705	730	753	780	803	836	859	885	927	961	989	1015	1030	1066	1085	1104	1123	1142	1161
3	30	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	330	371	394	413	427	439	450	460	471	479	498	512	526	538	553	570	582	597	611	626	650	672	695	720	742	769	792	825	847	873	913	948	975	1001	1016	1051	1070	1088	1107	1126	1144
3	33	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	316	355	377	395	409	420	431	440	451	458	476	490	503	515	529	546	557	572	585	600	622	643	665	689	710	736	758	789	811	835	874	907	933	958	972	1006	1024	1042	1059	1078	1095
3	0	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	494	555	590	618	639	657	673	689	705	716	747	767	786	805	827	854	871	893	913	937	972	1005	1041	1077	1111	1151	1185	1234	1267	1307	1367	1419	1460	1498	1520	1573	1602	1657	1685	1713	
3	5	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	469	527	560	587	607	624	639	655	670	680	708	729	747	765	786	811	827	848	868	890	923	955	989	1023	1055	1093	1126	1172	1204	1242	1299	1349	1387	1428	1444	1494	1520	1548	1574	1601	1627
3	10	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	445	499	531	556	575	591	606	620	634	644	670	690	707	724	744	769	784	804	823	843	875	904	937	969	1000	1036	1066	1111	1140	1176	1230	1277	1314	1348	1368	1416	1440	1466	1491	1516	1542
3	15	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	420	472	501	525	543	558	572	586	599	609	633	652	668	684	703	726	740	759	777	796	826	854	885	915	944	978	1007	1049	1077	1111	1162	1206	1241	1273	1292	1337	1360	1385	1408	1432	1456
3	20	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	395	444	472	494	511	526	538	551	564	573	596	614	629	644	662	683	697	714	731	750	778	804	833	862	889	921	948	987	1014	1046	1094	1135	1168	1198	1216	1258	1280	1303	1326	1348	1370
3	25	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	370	416	442	463	479	493	505	517	529	537	559	575	589	604	620	640	653	670	685	703	729	754	781	808	833	863	889	925	950	980	1025	1064	1095	1123	1140	1180	1200	1222	1243	1264	1285
3	26	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	366	411	437	457	473	486	498	510	522	530	551	568	582	596	612	632	645	661	676	693	719	744	770	797	822	852	877	913	938	967	1012	1050	1080	1109	1125	1164	1184	1205	1226	1247	1268
3	27	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	361	405	431	451	466	480	491	503	515	523	544	564	574	588	604	623	636	652	667	684	710	734	760	787	811	840	865	901	925	954	988	1036	1066	1094	1110	1148	1168	1189	1210	1230	1250
3	28	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	356	400	425	445	460	473	485	496	508	516	536	552	566	580	595	615	627	643	658	675	700	724	750	775	800	829	853	888	912	941	984	1022	1051	1079	1094	1113	1152	1173	1193	1213	1233
3	29	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	351	394	419	439	454																																				

December 15, 2017

2018 INTERIM APPLICATION

Vehicles for Hire Appendix 2

[illegible]

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	
4	26	Accessible Vehicle-for-Hire 1	531	554	588	619	653	686	718	750	787	820	853	887	919	953																												
4	27	Accessible Vehicle-for-Hire 1	523	547	580	610	645	677	708	740	777	809	842	875	907	940																												
4	28	Accessible Vehicle-for-Hire 1	516	539	572	602	636	667	698	730	766	798	830	863	894	927																												
4	29	Accessible Vehicle-for-Hire 1	509	532	564	594	627	658	689	720	755	787	819	851	882	914																												
4	30	Accessible Vehicle-for-Hire 1	502	524	556	585	618	649	679	710	745	776	807	839	869	902																												
4	33	Accessible Vehicle-for-Hire 1	480	502	533	560	592	621	650	679	713	742	773	803	832	863																												
4	0	Accessible Vehicle-for-Hire 2	756	790	838	881	931	977	1022	1068	1121	1167	1215	1262	1309	1358																												
4	5	Accessible Vehicle-for-Hire 2	718	750	796	837	884	928	971	1015	1065	1109	1154	1199	1244	1290																												
4	10	Accessible Vehicle-for-Hire 2	680	711	754	793	838	879	920	961	1009	1050	1093	1136	1178	1222																												
4	15	Accessible Vehicle-for-Hire 2	643	671	712	749	791	830	869	908	953	992	1033	1073	1113	1154																												
4	20	Accessible Vehicle-for-Hire 2	605	632	670	705	745	782	818	854	897	934	972	1010	1047	1086																												
4	25	Accessible Vehicle-for-Hire 2	567	592	628	661	698	733	766	801	841	875	911	946	982	1018																												
4	26	Accessible Vehicle-for-Hire 2	559	585	620	652	689	723	756	790	830	864	899	934	969	1005																												
4	27	Accessible Vehicle-for-Hire 2	552	577	612	643	680	713	746	780	818	852	887	921	956	991																												
4	28	Accessible Vehicle-for-Hire 2	544	569	603	634	670	703	736	769	807	840	875	909	942	978																												
4	29	Accessible Vehicle-for-Hire 2	537	561	595	626	661	694	726	758	796	829	863	896	929	964																												
4	30	Accessible Vehicle-for-Hire 2	529	553	587	617	652	684	715	748	785	817	850	883	916	951																												
4	33	Accessible Vehicle-for-Hire 2	507	529	561	590	624	655	685	716	751	782	814	846	877	910																												
4	0	Accessible Vehicle-for-Hire 3	786	822	872	917	969	1017	1064	1112	1167	1215	1264	1313	1363	1413																												
4	5	Accessible Vehicle-for-Hire 3	747	781	828	871	921	966	1011	1056	1109	1154	1201	1247	1295	1342																												
4	10	Accessible Vehicle-for-Hire 3	707	740	785	825	872	915	958	1001	1050	1093	1138	1182	1227	1272																												
4	15	Accessible Vehicle-for-Hire 3	668	699	741	779	824	864	904	945	992	1033	1074	1116	1159	1201																												
4	20	Accessible Vehicle-for-Hire 3	629	658	698	734	775	814	851	890	934	972	1011	1050	1090	1130																												
4	25	Accessible Vehicle-for-Hire 3	589	616	654	688	727	763	798	834	875	911	948	985	1022	1060																												
4	26	Accessible Vehicle-for-Hire 3	582	608	645	679	717	753	787	823	864	899	935	972	1009	1046																												
4	27	Accessible Vehicle-for-Hire 3	574	600	637	669	707	742	777	812	852	887	923	958	995	1031																												
4	28	Accessible Vehicle-for-Hire 3	566	592	628	660	698	732	766	801	840	875	910	945	981	1017																												
4	29	Accessible Vehicle-for-Hire 3	558	584	619	651	688	722	755	790	829	863	897	932	968	1003																												
4	30	Accessible Vehicle-for-Hire 3	550	575	610	642	678	712	745	778	817	850	885	919	954	989																												
4	33	Accessible Vehicle-for-Hire 3	527	551	584	614	649	681	713	745	782	814	847	880	913	947																												
4	0	Accessible Vehicle-for-Hire 4	825	862	914	962	1016	1067	1116	1166	1224	1275	1326	1378	1429	1482																												
4	5	Accessible Vehicle-for-Hire 4	784	819	868	914	965	1014	1060	1108	1163	1211	1260	1309	1358	1408																												
4	10	Accessible Vehicle-for-Hire 4	742	776	823	866	914	960	1004	1049	1102	1147	1193	1240	1286	1334																												
4	15	Accessible Vehicle-for-Hire 4	701	733	777	818	864	907	949	991	1040	1084	1127	1171	1215	1260																												
4	20	Accessible Vehicle-for-Hire 4	660	690	731	770	813	854	893	933	979	1020	1061	1102	1143	1186																												
4	25	Accessible Vehicle-for-Hire 4	619	646	685	721	762	800	837	874	918	956	994	1033	1072	1111																												
4	26	Accessible Vehicle-for-Hire 4	610	638	676	712	752	790	826	863	906	943	981	1020	1057	1097																												
4	27	Accessible Vehicle-for-Hire 4	602	629	667	702	742	779	815	851	894	931	968	1006	1043	1082																												
4	28	Accessible Vehicle-for-Hire 4	594	621	658	693	732	768	804	840	881	918	955	992	1029	1067																												
4	29	Accessible Vehicle-for-Hire 4	586	612	649	683	721	758	792	828	869	905	941	978	1015	1052																												
4	30	Accessible Vehicle-for-Hire 4	577	603	640	673	711	747	781	816	857	892	928	965	1000	1037																												
4	33	Accessible Vehicle-for-Hire 4	553	578	612	645	681	715	748	781	820	854	888	923	957	993																												
4	0	Limousine Vehicle-for-Hire 1	1732																																									
4	5	Limousine Vehicle-for-Hire 1	1645																																									
4	10	Limousine Vehicle-for-Hire 1	1559																																									
4	15	Limousine Vehicle-for-Hire 1	1472																																									
4	20	Limousine Vehicle-for-Hire 1	1386																																									
4	25	Limousine Vehicle-for-Hire 1	1299																																									
4	26	Limousine Vehicle-for-Hire 1</																																										

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	
4	10	Limousine Vehicle-for-Hire 2	1642																																									
4	15	Limousine Vehicle-for-Hire 2	1551																																									
4	20	Limousine Vehicle-for-Hire 2	1460																																									
4	25	Limousine Vehicle-for-Hire 2	1369																																									
4	26	Limousine Vehicle-for-Hire 2	1350																																									
4	27	Limousine Vehicle-for-Hire 2	1332																																									
4	28	Limousine Vehicle-for-Hire 2	1314																																									
4	29	Limousine Vehicle-for-Hire 2	1296																																									
4	30	Limousine Vehicle-for-Hire 2	1277																																									
4	33	Limousine Vehicle-for-Hire 2	1223																																									
4	0	Limousine Vehicle-for-Hire 3	1899																																									
4	5	Limousine Vehicle-for-Hire 3	1804																																									
4	10	Limousine Vehicle-for-Hire 3	1709																																									
4	15	Limousine Vehicle-for-Hire 3	1614																																									
4	20	Limousine Vehicle-for-Hire 3	1519																																									
4	25	Limousine Vehicle-for-Hire 3	1424																																									
4	26	Limousine Vehicle-for-Hire 3	1405																																									
4	27	Limousine Vehicle-for-Hire 3	1386																																									
4	28	Limousine Vehicle-for-Hire 3	1367																																									
4	29	Limousine Vehicle-for-Hire 3	1348																																									
4	30	Limousine Vehicle-for-Hire 3	1329																																									
4	33	Limousine Vehicle-for-Hire 3	1272																																									
4	0	Limousine Vehicle-for-Hire 4	1992																																									
4	5	Limousine Vehicle-for-Hire 4	1892																																									
4	10	Limousine Vehicle-for-Hire 4	1793																																									
4	15	Limousine Vehicle-for-Hire 4	1693																																									
4	20	Limousine Vehicle-for-Hire 4	1594																																									
4	25	Limousine Vehicle-for-Hire 4	1494																																									
4	26	Limousine Vehicle-for-Hire 4	1474																																									
4	27	Limousine Vehicle-for-Hire 4	1454																																									
4	28	Limousine Vehicle-for-Hire 4	1434																																									
4	29	Limousine Vehicle-for-Hire 4	1414																																									
4	30	Limousine Vehicle-for-Hire 4	1394																																									
4	33	Limousine Vehicle-for-Hire 4	1335																																									
4	0	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	624	671	707	733	759	786	813	839	866	891	913	919	944	988	1011	1045	1080	1115	1153	1189	1226	1264	1298	1336	1372	1435	1483	1529	1576	1622	1667	1711	1748	1785	1815	1836	1858	1879	1900	1923	1944	
4	5	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	593	637	672	696	721	747	772	797	823	846	867	873	897	939	960	993	1026	1059	1095	1130	1165	1201	1233	1269	1303	1363	1409	1453	1497	1541	1584	1625	1661	1696	1724	1744	1765	1785	1805	1827	1847	
4	10	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	562	604	636	660	683	707	732	755	779	802	822	827	850	889	910	940	972	1003	1038	1070	1103	1138	1168	1202	1235	1291	1335	1376	1418	1460	1500	1540	1573	1606	1633	1652	1672	1691	1710	1731	1750	
4	15	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	530	570	601	623	645	668	691	713	736	757	776	781	802	840	859	888	918	948	980	1011	1042	1074	1103	1136	1166	1220	1261	1300	1340	1379	1417	1454	1486	1517	1543	1561	1579	1597	1615	1635	1652	
4	20	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	499	537	566	586	607	629	650	671	693	713	730	735	755	790	809	836	864	892	922	951	981	1011	1038	1069	1098	1148	1186	1223	1261	1298	1334	1369	1398	1428	1452	1469	1486	1503	1520	1538	1555	
4	25	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	468	503	530	550	569	589	610	629	649	668	685	689	708	741	758	784	810	836	865	892	919	948	973	1002	1029	1076	1112	1147	1182	1216	1250	1283	1311	1339	1361	1377	1393	1409	1425	1442	1458	
4	26	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	462	497	523	542	562	582	602	621	641	659	676	680	699	731	748	773	799	825	853	880	907	935	961	989	1015	1062	1097	1131	1166	1200	1234	1266	1294	1321	1343	1359	1375	1390	1406	1423	1439	
4	27	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	456	490	516	535	554	574	593	612	632	650	666	671	689	721	738	763	788	814	842	868	895	923	948	975	1002	1048	1083	1116	1150	1184	1217	1249	1276	1303	1325	1340	1356	1372	1387	1404	1419	
4	28	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	449	483	509	528	546	566	585	604	624	642	657	662	680	711	728	752	778	803	830	856	883	910	935	962	988	1033	1068	1101	1135	1168	1200	1232	1259	1285	1307	1322	1338	1353	1368	1385	1400	
4	29	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	443	476	502	520	539	558	577	596	615	633	648	652	670	701	718	742	767	792	819	844	870	897	922	949	974	1019	1053	1086	1119	1152	1184	1215	1241	1267	1289	1304	1319	1334	1349	1365	1380	
4	30	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	437	470	495	513	531	550	569	587	606	624	639	643	661	692	708	731	756	780	807	832	858	885	909	935	960	1004	1038	1070	1103	1135	1167	1198	1224	1249	1270	1285	1301	1315	1330	1346	1361	
4	33	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	418	450	474	491	509	527	545	562	580	597	612	616	632	662	677	700	724	747	773	797	821	847	870	895	919	961	994	1024	1056	1087	1117	1146	1171	1196	1216	1230	1245	1259	1273	1288	1302	
4	0	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	653	703	740	768	795	824	851	879	907	934	957	962	989	1035	1059	1094	1132	1168	1208	1245	1285	1324	1360	1399	1438	1504	1553	1602	1651	1699	1747	1793	1831	1870	1902	1924	1947	1969	1991	2014	2036	
4	5	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	620	668	703	730	755</																																					

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
4	30	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	457	492	518	538	556	577	596	615	635	654	670	673	692	724	741	766	792	818	846	871	899	927	952	979	1007	1053	1087	1121	1156	1189	1223	1255	1282	1309	1331	1347	1363	1378	1394	1410	1425
4	33	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	438	471	496	515	533	552	570	589	608	626	641	645	663	693	710	733	758	783	809	834	861	887	911	937	963	1008	1041	1073	1106	1138	1170	1201	1227	1253	1274	1289	1304	1319	1334	1349	1364
4	0	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	683	735	774	803	831	861	890	919	949	976	1000	1006	1034	1082	1107	1144	1183	1221	1263	1302	1343	1385	1421	1463	1503	1572	1624	1674	1726	1777	1826	1874	1915	1955	1988	2011	2035	2058	2081	2106	2129
4	5	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	649	698	735	763	789	818	845	873	902	927	950	956	982	1028	1052	1087	1124	1160	1200	1237	1276	1316	1350	1390	1428	1493	1543	1590	1640	1688	1735	1780	1819	1857	1889	1910	1933	1955	1977	2001	2023
4	10	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	615	661	697	723	748	775	801	827	854	878	900	905	931	974	996	1030	1065	1099	1137	1172	1209	1246	1279	1317	1353	1415	1462	1507	1553	1599	1643	1687	1723	1759	1789	1810	1831	1852	1873	1895	1916
4	15	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	581	625	658	683	706	732	756	781	807	830	850	855	879	920	941	972	1006	1038	1074	1107	1142	1177	1208	1244	1278	1336	1380	1423	1467	1510	1552	1593	1628	1662	1690	1709	1730	1749	1769	1790	1810
4	20	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	546	588	619	642	665	689	712	735	759	781	800	805	827	866	886	915	946	977	1010	1042	1074	1108	1137	1170	1202	1258	1299	1339	1381	1422	1461	1499	1532	1564	1590	1609	1628	1646	1665	1685	1703
4	25	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	512	551	580	602	623	646	667	689	712	732	750	754	775	811	830	858	887	916	947	976	1007	1039	1066	1097	1127	1179	1218	1255	1294	1333	1369	1405	1436	1466	1491	1508	1526	1543	1561	1579	1597
4	26	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	505	544	573	594	615	637	659	680	702	722	740	744	765	801	819	847	875	904	935	963	994	1025	1052	1083	1112	1163	1202	1239	1277	1315	1351	1387	1417	1447	1471	1488	1506	1523	1540	1558	1575
4	27	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	499	537	565	586	607	629	650	671	693	712	730	734	755	790	808	835	864	891	922	950	980	1011	1037	1068	1097	1148	1186	1222	1260	1297	1333	1368	1398	1427	1451	1468	1486	1502	1519	1537	1554
4	28	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	492	529	557	578	598	620	641	662	683	703	720	724	744	779	797	824	852	879	909	937	967	997	1023	1053	1082	1132	1169	1205	1243	1279	1313	1349	1379	1408	1431	1448	1465	1482	1498	1516	1533
4	29	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	485	522	550	570	590	611	632	652	674	693	710	714	734	768	786	812	840	867	897	924	954	983	1009	1039	1067	1116	1153	1189	1225	1262	1296	1331	1360	1388	1411	1428	1445	1461	1478	1495	1512
4	30	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	478	514	542	562	582	603	623	643	664	683	700	704	724	757	775	801	828	855	884	911	940	969	995	1024	1052	1100	1137	1172	1208	1244	1278	1312	1340	1368	1392	1408	1424	1441	1457	1474	1490
4	33	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	458	492	519	538	557	577	596	616	636	654	670	674	693	725	742	766	793	818	846	872	900	928	952	980	1007	1053	1088	1122	1156	1191	1223	1256	1283	1310	1332	1347	1363	1379	1394	1411	1426
4	0	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	713	767	808	838	868	899	929	959	990	1019	1044	1050	1079	1129	1156	1194	1235	1274	1318	1358	1402	1445	1483	1526	1568	1640	1694	1747	1801	1854	1906	1956	1998	2040	2075	2099	2124	2148	2172	2197	2221
4	5	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	677	729	768	796	825	854	883	911	940	968	992	997	1025	1073	1098	1134	1171	1210	1252	1290	1332	1373	1409	1450	1491	1556	1609	1660	1711	1761	1811	1858	1898	1938	1971	1994	2018	2041	2063	2087	2110
4	10	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	642	690	727	754	781	809	836	863	891	917	940	945	971	1016	1040	1075	1111	1147	1182	1220	1262	1300	1335	1373	1411	1476	1525	1572	1621	1669	1715	1760	1806	1836	1867	1889	1912	1933	1955	1977	1999
4	15	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	606	652	687	712	738	764	790	815	841	866	887	892	917	960	983	1015	1050	1083	1120	1154	1192	1228	1261	1297	1333	1394	1440	1485	1531	1576	1620	1663	1698	1734	1764	1784	1805	1826	1846	1867	1888
4	20	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	570	614	646	670	694	719	743	767	792	815	835	840	863	903	925	955	988	1019	1054	1086	1122	1156	1186	1221	1254	1312	1355	1398	1441	1483	1525	1565	1598	1632	1660	1679	1699	1718	1738	1758	1777
4	25	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	535	575	606	628	651	674	697	719	742	763	783	787	809	847	867	895	926	955	988	1018	1051	1084	1112	1144	1176	1230	1270	1310	1351	1390	1429	1465	1500	1536	1574	1611	1629	1648	1666		
4	26	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	528	568	598	620	642	665	687	710	733	754	773	777	798	835	855	884	914	943	975	1005	1037	1069	1097	1129	1160	1214	1254	1293	1333	1372	1410	1447	1479	1510	1535	1553	1572	1590	1607	1626	1644
4	27	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	520	560	590	612	634	656	678	700	723	744	762	766	788	824	844	872	902	930	962	991	1023	1055	1083	1114	1145	1197	1237	1275	1315	1353	1391	1428	1459	1489	1515	1532	1551	1568	1586	1604	1621
4	28	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	513	552	582	603	625	647	669	690	713	734	752	756	777	813	832	860	889	917	949	978	1009	1040	1068	1099	1129	1181	1220	1258	1297	1335	1372	1408	1439	1469	1494	1511	1529	1547	1564	1582	1599
4	29	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	506	545	574	595	616	638	660	681	703	723	741	745	766	802	821	848	877	905	936	964	995	1026	1053	1083	1113	1164	1203	1240	1279	1316	1353	1389	1419	1448	1473	1490	1508	1525	1545	1560	1577
4	30	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	499	537	566	587	608	629	650	671	693	713	731	735	755	790	809	836	864	892	923	951	981	1011	1038	1068	1098	1148	1186	1223	1261	1298	1334	1369	1399	1428	1452	1469	1487	1504	1520	1538	1555
4	33	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	478	514	541	561	582	602	622	643	663	683	699	703	723	756	775	800	827	854	883	910	939	968	994	1022	1051	1099	1135	1170	1207	1242	1277	1311	1339	1367	1390	1406	1423	1439	1455	1472	1488
4	0	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	496	556	591	619	639	658	674	690	706	717	745	769	789	806	828	855	873	895	915	939	974	1007	1043	1078	1113	1153	1186	1237	1269	1309	1368	1421	1463	1500	1522	1556	1602	1632	1660	1687	1716
4	5	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	471	528	561	588	607	625	640	655	671	681	708	731	750	766	787	812	829	850	869	892	925	957	991	1024	1057	1095	1127	1175	1206	1244	1301	1350	1390	1425	1446	1497	1523	1550	1577	1603	1630
4	10	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	446	500	532	557	575	592	607	621	635	645	670	692	710	725	745	769	786	805	823	845	877	906	939	970	1002	1038	1067	1113	1142	1178	1232	1278	1317	1350	1370	1418	1443	1469	1494	1518	1544
4	15	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	422	473	502	526	545	559	573	588	600	609	633	654	671	685	704	727	742	761	778	798	828	856	887	916	946	980	1008	1051	1079	1113	1161	1208	1244	1275	1294	1340	1363	1387	1411	1434	1459
4	20	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	397	445	473	495	511	526	539	552	565	574	596	615	631	645	662	684	698	716	732	751	779	806	834	862	890	922	949	990	1015	1047	1095	1137	1170	1200	1218	1261	1282	1306	1328	1350	1373
4	25	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	37																																								

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TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40			
4	10	Taxicab Vehicle-for-Hire 4	5493																																											
4	15	Taxicab Vehicle-for-Hire 4	5188																																											
4	20	Taxicab Vehicle-for-Hire 4	4882																																											
4	25	Taxicab Vehicle-for-Hire 4	4577																																											
4	26	Taxicab Vehicle-for-Hire 4	4516																																											
4	27	Taxicab Vehicle-for-Hire 4	4455																																											
4	28	Taxicab Vehicle-for-Hire 4	4394																																											
4	29	Taxicab Vehicle-for-Hire 4	4333																																											
4	30	Taxicab Vehicle-for-Hire 4	4272																																											
4	33	Taxicab Vehicle-for-Hire 4	4089																																											
Commuter	0	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	740	796	838	869	902	933	965	996	1028	1057	1085	1091	1120	1172	1200	1240	1282	1323	1368	1411	1455	1500	1540	1585	1630	1703	1760	1813	1870	1926	1978	2032	2075	2119	2155	2180	2205	2230	2256	2282	2307			
Commuter	5	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	703	756	796	826	857	886	917	946	977	1004	1031	1036	1064	1113	1140	1178	1218	1257	1300	1340	1382	1425	1463	1506	1548	1618	1672	1722	1776	1830	1879	1930	1971	2013	2047	2071	2095	2118	2143	2168	2192			
Commuter	10	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	666	716	754	782	812	840	868	896	925	951	976	982	1008	1055	1080	1116	1154	1191	1231	1270	1309	1350	1386	1426	1467	1533	1584	1632	1683	1733	1780	1829	1867	1907	1939	1962	1984	2007	2030	2054	2076			
Commuter	15	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	629	677	712	739	767	793	820	847	874	898	922	927	952	996	1020	1054	1090	1125	1163	1199	1237	1275	1309	1347	1385	1448	1496	1541	1589	1637	1681	1727	1764	1801	1832	1853	1874	1895	1918	1940	1961			
Commuter	20	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	592	637	670	695	722	746	772	797	822	846	868	873	896	938	960	992	1026	1058	1094	1129	1164	1200	1232	1268	1304	1362	1408	1450	1496	1541	1582	1626	1660	1695	1724	1744	1764	1784	1805	1826	1846			
Commuter	25	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	555	597	628	652	676	700	724	747	771	793	814	818	840	879	900	930	961	992	1026	1058	1091	1125	1155	1189	1222	1277	1320	1360	1402	1444	1483	1524	1556	1589	1616	1635	1654	1672	1692	1711	1730			
Commuter	26	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	548	589	620	643	667	690	714	737	761	782	803	807	829	867	888	918	949	979	1012	1044	1077	1110	1140	1173	1206	1260	1302	1342	1384	1425	1464	1504	1535	1568	1595	1613	1632	1650	1669	1689	1707			
Commuter	27	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	540	581	612	634	658	681	704	727	750	772	792	796	818	856	876	905	936	966	999	1030	1062	1095	1124	1157	1190	1243	1285	1323	1365	1406	1444	1483	1515	1547	1573	1591	1610	1628	1647	1666	1684			
Commuter	28	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	533	573	603	626	649	672	695	717	740	761	781	786	806	844	864	893	923	953	985	1016	1048	1080	1109	1141	1174	1226	1267	1305	1346	1387	1424	1463	1494	1526	1552	1570	1588	1606	1624	1643	1661			
Commuter	29	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	525	565	595	617	640	662	685	707	730	750	770	775	795	832	852	880	910	939	971	1002	1033	1065	1093	1125	1157	1209	1250	1287	1328	1367	1404	1443	1473	1504	1530	1548	1566	1583	1602	1620	1638			
Commuter	30	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	518	557	587	608	631	653	675	697	720	740	759	764	784	820	840	868	897	926	958	988	1018	1050	1078	1109	1141	1192	1232	1269	1309	1348	1385	1422	1452	1483	1508	1526	1543	1561	1579	1597	1615			
Commuter	33	Passenger Vehicle-for-Hire 1 (Passenger Vehicle)	496	533	561	582	604	625	647	667	689	708	727	731	750	785	804	831	859	886	917	945	975	1005	1032	1062	1092	1141	1179	1215	1253	1290	1325	1361	1390	1420	1444	1461	1477	1494	1512	1529	1546			
Commuter	0	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	775	834	878	911	945	978	1011	1044	1077	1108	1136	1141	1174	1228	1257	1299	1343	1386	1433	1478	1525	1572	1614	1661	1707	1784	1844	1900	1959	2017	2072	2128	2174	2220	2257	2284	2310	2336	2364	2390	2417			
Commuter	5	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	736	792	834	865	898	929	960	992	1023	1053	1079	1086	1115	1167	1194	1234	1276	1317	1361	1404	1449	1493	1533	1578	1622	1695	1752	1805	1861	1916	1968	2022	2065	2109	2144	2170	2194	2221	2246	2270	2296			
Commuter	10	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	697	751	790	820	850	880	910	940	969	997	1022	1029	1057	1105	1131	1169	1209	1247	1290	1330	1372	1415	1453	1495	1536	1606	1660	1710	1763	1815	1865	1915	1957	1998	2031	2056	2079	2102	2128	2151	2175			
Commuter	15	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	659	709	746	774	803	831	859	887	915	942	966	972	998	1044	1068	1104	1142	1178	1218	1256	1296	1336	1372	1412	1451	1516	1567	1615	1665	1714	1761	1809	1848	1887	1918	1941	1963	1986	2009	2031	2054			
Commuter	20	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	620	667	702	729	756	782	809	835	862	886	909	914	939	982	1006	1039	1074	1109	1146	1182	1220	1258	1291	1329	1366	1427	1475	1520	1567	1614	1658	1702	1739	1776	1806	1827	1848	1869	1891	1912	1934			
Commuter	25	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	581	625	658	683	709	733	758	783	808	831	852	857	880	921	943	974	1007	1039	1075	1108	1144	1179	1210	1246	1280	1338	1383	1425	1469	1513	1554	1596	1630	1665	1693	1713	1732	1752	1773	1792	1813			
Commuter	26	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	573	617	650	674	699	724	748	773	797	820	841	846	869	909	930	961	994	1026	1060	1094	1128	1163	1194	1229	1263	1320	1365	1406	1450	1493	1533	1575	1609	1643	1670	1690	1709	1729	1749	1769	1789			
Commuter	27	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	566	609	641	665	690	714	738	762	786	809	829	834	857	896	918	948	980	1012	1046	1079	1113	1148	1178	1213	1246	1302	1346	1387	1430	1472	1513	1553	1587	1621	1648	1667	1686	1705	1726	1745	1764			
Commuter	28	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	558	600	632	656	680	704	728	752	775	798	818	823	845	884	905	935	967	998	1032	1064	1098	1132	1162	1196	1229	1284	1328	1368	1410	1452	1492	1532	1565	1598	1625	1644	1663	1682	1702	1721	1740			
Commuter	29	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	550	592	623	647	671	694	718	741	765	787	807	812	834	872	892	922	954	984	1017	1049	1083	1116	1146	1179	1212	1267	1309	1349	1391	1432	1471	1511	1544	1576	1602	1622	1640	1659	1678	1697	1716			
Commuter	30	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	542	584	615	638	661	684	708	731	754	776	795	800	822	860	880	909	940	970	1003	1035	1067	1100	1130	1163	1195	1249	1291	1330	1371	1412	1450	1490	1522	1554	1580	1599	1617	1635	1655	1673	1692			
Commuter	33	Passenger Vehicle-for-Hire 2 (Passenger Vehicle)	519	559	588	610	633	655	677	699	722	742	761	766	787	823	842	870	900	929	960	990	1022	1053	1081	1113	1144	1195	1235	1273	1313	1351	1388	1426	1457	1487	1512	1530	1548	1565	1584	1601	1619			
Commuter	0	Passenger Vehicle-for-Hire 3 (Passenger Vehicle)	811	872	918	952	988	1022	1057	1091	1126	1158	1188	1195	1227	1283	1314	1358	1404	1449	1498	1546	1594	1643	1687	1736	1785																			

TERR	DISC %	INSURANCE USE DESCRIPTION	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Commuter	30	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	592	637	671	696	722	747	772	797	822	846	868	873	896	937	960	992	1025	1058	1095	1129	1164	1200	1232	1268	1303	1362	1408	1450	1496	1541	1583	1625	1660	1695	1723	1744	1764	1784	1805	1826	1845
Commuter	33	Passenger Vehicle-for-Hire 4 (Passenger Vehicle)	567	610	642	666	691	715	739	763	787	809	831	835	858	897	919	949	982	1013	1048	1081	1114	1149	1179	1214	1248	1304	1347	1388	1432	1475	1515	1556	1589	1623	1650	1669	1688	1708	1728	1747	1766
Commuter	0	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	565	635	673	706	730	751	770	787	804	818	850	876	899	920	945	974	995	1021	1044	1071	1111	1148	1189	1230	1269	1315	1353	1410	1447	1493	1561	1620	1667	1711	1737	1797	1829	1861	1893	1925	1956
Commuter	5	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	537	603	639	671	693	713	731	748	764	777	807	832	854	874	898	925	945	970	992	1017	1055	1091	1130	1168	1206	1249	1285	1339	1375	1418	1483	1539	1584	1625	1650	1707	1738	1768	1798	1829	1858
Commuter	10	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	508	571	606	635	657	676	693	708	724	736	765	788	809	828	850	877	895	919	940	964	1000	1033	1070	1107	1142	1183	1218	1269	1302	1344	1405	1458	1500	1540	1563	1617	1646	1675	1704	1732	1760
Commuter	15	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	480	540	572	600	620	638	654	669	683	695	722	745	764	782	803	828	846	868	887	910	944	976	1011	1045	1079	1118	1150	1198	1230	1269	1327	1377	1417	1454	1476	1527	1555	1582	1609	1636	1663
Commuter	20	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	452	508	538	565	584	601	616	630	643	654	680	701	719	736	756	779	796	817	835	857	889	918	951	984	1015	1052	1082	1128	1158	1194	1249	1296	1334	1369	1390	1438	1463	1489	1514	1540	1565
Commuter	25	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	424	476	505	529	547	563	577	590	603	613	637	657	674	690	709	730	746	766	783	803	833	861	892	922	952	986	1015	1057	1085	1120	1171	1215	1250	1283	1303	1348	1372	1396	1420	1444	1467
Commuter	26	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	418	470	498	522	540	556	570	582	595	605	629	648	665	681	699	721	736	756	773	793	822	850	880	910	939	973	1001	1043	1071	1105	1155	1199	1234	1266	1285	1330	1353	1377	1401	1424	1447
Commuter	27	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	412	464	491	515	533	548	562	575	587	597	620	639	656	672	690	711	726	745	762	782	811	838	868	898	926	960	988	1029	1056	1090	1140	1183	1217	1249	1268	1312	1335	1359	1382	1405	1428
Commuter	28	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	407	457	485	508	526	541	554	567	579	589	612	631	647	662	680	701	716	735	752	771	800	827	856	886	914	947	974	1015	1042	1075	1124	1166	1200	1232	1251	1294	1317	1340	1363	1386	1408
Commuter	29	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	401	451	478	501	518	533	547	559	571	581	603	622	638	653	671	692	706	725	741	760	789	815	844	873	901	934	961	1001	1027	1060	1108	1150	1184	1215	1233	1276	1299	1321	1344	1367	1389
Commuter	30	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	395	444	471	494	511	526	539	551	563	573	595	613	629	644	661	682	696	715	731	750	778	804	832	861	888	920	947	987	1013	1045	1093	1134	1167	1198	1216	1258	1280	1303	1325	1347	1369
Commuter	33	Passenger Vehicle-for-Hire 1 (Truck 4,499 kg or less GVW)	379	425	451	473	489	503	516	527	539	548	569	587	602	616	633	653	667	684	699	718	744	769	797	824	850	881	907	945	969	1000	1046	1085	1117	1146	1164	1204	1225	1247	1268	1290	1311
Commuter	0	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	592	665	705	739	764	786	806	825	843	857	891	917	942	964	990	1021	1043	1069	1093	1122	1164	1202	1245	1288	1330	1377	1418	1477	1516	1564	1636	1697	1747	1793	1819	1882	1916	1949	1983	2016	2049
Commuter	5	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	562	632	670	702	726	747	766	784	801	814	846	871	895	916	940	970	991	1016	1038	1066	1106	1142	1183	1224	1263	1308	1347	1403	1440	1486	1554	1612	1660	1703	1728	1788	1820	1852	1884	1915	1947
Commuter	10	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	533	598	634	665	688	707	725	742	759	771	802	825	848	868	891	919	939	962	984	1010	1048	1082	1120	1159	1197	1239	1276	1329	1364	1408	1472	1527	1572	1614	1637	1694	1724	1754	1785	1814	1844
Commuter	15	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	503	565	599	628	649	668	685	701	717	728	757	779	801	819	841	868	887	909	929	954	989	1022	1058	1095	1130	1170	1205	1255	1289	1329	1391	1442	1485	1524	1546	1600	1629	1657	1686	1714	1742
Commuter	20	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	474	532	564	591	611	629	645	660	674	686	713	734	754	771	792	817	834	855	874	898	931	962	996	1030	1064	1102	1134	1182	1213	1251	1309	1358	1398	1434	1455	1506	1533	1559	1586	1613	1639
Commuter	25	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	444	499	529	554	573	589	604	619	632	643	668	688	706	723	742	766	782	802	820	841	873	901	934	966	997	1033	1063	1108	1137	1173	1227	1273	1313	1344	1365	1414	1437	1462	1487	1512	1537
Commuter	26	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	438	492	522	547	565	582	596	610	624	634	659	679	697	713	733	756	772	791	809	830	861	889	921	953	984	1019	1049	1093	1122	1157	1211	1256	1293	1327	1346	1393	1418	1442	1467	1492	1516
Commuter	27	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	432	485	515	539	558	574	588	602	615	626	650	669	688	704	723	745	761	780	798	819	850	877	909	940	971	1005	1035	1078	1107	1142	1194	1239	1275	1309	1328	1374	1399	1423	1448	1472	1496
Commuter	28	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	426	479	508	532	550	568	584	597	617	642	660	678	694	713	735	751	770	787	808	838	865	896	927	958	991	1021	1063	1092	1126	1168	1222	1258	1291	1310	1355	1380	1403	1428	1452	1475	
Commuter	29	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	420	472	501	525	542	556	572	586	599	608	633	651	669	684	703	725	741	759	777	797	826	853	884	914	944	978	1007	1049	1076	1110	1162	1205	1240	1273	1291	1336	1360	1384	1408	1431	1455
Commuter	30	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	414	465	493	517	535	550	564	577	590	600	624	642	659	675	693	715	730	748	765	785	815	841	871	902	931	964	993	1034	1061	1095	1145	1188	1223	1255	1273	1317	1341	1364	1388	1411	1434
Commuter	33	Passenger Vehicle-for-Hire 2 (Truck 4,499 kg or less GVW)	397	446	472	495	512	527	540	553	565	574	597	614	631	646	663	684	699	716	732	752	780	805	834	863	891	923	950	990	1016	1048	1096	1137	1170	1201	1219	1261	1284	1308	1329	1351	1373
Commuter	0	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	619	696	737	773	799	822	843	862	881	896	931	959	984	1007	1035	1067	1090	1118	1143	1173	1217	1257	1302	1347	1393	1440	1484	1544	1585	1635	1710	1774	1826	1874	1902	1968	2003	2038	2073	2108	2142
Commuter	5	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	588	661	700	734	759	781	801	819	837	851	884	911	935	957	983	1014	1035	1062	1086	1114	1156	1194	1237	1280	1320	1368	1408	1467	1506	1553	1624	1685	1735	1780	1807	1870	1903	1936	1969	2003	2035
Commuter	10	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	557	626	663	696	719	740	759	776	793	806	838	863	886	906	931	960	981	1006	1029	1056	1095	1131	1172	1212	1251	1296	1334	1390	1426	1471	1539	1597	1643	1687	1712	1771	1803	1834	1866	1897	1928
Commuter	15	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	526	592	626	657	679	699	717	733	749	762	791	815	836	856	880	907	926	950	972	997	1034	1068	1107	1145	1181	1224	1260	1312	1347	1390	1453	1508	1552	1593	1617	1673	1703	1732	1762	1792	1821
Commuter	20	Passenger Vehicle-for-Hire 3 (Truck 4,499 kg or less GVW)	495	557	590	618	639	658	674	690	705	717	745	767	787	806	828	854	872	894	914	938	974																				

THE MANITOBA PUBLIC UTILITIES BOARD

IN THE MATTER OF THE MANITOBA PUBLIC INSURANCE CORPORATION APPLICATION FOR INTERIM 2018/19 VEHICLES FOR HIRE PREMIUM RATES

NOTICE OF MOTION OF THE MANITOBA PUBLIC INSURANCE CORPORATION

DECEMBER 4, 2017

Manitoba Public Insurance ("MPI") applies, pursuant to section 4(3) of the *Public Utilities Board Rule of Practice and Procedure*, for an order:

1. Directing MPI on the procedure to be used for an intended application for rates for Vehicles for Hire.
 - a) MPI seeks an order finding that special circumstances exist to warrant an *ex parte* application, and providing specific directions on procedure for this pending application.

Statement of Facts

2. On November 10th, 2017, Royal Assent was given to Bill 30 which establishes *The Local Vehicles for Hire Act* ("the Act"). The Act abolishes regulation of the taxi industry in Winnipeg through the Taxicab Board and transfers regulatory responsibilities for all vehicles for hire to each municipality. The Act comes into force on February 28, 2018 and allows for a new class of vehicles for hire beyond the traditional taxicab.
3. To offer compulsory insurance for vehicles for hire, MPI must seek the Public Utilities Board ("PUB") approval of premium rates both for this new class of vehicles for hire, and for new premium rates for the existing classes of vehicles for hire (taxicabs, limos and wheelchair accessible vehicles).

Grounds

4. The Timeline for Approval of Rates Presents a Special Circumstance:
 - a) The Act will be in force on February 28, 2018, and therefore MPI must have the ability to charge appropriate rates for all vehicles for hire by March 1, 2018 to enable all legitimate forms of vehicles for hire commerce to operate in Manitoba.
 - b) To meet the March 1, 2018 deadline, MPI must be in receipt of the PUB's order regarding vehicles for hire rates no later than January 15th, 2018. This date will allow MPI to implement necessary system changes and to work with government to enact required regulation amendments so that MPI can charge the required rates on March 1, 2018.

- c) MPI must understand any implications from the City of Winnipeg's proposed by-law concerning vehicles for hire operating in Winnipeg, prior to bringing an application. MPI believes its planned filing date on or about December 15th, will allow for consideration of Winnipeg's by-law.
- d) MPI could not have filed an application for Vehicles for Hire premium rates prior to the passage Bill 30.
- e) MPI submits that the limited time before the Act is in force, combined with the requirement for PUB approval of rates, creates a special circumstance that warrants the unusual step of requesting approval of interim rates, on an *ex parte* basis.
- f) By requesting an interim *ex parte* order no later than January 15th, 2018, MPI seeks to avoid the obvious public harm that will result if there is no appropriate insurance product available when the Act comes into force.

5. The Application:

- a) MPI intends to seek approval of vehicles for hire premium rates on an interim refundable basis.
- b) MPI proposes that the full public testing, and final determination of the vehicles for hire rates will take place as part of the 2019 General Rate Application. Specifically, in the 2019 General Rate Application MPI will bring an application for 2018/19 and 2019/20 vehicles for hire rates. The PUB's final determination on 2018/19 rates would be contained in the 2019 General Rate Application order, and any variance between interim and final approval of rates would be rebated or collected.
- c) MPI proposes that it will process rebates or collections on a customer account basis, ensuring the fairest implementation of the PUB's order.
- d) MPI submits that the interim *ex parte* order should be viewed as part of a continuum¹ through to final determination of the 2018/19 vehicles for hire rates in December 2018.

6. MPI's proposal for an *ex parte* process is procedurally fair in these circumstances

- a) MPI submits that the situation outlined above warrants a finding of special circumstances by the PUB, per section 24(2)(d) of the *Public Utilities Board Rule of Practice and Procedure*, and that the appropriate course of action is to hear the interim vehicles for hire rate application on an *ex parte* basis. MPI also submits that this motion provides full disclosure as to why the application should proceed *ex parte*, per section 24(2)(e) of the *Public Utilities Board Rule of Practice and Procedure*.
- b) All potential interveners, interested parties and the public at large will be able to adequately challenge the rates during the 2019 General Rate Application. There, parties with standing will be able to test the evidence and bring their case to the PUB for determination of final vehicles

¹ Consistent with *Consumers' Association of Canada (Man.) Inc. et al. v. Public Utilities Board (Man.)*, 2006 MBCA 156, paragraph 22

for hire rates. Further, parties to the proceeding can have confidence that any variance between interim and final rates will be accurately refunded or rebated to affected ratepayers.

- c) MPI acknowledges the guidance provided by the Supreme Court of Canada in *Ruby v. Canada (Solicitor General)*, [2002] 4 SCR 3, 2002 SCC 75 (CanLII), where at paragraph 25 through 27 the court stated:

"25 *Ex parte*, in a legal sense, means a proceeding, or a procedural step, that is taken or granted at the instance of and for the benefit of one party only, without notice to or argument by any adverse party: *Attorney General of Manitoba v. National Energy Board*, 1974 CanLII 1239 (FC), [1974] 2 F.C. 502 (T.D.). **The circumstances in which a court will accept submissions *ex parte* are exceptional and limited to those situations in which the delay associated with notice would result in harm** or where there is a fear that the other party will act improperly or irrevocably if notice were given. For instance, temporary injunctions are often issued *ex parte* in order to preserve the *status quo* for a short period of time before both parties can be heard (to prevent the demolition of a building, for example).

26 ***Ex parte* proceedings need not be held *in camera*.** Indeed, *ex parte* submissions are often made in open court (in interlocutory matters, for example). **In fact, an order will still be considered *ex parte* where the other party happens to be present at the hearing but does not make submissions** (for instance, because of insufficient notice): *Royal Bank v. W. Got & Associates Electric Ltd.*, 1994 CanLII 8922 (AB QB), [1994] 5 W.W.R. 337 (Alta. Q.B.), at para. 10, aff'd 1997 ABCA 136 (CanLII), [1997] 6 W.W.R. 715 (Alta. C.A.), aff'd (without reference to this point) 1999 CanLII 714 (SCC), [1999] 3 S.C.R. 408. On the other hand, other *ex parte* proceedings are, by necessity, not held in public. An application for a wiretap authorization, for instance, must be made both *ex parte* and *in camera*.

27 In all cases where a party is before the court on an *ex parte* basis, **the party is under a duty of utmost good faith in the representations that it makes to the court. The evidence presented must be complete and thorough and no relevant information adverse to the interest of that party may be withheld:** *Royal Bank, supra*, at para. 11. Virtually all codes of professional conduct impose such an ethical obligation on lawyers. See for example the *Alberta Code of Professional Conduct*, c. 10, r. 8."

[Emphasis added]

Relief Sought

7. MPI proposes to file an application for approval of vehicles for hire premium rates on or about December 15th, 2017. This will allow approximately one month for regulatory review, in order to ensure that policies can be sold at the beginning of March, 2018.
8. Given the short time frame for regulatory review, MPI seeks to proceed *ex parte*, pursuant to section 41 of the *Public Utilities Board Rule of Practice and Procedure*.

9. Despite the fact that MPI is seeking an interim *ex parte* order, the Corporation values transparency therefore offers to publish a Notice of Application in newspapers and electronically on MPI's website, along with serving the Notice of Application on intervenors to the 2018 General Rate Application, representatives of the vehicles for hire industry, and interested parties². MPI will also post the interim application and all related materials on its public website consistent with its practice in the General Rate Application.
10. Subsequent to an order on this motion, MPI can prepare a draft of the public notice reflecting the PUB's desired procedure, and finalize the draft with approval of the Board secretary.

Alternative Relief

11. MPI believes that any prejudice to intervenors or interested parties is alleviated by the fact that both will be able to challenge the rates as part of the 2019 General Rate Application however, the PUB may wish consider as the following alternative processes:
 - a) An abbreviated Information Request process, in the event that the PUB requires clarification of the vehicles for hire interim rate application.
 - b) A short (one day) oral hearing where an MPI panel would be seated to answer questions from PUB counsel and where interested parties and the public may also be present. MPI submits that a short oral hearing be an option of last resort given the time constraints and the fact that the evidence can be fully tested during the 2019 General Rate Application.
 - c) Allowing interveners and interested parties to provide written comments on the interim application, but that such comments should not be treated as evidence, in much the same way the PUB hears from members of the public at a General Rate Application.
 - d) Allowing interveners to provide comment on the process for approval of final 2018/19 rates, specifically if there is a preference for hearing this matter as part of the 2019 General Rate Application, or as part of a separate proceeding. Such comment may inform the PUB's determination on process for final approval of 2018/19 vehicles for hire rates, in the interim order.

ALL OF WHICH IS RESPECTFULLY SUBMITTED this 4th day of DECEMBER, 2017



for: Mike Triggs
General Counsel & Corporate Secretary
Manitoba Public Insurance

² As found in Appendix "A" to the PUB letter dated June 16, 2017

**MANITOBA PUBLIC INSURANCE
VEHICLES FOR HIRE 2018 INTERIM APPLICATION
ORDERS**

PUB Board Order 132/17

PUB Board Order 140/17

Order No. 132/17

**MANITOBA PUBLIC INSURANCE CORPORATION (MPI OR THE CORPORATION):
APPLICATION FOR INTERIM 2018/19 VEHICLES FOR HIRE PREMIUM RATES**

**PROCEDURAL ORDER
MOTION FOR DIRECTIONS ON PROCEDURE**

December 12, 2017

BEFORE: Irene A. Hamilton, Acting Chair
Robert Vandewater, Member
Carol Hainsworth, Member

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1.0 Executive Summary

By this Order, the Public Utilities Board of Manitoba ("Board") directs Manitoba Public Insurance ("MPI" or "the Corporation") as to the procedure related to its proposed Application for Interim 2018/19 Vehicles for Hire Premium Rates ("Application"). The Board also establishes a timetable pertaining to the Application.

2.0 Overview

On December 4, 2017, the Corporation filed a Notice of Motion, pursuant to Rule 4(3) The Board's Rules of Practice and Procedure, for an Order for directions on procedure relating to the Application.

The Corporation sought an order finding that special circumstances exist to warrant that the Application proceed ex parte pursuant to section 45 of The Public Utilities Board Act, C.C.S.M. c. P280 ("the Act").

The Corporation also offered, in the alternative, an abbreviated hearing process which would provide for an Information Request process, a one-day oral hearing, the receipt of written submissions from interveners and interested parties and opportunity for interveners to provide comment on the process for approval of final 2018/19 rates.

2.1 Background and Grounds for Motion

By its Notice of Motion, the Corporation submitted as follows:

- a) On November 10, 2017, Royal Assent was given to Bill 30 which establishes The Local Vehicles for Hire Act, S.M. 2017, c. 36 ("LVH Act"). The LVH Act abolishes regulation of the taxi industry in Winnipeg through the Taxicab Board and transfers regulatory responsibility for all vehicles for hire to each municipality. The LVH Act comes into force on February 28, 2018 and allows for a new class of vehicles for hire beyond the traditional taxi cab.

- b) To offer compulsory insurance for vehicles for hire, the Corporation must seek Board approval of premium rates for this new class of vehicles for hire and, possibly, for new premium rates for the existing classes of vehicles for hire.
- c) In order to provide compulsory insurance for vehicles for hire by March 1, 2018, the Corporation submitted that it must be in receipt of an Order from the Board approving premium rates for this new class of vehicle no later than January 15, 2018, in order to allow the Corporation to implement necessary system changes and to work with government to enact the required regulation amendments so that it can apply the required charges as of March 1, 2018.
- d) The Corporation could not have filed an application for vehicles for hire premium rates prior to the passage of Bill 30 and thereafter required additional time to analyze and review any implications from The City of Winnipeg's proposed By-Law concerning vehicles for hire operating in Winnipeg.
- e) The limited time before the LVH Act is in force, combined with requirement for Board approval of rates, creates a "special circumstance", warranting the unusual step of requesting approval of interim rates on an ex parte basis.
- f) That an ex parte interim order is necessary in order to avoid obvious public harm that will result if there is no appropriate insurance product available when the LVH Act comes into force.

3.0 Board Findings

The Act provides the Board with the jurisdiction to establish its own procedure for the hearing of applications before it. Section 24 of the Act provides as follows:

Procedure governed by rules

- 24(1) All hearings and investigations conducted by the Board shall be governed by rules adopted by the Board.

Rules of evidence not binding on Board

- 24(2) The Board is not bound by the technical rules of legal evidence.

Rules of practice, their publication

- 24(3) The Board may make rules of practice, not inconsistent with this Act, regulating its procedure and the times of its sittings, but the rules do not come into force until they are published on the Board's website.

Board to have powers of Court of Queen's Bench in certain matters

- 24(4) The Board, except as herein otherwise provided, as respects the attendance and examination of witnesses, the amendment of proceedings, the production and inspection of documents, the enforcement of its orders, the payment of costs, and all other matters necessary or proper for the due exercise of its powers, or otherwise for carrying any of its powers into effect, has all such powers, rights, and privileges as are vested in the Court of Queen's Bench or a judge thereof.

Evidence by affidavit or report

- 24(6) The Board may, in its discretion, accept and act upon evidence by affidavit or written affirmation or by the report of a member or of any officer or technical adviser appointed hereunder or obtained in such other manner as it may decide.

Section 15(3) of the Act states that all sittings of the Board for hearing applications and taking evidence shall be open to the public. However, section 45 of the Act empowers the Board to make an interim ex parte order if the special circumstances of any case so require.

Ex parte hearings are rare and the party seeking an ex parte application must show why special circumstances "require" it. The special circumstances necessary to require an ex parte hearing would include those instances where notice of the application would cause harm to the applicants or the public.

As an alternative, Section 47(2) of the PUB Act provides that the Board may make an interim order and reserve further direction either for an adjourned hearing of a matter or for a further application.

While the Rules of Practice and Procedure apply to all proceedings of the Board, Rule 3(2) provides that the Board may dispense with, vary or supplement any of the provisions of the Rules. Rule 4(1) further provides that, in any proceeding, the Board may issue directions on procedure which will govern the conduct of that proceeding and will prevail over any provision of the Rules that is inconsistent with those directions.

The Rules further contemplate that a proceeding before the Board may be conducted entirely in writing (see: Rule 2(i), (s)). This is also clearly contemplated in the Act, as section 24(6) permits the Board to accept or act upon evidence by affidavit or written affirmation.

The Board controls its own process and therefore can expedite the manner of an interim hearing if it is necessary to do so. It is not reasonable to dispense with notice simply to expedite the process. Given that section 15(3) of the Act makes it clear that the public has a right to attend Board hearings, the Board is of the view that urgency alone is not sufficient to proceed on an ex parte basis, especially where an expedited hearing can achieve the objective of public participation even when there is very limited time to do so.

It appears that the primary reason for the Corporation's request for an ex parte hearing is one of urgency. Given the foregoing, the Board finds that the Application can proceed as a hearing conducted entirely in writing, with notice to the public. This will permit the Application to be heard on an expedited basis, while at the same time satisfying the need for the opportunity for public participation.

Accordingly, the Board has determined that in the present case special circumstances do not exist that require a hearing of the Application to proceed on an ex parte basis.

The Board, however, appreciates the urgency of the matter and therefore is prepared to order that the Application proceed as a written hearing on an expedited basis.

As there will be no oral hearings, the Board further orders that the contents of the Application and responses to Information Requests shall be confirmed by sworn or affirmed affidavit.

4.0 IT IS THEREFORE ORDERED THAT:

1. The Application for Interim 2018/19 Vehicles for Hire Premium Rates to be filed by the Corporation shall proceed as a written hearing on an expedited basis.
2. The contents of the Application for Interim 2018/19 Vehicles for Hire Premium Rates and responses to Information Requests be confirmed by sworn or affirmed affidavit.
3. The Corporation shall forthwith after receipt of this Order, and no later than December 15, 2017, publish a Notice of Application electronically on the Corporation's website.
4. The Corporation shall forthwith after the receipt of this Order, and no later than December 15, 2017, serve the Notice of Application on interveners to the 2018 General Rate Application, representatives of the vehicle for hire industry and all interested parties identified in Appendix "A" to the letter dated June 16, 2017 from the Public Utilities Board to the Corporation.
5. Schedule "A", as attached, shall be the timetable for the hearing of the Application.

Board decisions may be appealed in accordance with the provisions of Section 58 of *The Public Utilities Board Act*, or reviewed in accordance with Section 36 of the Board's Rules of Practice and Procedure. The Board's Rules may be viewed on the Board's website at www.pubmanitoba.ca.

THE PUBLIC UTILITIES BOARD

"Robert Gabor, Q.C."
Chair

"Darren Christle"
Secretary

Certified a true copy of Order 132/17
issued by the Public Utilities Board



Secretary

SCHEDULE "A"

TIMETABLE

ITEM	DATES	Day of the Week	Elapsed Working Days
1. Application filed and served	December 15, 2017	Friday	0
2. Notice of Public hearing to be published	December 15, 2017	Friday	0
3. Interveners complete Registration	December 20, 2017	Wednesday	3
4. Last day to file as an Intervener	December 20, 2017	Wednesday	3
5. Board to circulate list of Interveners	December 22, 2017	Friday	5
6. MPI to be in receipt of information requests	December 29, 2017	Friday	8
7. MPI to provide responses to information requests	January 4, 2018	Thursday	11
8. MPI to file and serve written submissions	January 5, 2018	Friday	12
9. Interveners to file and serve written submissions	January 9, 2018	Tuesday	14
10. MPI to file and serve written reply submissions	January 10, 2018	Wednesday	15
11. Board issues Order	January 15, 2018	Monday	18

Order No. 140/17

**MANITOBA PUBLIC INSURANCE CORPORATION (MPI OR THE CORPORATION):
APPLICATION FOR INTERIM 2018/19 VEHICLES FOR HIRE PREMIUM RATES**

**PROCEDURAL ORDER
APPROVAL OF INTERVENERS, TIMETABLE FOR HEARING
AND LIST OF ISSUES**

December 22, 2017

BEFORE: Irene A. Hamilton, Acting Chair
Robert Vandewater, B.A., FCSI, CPA (Hon), CA (Hon), KStJ., C.D., Member
Carol Hainsworth, Member

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1.0 Executive Summary

The Public Utilities Board of Manitoba (Board) hereby accepts Consumers' Association of Canada (Manitoba) Inc. as an Intervener to the Board's hearing of the Application for Interim 2018/19 Vehicles for Hire Premium Rates of Manitoba Public Insurance Corporation (MPI or Corporation) to take effect March 1, 2018. By this Order the Board also confirms the timetable pertaining to the proceeding and provides direction on the issues to be considered in this Application.

2.0 Overview

The Corporation filed the Application for Interim 2018/19 Vehicles for Hire Premium Rates (Application) with the Board on December 15, 2017. The filing of the Application followed Board Order 132/17, issued in response to a motion filed by the Corporation on December 4, 2017, for an *ex parte* hearing of the Application.

The Corporation had indicated to the Board in its motion that with the coming into force of *The Local Vehicles for Hire Act*, S.M. 2017, c. 36 on February 28, 2018, in order to provide compulsory insurance for vehicles for hire by March 1, 2018, it would require an order from the Board no later than January 15, 2018. This would enable it the opportunity to implement necessary system changes and to work with the Government to enact the required regulatory amendments by March 1, 2018.

By Order 132/17, the Board declined to allow the Application to proceed *ex parte* but ordered that the Application proceed as a written hearing on an expedited basis given the urgency of the matter. The Board also established a timetable for the hearing of the Application.

3.0 Applications for Intervener Status

In accordance with Order 132/17, applications for Intervener status in the Application were required to be filed with the Board on or before December 20, 2017.

The Board received one application for intervener status, from Consumers' Association of Canada (Manitoba) Inc. (CAC).

CAC advised that it intends to test whether the proposed interim rates for vehicles for hire meet the standard for approval of interim rates, and the more general test of being just and reasonable. It also indicated that it intends to consider the implications of the proposed rates on consumers, including persons living with disabilities. CAC advised that its participation in the hearing would include the testing of the evidence and presenting final argument.

CAC also advised that it will seek a costs award, and provided an intervention budget in the amount of \$2,823.88 to \$4,566.34, including legal fees, consulting fees and disbursements.

4.0 Board Findings

After considering the application of CAC, the Board is prepared to grant it intervener status in the Application.

Attached to this Order as **Schedule “A”** is the rate sheet by which Board counsel and counsel for CAC shall have their rates set, according to years of seniority at the Bar.

Should CAC determine that its approved budget will be exceeded by 10% or more, it is to immediately notify the Board, explain the reason for the need to revise the budget and also propose the amount of additional funding being sought.

The Board has determined that the following issues shall be considered in the Application:

- a) The rates sought;
- b) The rate-setting framework;
- c) The principles for the rating model;
- d) The classes of vehicles to which the rating model applies;
- e) The clarity of the rates sought as compared to rates already in place for vehicles in the Taxicab, Limousine and Wheelchair Livery Bus classes;
- f) The implications of the proposed rates on consumers, including persons living with disabilities;
- g) Rating model enforceability;
- h) The plan for implementation of the proposed rates;
- i) The process for final approval of rates and any variance between interim and final rates; and
- j) Any other issues that may arise.

The Board hereby confirms the timetable for the hearing of this Application, as was set out in Order 132/17, and which is attached as **Schedule "B"** to this Order.

As was also set out in Order 132/17, the Application shall proceed as a written hearing on an expedited basis. Attached hereto as **Schedule "C"** are the procedures to be followed over the course of the hearing process, and attached hereto as **Schedule "D"** is the Information Request template to be utilized by all parties to the Application. As provided for within the template, the party submitting an Information Request must reflect the rationale for the question. Similarly, and as also provided for within the template, should a full or partial answer be refused, the party refusing to answer or fully answer the question must reflect the rationale for the refusal.

5.0 IT IS THEREFORE ORDERED THAT:

1. Consumers' Association of Canada (Manitoba) Inc. shall have intervener status in the Application.
2. **Schedule "B"**, as attached, shall be the timetable for the hearing of the Application.
3. **Schedule "C"**, as attached, shall apply with respect to the hearing of the Application.

Board decisions may be appealed in accordance with the provisions of Section 58 of *The Public Utilities Board Act*, or reviewed in accordance with Section 36 of the Board's Rules of Practice and Procedure. The Board's Rules may be viewed on the Board's website at www.pub.gov.mb.ca.

THE PUBLIC UTILITIES BOARD

"Irene Hamilton"
Chair

"Darren Christle"
Secretary

Certified a true copy of Order No. 140/17
issued by The Public Utilities Board



Secretary

SCHEDULE "A"**PUBLIC UTILITIES BOARD OF MANITOBA****RATE STRUCTURE****(Effective as of January 1, 2016)****LEGAL COUNSEL:**

20 or more years of relevant experience	\$285/hr
15-19 years	Up to \$240/hr
10-14 years	Up to \$190/hr
5-9 years	Up to \$140/hr
Base salary (new lawyer)	\$100/hr

ACCOUNTANTS:

20 or more years of relevant experience	\$240/hr
15-19 years	Up to \$205/hr
10-14 years	Up to \$170/hr
5-9 years	Up to \$135/hr

Base fee (new accountant)	\$100/hr
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ENGINEERING SERVICES:

20 or more years of relevant experience	\$200/hr
15-19 years	Up to \$175/hr
10-14 years	Up to \$150/hr
5-9 years	Up to \$125/hr
Base fee	\$100/hr

SCHEDULE “B”**TIMETABLE**

ITEM	DATES	Day of the Week	Elastic Working Days
1. Application filed and served	December 15, 2017	Friday	0
2. Notice of Public Hearing to be published	December 15, 2017	Friday	0
3. Interveners complete Registration	December 20, 2017	Wednesday	3
4. Last day to file as an Intervener	December 20, 2017	Wednesday	3
5. Board to circulate list of Interveners	December 22, 2017	Friday	5
6. MPI to be in receipt of information requests	December 29, 2017	Friday	8
7. MPI to provide responses to information requests	January 4, 2018	Thursday	11
8. MPI to file and serve written submissions	January 5, 2018	Friday	12
9. Interveners to file and serve written submissions	January 9, 2018	Tuesday	14
10. MPI to file and serve written reply submissions	January 10, 2018	Wednesday	15
11. Board issues Order	January 15, 2018	Monday	18

SCHEDULE "C"

PROCEDURES TO BE FOLLOWED IN THE MANITOBA PUBLIC INSURANCE CORPORATION

2018/19 APPLICATION FOR INTERIM VEHICLES FOR HIRE PREMIUM RATES

1. The Application for Interim 2018/19 Vehicles for Hire Premium Rates filed by the Corporation shall proceed as a written hearing on an expedited basis.
2. All contents of the Application for Interim 2018/19 Vehicles for Hire Premium Rates and responses to Information Requests shall be confirmed by sworn or affirmed affidavit.
3. All information requests are to be filed in the prescribed form (attached hereto as **Schedule "D"**) and responded to using the prefixes as assigned by the Board when Interveners are registered (set out in the body of the Order). The party requesting information is to use firstly their prefix followed by the prefix of the party being asked e.g. PUB/MPI, etc. Interrogatories are to be numbered sequentially through 1st and 2nd rounds, e.g. PUB/MPI 1-3, PUB/MPI 2-7.
4. The Board's Rules of Practice and Procedure (available on the Board's website) dealing with the awarding of costs will apply to all matters before the Board.
5. The Board indicates its willingness to be available for any problems that may arise during the exchange of information at any time, such time to be arranged through Board Counsel.

6. Seven (7) paper copies of material are to be submitted to the Board's offices and three (3) copies are to be submitted to Board Counsel at the following address:

Attention:

Kathleen McCandless and Robert Watchman, Pitblado LLP, 2500 – 360 Main Street, Winnipeg, MB R3C 4H6.

7. Electronic copies of all material including the evidence of parties, are required to be submitted to the Board's e-mail address: publicutilities@gov.mb.ca Where schedules or other attachments accompany an electronic file, that filing must be discrete and include only the item and schedules to which each refers. The electronic files shall be named in accordance with their parties prefix. All electronic filings shall be in Adobe Acrobat format, with protection securities allowing printing, content copying, content copying for accessibility and page extraction.

SCHEDULE "D"**INFORMATION REQUEST TEMPLATE****Manitoba Public Insurance 2018/19 Application for
Interim 2018/19 Vehicles for Hire Premium Rates**

Optional Applicant Logo

XXX/XXX X-X

Volume and Chapter:		Page No.:	
Topic:			
Subtopic:			
Issue:			

PREAMBLE TO IR (IF ANY):**QUESTION:****RATIONALE FOR QUESTION:****RESPONSE:****RATIONALE FOR REFUSAL TO FULLY ANSWER THE QUESTION:**

Order No. 11/18

**MANITOBA PUBLIC INSURANCE CORPORATION (MPI OR THE CORPORATION):
APPLICATION FOR INTERIM 2018/19 VEHICLES FOR HIRE PREMIUM RATES**

January 15, 2018

BEFORE: Irene A. Hamilton, Acting Chair
Robert Vandewater, B.A., FCSI, CPA (Hon), CA (Hon), KStJ., C.D., Member
Carol Hainsworth, Member

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1. EXECUTIVE SUMMARY

The Public Utilities Board of Manitoba (Board) hereby approves the Application of Manitoba Public Insurance (MPI or the Corporation) for interim 2018/19 vehicles for hire premium rates.

This Order grants to MPI approval of its rates on an interim basis only, recognizing the urgency of the need for rates to be in place when *The Local Vehicles for Hire Act*, S.M. 2017, c. 36 comes in to force on February 28, 2018. MPI shall seek final approval of vehicles for hire rates for service through its usual General Rate Application (GRA) process. In the 2019 GRA, parties granted standing will have a full opportunity to test the evidence on the rates, and MPI shall refund or collect any variance between the Board's interim and final determination of rates for service on a customer-by-customer basis.

The Board finds that Transportation Network Companies (TNCs) are a new business model in North America, and accordingly, there is a lack of experience upon which insurance rating models and rates can be developed. The Board has taken this into account in approving the rates applied for by the Corporation. The Board has, however, issued a number of directives to MPI, with the expectation that by the 2019 GRA MPI will be in a position to provide further information and experience in order for MPI to refine its rating model and rates.

2. PROCEDURAL HISTORY

On December 4, 2017, the Corporation filed a motion with the Board seeking an *ex parte* hearing of the Application. The Corporation had indicated to the Board in its motion that with the coming into force of *The Local Vehicles for Hire Act* on February 28, 2018, in order to provide compulsory insurance for vehicles for hire (VFH) by March 1, 2018, it would require an order on rates for VFH from the Board no later than January 15, 2018. This would enable MPI the opportunity to implement necessary system

changes and to work with the Government of Manitoba to enact the required regulatory amendments by March 1, 2018.

By Order 132/17, the Board declined to allow the Application to proceed *ex parte*, but ordered that the Application proceed as a written hearing on an expedited basis given the urgency of the matter.

In accordance with Order 132/17, applications for Intervener status in the Application were required to be filed with the Board on or before December 20, 2017. The Board received one application for intervener status, from Consumers' Association of Canada (Manitoba) Inc. (CAC). By Order 140/17, the Board granted intervener status to CAC.

In accordance with the procedure established by the Board in Order 140/17, one round of Information Requests was issued to MPI on behalf of each of the Board and CAC. Given the expedited nature of the hearing, CAC did not request to file written evidence with the Board, but was provided the opportunity to file closing submissions, setting out its position on the Application.

The Board also received written presentations from Uber Canada, Inc. (Uber) and from two operators from the taxicab industry. Neither Uber nor the members of the taxicab industry applied for intervener status in accordance with the Board's procedure. Although their written presentations were reviewed by the Board, they were not evidence before the Board in this Application.

3. THE APPLICATION

In the Application, the Corporation sought interim approval of the following rates for service effective March 1, 2018:

- The premiums charged with respect to compulsory VFH rates for service, effective March 1, 2018.
- Interim VFH rates for service were requested for both the 2017/18 and 2018/19 insurance year, based on rates approved in Board Orders 162/16 and 130/17.
- Changes to eligibility for vehicle premium discounts for VFH.
- Waiving of service fees for change of insurance for VFH.
- A mechanism for refunding/collecting any variance between interim and final approved VFH rates for service, as determined through the 2019 GRA.

The Corporation proposed no changes to miscellaneous permits and certificates, driver license premiums, or fleet rebates and surcharges.

3.1. Principles for the Rating Model

The Corporation stated that where possible, pricing of its policies in the Application was based on known experience, and that pricing of future policies will incorporate claims experience to ensure that customers are paying appropriate premiums. VFH policies will be tracked in a separate pool to ensure there is no impact on other Basic customers.

MPI advised that it evaluated several rating models within the context of the compulsory nature of the Basic insurance program. It reviewed rating models and pricing in Ontario, Alberta and Quebec, and performed an initial scan of rating models used in the United States. According to MPI, no industry standard has yet developed on insurance rating models across jurisdictions for TNCs. In addition, coverage and pricing varies by insurance company within and across jurisdictions.

The Corporation determined that the rating models it reviewed, and which are used in other Canadian jurisdictions, were not suitable to MPI given the compulsory nature of the Basic insurance program.

MPI indicated that it selected a rating model that best satisfied the following criteria:

1. Is the rating model fair and equitable?
2. Is the rating model actuarially-based?
3. Is the rating model flexible enough to accommodate different regulatory frameworks throughout the province as a result of *The Local Vehicles for Hire Act*?

MPI deemed passenger vehicles and light trucks as eligible for the new VFH uses in Manitoba.

The Corporation also advised that, to streamline the registration process and system, it would discontinue the registration classes used for existing Taxis, Limousines and Liveries. In the current scheme, the "X-Plate" registration class is comprised of four classes and issued license plates beginning with X: Taxicabs, City Liveries, Limousine Liveries, and Country Liveries. The Corporation advised that the X-Plate registration classes would be expired and no longer issued after April 30, 2018. All VFH vehicles would be issued standard plates.

3.2. VFH Rating Model

In the Application, MPI proposed four categories for the VFH Rating Model:

1. Taxicab VFH
2. Limousine VFH
3. Accessible VFH
4. Passenger VFH

The premiums for each category of VFH were established separately. The insurance premiums would be based on four defined time bands, also referred to as "Levels". Each of the four categories of VFH would have the same four time bands available to them, with customers being able to self-select any combination of the four time bands. Customers would have anywhere from Level 1 coverage to Level 4 coverage, depending on the number of time bands purchased.

Premiums would be based on the number of time bands selected. Upon purchasing four time bands, VFH drivers would have the ability to operate during on selected days and times, up to 24 hours a day, seven days a week. The time bands are as follows:

Time Bands	Time of Insured Commercial Operation
A	Monday through Friday 10:00 am to 3:00 pm and Sunday through Thursday from 7:00 pm to 11:00 pm
B	Nightly 11:00 pm to 7:00 am
C	Monday through Friday 7:00 am to 10:00 am and 3:00 pm to 7:00 pm
D	Friday 6:00 pm through Sunday 11:00 pm

When a VFH is operated outside of its insured VFH time band, it would be insured for non-commercial operation. If a VFH fare originated during an insured time band, but the ride extended beyond the time band and was completed during a non-commercial operation time, the insurance coverage for VFH operation would extend to cover the duration of that fare.

The Corporation also proposed that there be no charge when changing the insurance on a passenger vehicle or light truck to a VFH, although it may re-evaluate this approach in future GRAs.

3.3. Basic Coverage

All VFH would have the following Basic insurance coverage, consistent with Basic's all-purpose Passenger Vehicle Coverage:

- \$200,000.00 Third Party Liability
- \$50,000.00 Minimum Insured Value
- \$500.00 deductible

Therefore, Taxicabs, Limousines and Livery Vehicles would have their Basic deductible reduced by \$100.00, from their current deductible level of \$600.00.

3.4. Rate Setting Framework

The Corporation set different rates for the four categories of VFH: Passenger VFH, Taxicab VFH, Limousine VFH, and Accessible VFH.

As a result of staggered renewals, the Corporation noted that many customers will still have rates from the 2017/18 policy year in effect at the time that the VFH insurance uses come into effect. The Corporation therefore prepared 2017/18 equivalent rates for each of the new insurance uses. The methodology utilized for those rates was identical to the methodology used to calculate the 2018/19 rates (as set out below), but using 2017/18 Board-approved rates.

3.5. Passenger VFH

The rate setting framework for the Passenger VFH would apply to two categories of Passenger VFH:

- Passenger VFH (passenger vehicle): a vehicle for hire, which is a passenger vehicle and not a taxicab, limousine, accessible vehicle for hire, or a vehicle owned or operated by or on behalf of a municipality to provide public transportation services; and
- Passenger VFH (truck with 4,499 kg GVW or less): a vehicle for hire that is a truck with a gross vehicle weight of 4,499 kg or less and a body style as described in Schedule AA of the *Automobile Insurance Certificates and Rates Regulation*, M.R. 23/2017 under *The Manitoba Public Insurance Act*.

This is a rating class that currently does not exist and has never previously existed in Manitoba. Therefore, the Corporation advised, it has no internal data to support its ratemaking. The Corporation also advised that the current Taxi/Livery passenger vehicle insurance use would not be a good representation of a loss exposure for this rating classification.

For the Passenger VFH category, the Corporation employed a jurisdictional scan of VFH rates in other jurisdictions, and found that in Alberta, Ontario and Quebec the average VFH rate is approximately 8% to 25% higher than the all-purpose rate. The Corporation then judgmentally set the Passenger VFH rate for Level 4 coverage (all four time bands) at 20% above the current Private Passenger All-Purpose rate for the corresponding vehicle type and rate group. The rates would then decline incrementally by 5 percentage points based on the level of coverage:

Number of Time Bands	Rate
1	All-Purpose rate + 5%
2	All-Purpose rate + 10%
3	All-Purpose rate + 15%
4	All-Purpose rate + 20%

3.6. Taxicab VFH

The Corporation defined this category of VFH as a VFH that is a passenger vehicle equipped with a taximeter. Taxicabs would be able to select time bands based on when they operate, and would be able to receive Driver Safety Rating (DSR) vehicle premium discounts if registered as an individual customer.

The Corporation indicated there would be an as yet undetermined reduction in loss exposure for Taxicabs as a result of competition from Passenger VFHs. The Corporation also indicated that the exposure for Taxicabs would be greater than the All-Purpose Passenger vehicle use for the same vehicle. The Corporation was able to incorporate several decades of taxi claims experience currently used to set the Taxi/Livery passenger vehicle rates in order to support its ratemaking.

The Corporation set the Taxicab VFH base rate at Level 4 equal to the Board-approved 2018 Taxi/Livery Passenger Vehicle Base Rate.

To determine the base rates for Levels 1-3, the Corporation performed a percentage weighting between the 2018 approved Taxi/Livery Passenger Vehicle Base Rate and the average All-Purpose Passenger vehicle base rate for the four most recent model years. MPI then compared the blended rates for Levels 1, 2 and 3 to the blended rate for Level 4 to determine the percentage reduction for the lower levels.

For example, the Territory 1 rates for Taxicab VFH at Levels 1-4 would be initially calculated as follows, before rounding:

# of Levels Purchased	Territory 1 Taxi Base Rate	Taxi Weight	Territory 1, All Purpose, Newest 4 Model Years, Average Base Rate	All Purpose Weight	Blended Rate
4	\$10,358	100%	\$1,882	0%	\$10,358
3	\$10,358	75%	\$1,882	25%	\$8,239
2	\$10,358	50%	\$1,882	50%	\$6,120
1	\$10,358	25%	\$1,882	75%	\$4,001

The Corporation advised that to recognize that Taxicab VFH use may have lower loss exposure than current Taxicab use, it judgmentally assumed that the availability of DSR vehicle premium discounts and the reduction in the Basic deductible would offset this reduced loss exposure.

3.7. Limousine Vehicles for Hire

The Corporation defined this category of VFH as a VFH that is a passenger vehicle having an extended wheel base or design as a luxury or specialized passenger vehicle that is not equipped with a taximeter and operated for hire by a limousine or private car service.

Limousine VFH would be able to select time bands based on when they operate and would be eligible for DSR vehicle premium discounts if registered as an individual customer. The Corporation advised that the current Limousine rates are flat-rated by Territory, based on their historical loss experience. Similar to Taxicabs, the Corporation assumed that there would be some loss of market share as a result of the introduction of Passenger VFH. The Corporation had several decades of Limousine claims experience that were used to set Limousine all-uses rates.

For Territory 1, the Corporation set the Limousine VFH base rate at Level 4 equal to the Board approved 2018 Limousine All Uses Base Rate. Similar to the Taxicab category, to determine the base rates for Limousine VFH for Levels 1 to 3, the Corporation performed a percentage weighting between the 2018 Approved Limousine All Uses Base Rate and the average All-Purpose Passenger Vehicle Base Rate for the four most recent model years. MPI then compared the blended rates for Levels 1, 2 and 3 to the blended rate for Level 4 to determine the percentage reduction for the lower levels.

For example, the rates for Limousine VFH at Levels 1-4 would be initially calculated as follows, before rounding:

# of Levels Purchased	Territory 1 Limo Base Rate	Limo Weight	Territory 1, All Purpose, Newest 4 Model Years, Average Base Rate	All Purpose Weight	Blended Base Rate
4	\$3,203	100%	\$1,882	0%	\$3,203
3	\$3,203	75%	\$1,882	25%	\$2,873
2	\$3,203	50%	\$1,882	50%	\$2,543
1	\$3,203	25%	\$1,882	75%	\$2,212

For all other Territories, the Corporation noted that there are currently fewer than 30 Limousines in rural territories and it assumed that the overall loss exposure would not change. Accordingly, to determine rates, the Corporation judgmentally assumed that a 5% rate reduction from the Limousine VFH rate at Level 4 coverage was appropriate for each decrease in Limousine VFH Level. Based on this assumption, MPI set the Limousine VFH base rates at each level as a percentage of the current Limousine All Uses base rate, such that the average of the four Levels was equal to the current Limousine All Uses base rate:

# of Levels Purchased	Proposed Percentage of Limos Base Rate
4	107%
3	102%
2	98%
1	93%
Average	100%

The Corporation also judgmentally assumed that the higher rates for Limousine VFH at Levels 3 and 4, combined with the loss prevention incentives of the DSR, would offset the loss in revenue from the availability of DSR vehicle premium discounts and a decrease in the basic deductible for limousines.

3.8. Accessible VFH

The Corporation defined Accessible VFH as passenger vehicles equipped with a wheelchair ramp or lift operated for the transportation of persons who use a wheelchair or mobility aid and their escorts, but not vehicles owned or operated by or on behalf of a municipality to provide public transportation services.

Accessible VFH would now be able to select time bands based on when they operate and receive DSR vehicle premium discounts.

MPI advised that the current rates for Wheelchair Livery Bus are flat-rated by declared value, based on their historical loss experience. This insurance use is only applicable to accessible vehicles in Territory 1. The Corporation assumed there would only be very minor changes in loss exposure for Accessible VFH, because of the unique nature of the insurance use. It has several decades of Accessible vehicles claims experience that is used to set Wheelchair Livery Bus rates.

In proposing rates for Territory 1 for Accessible VFH, the Corporation assumed that the overall loss exposure would not change. It judgmentally assumed that a 5% rate reduction from the Accessible VFH at Level 4 coverage was appropriate for each decrease in Accessible VFH Level. Based on this assumption, the Corporation then set the Accessible VFH base rates at each Level as a percentage of the current Wheelchair Livery Bus base rate such that the average of the four time bands was equal to the current Wheelchair Livery Bus base rate:

# of Levels Purchased	Proposed Percentage of Wheelchair Livery Bus Base Rate
4	107%
3	102%
2	98%
1	93%
Average	100%

The Corporation also judgmentally assumed that the higher rates for Accessible VFH at Levels 3 and 4, combined with the loss prevention incentives of DSR, would offset the loss in revenue from the availability of DSR vehicle premium discounts and the decrease in the deductible for Accessible VFH.

As rates are not currently available for Wheelchair Livery Bus for Territories 2, 3 and 4, in order to set rates for Accessible VFH in those territories, the Corporation applied the territory relativities for the Public Major Class as presented in the 2018 GRA.

3.9. Future GRAs

With respect to setting rates in future GRAs, MPI proposed that it would use the currently approved Board ratemaking methodology to adjust the required rates for each of the VFH uses, and then perform a separate relativity calculation within each of the VFH to determine the relative rates by time band use.

3.10. Final Determination of 2017/18 and 2018/19 VFH Rates

The Corporation proposed that the final determination of VFH rates take place as part of the 2019 GRA, in which MPI will bring an application for 2017/18 and 2018/19 rates for service as well as 2019/20 VFH rates for service. The Board's final determination on 2017/18 and 2018/19 rates would be contained in the 2019 GRA Order. Any variance between interim and final approval rates could be rebated or collected, pursuant to the Corporation's automated process to trigger a "re-rating" of an insurance policy without requiring a customer visit to a broker or service centre.

If the Board were to approve final VFH rates for 2017/18 and 2018/19 insurance years differing from those approved in this Order, MPI would identify all VFH customers and initiate a re-rating of the insurance policy.

4. CAC POSITION

Considering the short time frame within which the Board must approve rates for VFH, CAC recommended that the Application be approved. In the interim, and until a final determination is made by the Board following the 2019 GRA, CAC was of the view that the Corporation's proposal was reasonable, bearing in mind that it provides for the ability to refund or charge additional premiums if necessary.

CAC advised that it was satisfied that the Application met the criteria of being fair and equitable, actuarially-based, and flexible enough to accommodate the different regulatory frameworks in Manitoba.

CAC was nevertheless of the view that there are a number of issues that should be reviewed in further detail in the 2019 GRA before final approval is granted to the insurance rating model for VFH. Those issues include:

- The interplay between *The Local Vehicles for Hire Act*, the regulations and the insurance rating model;
- Rates for Taxicab VFH compared to Passenger VFH;
- The financial impact of the VFH rating model on MPI;
- DSR premium discount impacts;
- Information technology costs associated with adapting certain of MPI's technology platforms to accommodate VFH transactions;
- Forecasting of claims incurred;
- Road safety and loss prevention, particularly related to safety and training standards and VFH operating in Manitoba;
- Monitoring of industry standards and best practices; and
- Stakeholder engagement.

In reply to CAC's submissions, MPI recognized that other rating models could be used and that relative rate by level and sub-category within the VFH pool will eventually be adjusted based on actual claims experience. As a result, the Corporation did not object to a number of the directions proposed by CAC. MPI did, however, express reservations about the appropriateness of an examination of the interplay between *The Local Vehicles for Hire Act*, the regulations and the insurance rating model in the context of a GRA.

5. BOARD FINDINGS

This interim Application presents a number of challenges given the recent introduction of TNCs in Canada, the lack of industry standards on VFH insurance rating models, the lack of VFH claims experience and the compulsory nature of Basic insurance.

It is to be noted, however, that the Application is for approval of VFH rates on an interim basis effective March 1, 2018, pending further consideration and final approval pursuant to the 2019 GRA. In the 2019 GRA there will be an opportunity for all interested parties to apply for standing, and there will be a more detailed examination of the principles and issues associated with VFH insurance to ensure just and reasonable rates.

Further, as provided in the Application, the Corporation proposes that any variance between rates set pursuant to this Interim Order and the final rates approved in the 2019 GRA will be accurately refunded to or collected from the affected ratepayers.

The Board also notes that CAC Manitoba, the sole intervener, recommends approval of the Application on an interim basis in anticipation that these matters will be more fully addressed before the applicable rates receive final approval pursuant to the 2019 GRA.

The jurisdictional scan performed by the Corporation demonstrates that a number of different rating models are possible. The Board accepts the Corporation's evidence that it is not aware of any rating models currently adopted by a comparable public insurer.

Taking the foregoing into account, the Board hereby approves the Application as filed, on an interim basis.

As further detailed below, however, the Board also directs the Corporation to take a number of steps to ensure the necessary procedures are in place for the appropriate collection of data for future rate applications and, in particular, to permit future adjustment to the rating model and set rates for all categories of VFH on an actuarially indicated basis.

Given the lack of internal and external data to support ratemaking at the present time, the Board finds that it is reasonable for the Corporation to make judgments with respect to the appropriate rates as among VFH categories, "Levels" of coverage and Territories. While it is clear to the Board that the currently available data is incomplete, the Board anticipates that more detailed information will be available for the 2019 GRA.

Accordingly, the Board directs the Corporation to develop and report on a plan for the collection of data specific to the VFH pool, to be filed with the Board in the 2019 GRA. The plan the Corporation is to develop will include collection of information as to:

- i) A new VFH insurance use pool so that experience suitable for ratemaking can be tracked separately from other Basic vehicle classes;
- ii) Tracking of ratemaking experience (e.g., exposures, premiums, and claim counts and amounts) within the VFH pool, separated by each sub-category within the VFH pool (e.g., use category, number of time bands, territory), as well as separated by each time band;
- iii) Forecasting of claims incurred for the VFH pool; and
- iv) A means of allocating to the appropriate time band those claims occurring during any overlap of time bands in which the customer has selected both of the overlapping time bands.

The Board accepts the reasons stated by the Corporation for the proposed changes to the availability of DSR vehicle premium discounts and the Basic deductible for Taxicabs, Limousines and Livery Vehicles, which are that greater competition due to the introduction of Passenger VFH will lower the loss exposure for vehicles in these categories. However, the financial impact of these changes and implications for the rest of Basic can only be estimated at this time, again due to lack of experience with the VFH business model. Accordingly, while the Board has approved these changes, it will require that in the 2019 GRA the Corporation file information on the financial impact of these changes to the Corporation and the effect on Basic ratepayers.

Further, while the Application as approved will permit the waiving of service fees for customers who make a change to their insurance policies for VFH, the Board cautions that the number and frequency of such changes is as yet unknown. Should the number and frequency of such changes be significant, this cost may ultimately have an impact on Basic ratepayers. The Board therefore directs that the Corporation gather data on the number and frequency of changes made to insurance policies for VFH and provide a report in that regard in the 2019 GRA.

The Board is concerned with respect to the financial impact of the provision of VFH insurance and, in particular, that such insurance not be subsidized by other Basic customers. The Corporation has advised that no service fees will be charged to facilitate transition to the new VFH insurance framework. It is clear, however, that additional costs will be incurred in order to properly administer and monitor the VFH pool.

Accordingly, the Board directs that in the 2019 GRA, the Corporation provide information as to the total cost resulting from the VFH rating model. The total cost information shall include, but will be not be limited to:

- i) The financial impact of changes on the Corporation's pro forma financial forecast;
- ii) Driver safety rating premium discounts;
- iii) Reduced deductible from \$600.00 to \$500.00 for taxicabs, limousines and accessible vehicles for hire;
- iv) One-time and ongoing information technology costs related to upgrading or modifying the AOL and CARS programs to accommodate VFH; and
- v) Broker commission and service fees relating to transactions associated with vehicle for hire registration and time band selection.

The Board finds that there is a significant difference in between rates for the Passenger VFH category and the Taxicab VFH category. The Corporation should be able to demonstrate that it will be able to collect the necessary data to ensure in future rate applications that the differences in the rates for the Passenger VFH and Taxicab VFH are actuarially-based. The Board accepts CAC's submission that the issue of rates as between the Passenger VFH and Taxicab VFH ought to be explored further in the 2019 GRA. The Board therefore directs that in the 2019 GRA, the issue of Passenger VFH as compared to Taxicab VFH be reviewed, along with the issue of whether, for insurance purposes, the Taxicab VFH category should be eliminated such that Taxicabs would fall within another VFH use category.

Approving the Application, the Board has approved the mechanism to be applied by the Corporation in order to re-rate individual insurance policies for VFH in the event that there is a variance between the rates hereby approved on an interim basis and the rates approved in the 2019 GRA. The Board is of the view that VFH insurance customers

must be informed at the time of purchase of the VFH policy of the possibility of an increase or reduction in premium following the Board's order after the 2019 GRA. The Board therefore directs the Corporation to inform vehicles for hire customers, in advance of placement of coverage, of the possibility of a refund or the collection of additional premiums due to a re-rating resulting from the final approval of rates for service for VFH through the 2019 GRA.

The Corporation filed evidence with the Board in this Application regarding rating models and rates for TNC insurance across jurisdictions. As TNCs are a new phenomenon, the Board finds that further information regarding best practices and standards of the TNC, as well as information from stakeholders, would be beneficial for further review in the 2019 GRA, in order to inform the determination of just and reasonable rates. The Board therefore directs the Corporation to monitor best practices and standards of the TNC industry and present the results of its monitoring in the 2019 GRA. In addition, the Board directs that in the 2019 GRA the Corporation file a report on engagement that it has conducted relating to VFH with any stakeholders such as the City of Winnipeg, other municipalities, TNCs, representatives of the taxicab industry, consumer groups and disability groups.

CAC Manitoba expressed a number of concerns with respect to road safety and loss prevention in respect of both drivers and clients of vehicles for hire. In particular, it expressed concerns with respect to safety and training standards for drivers. The Board accepts that the introduction of TNCs into Manitoba may create additional risks or considerations with respect to road safety. The Board points out that in Order 130/17, it directed that a Technical Conference take place early in 2019 to examine a number of road safety and loss prevention issues. The Board finds that the issues of:

- i) Safety for drivers and clients of VFH;
- ii) Safety and training standards for all VFH drivers; and
- iii) Safety issues relating to persons with disabilities and VFH

would all be appropriately included within the 2019 Technical Conference, and accordingly directs that these issues be included in the agenda for the 2019 Road Safety Technical Conference.

With respect to the 2019 GRA, the Board also points out that in Order 130/17, the Board indicated that the issue of road safety and loss prevention would not be examined in the same level of detail as it was in the 2018 GRA. The Board directs, however, that the road safety information filed in the normal course by the Corporation in the 2019 GRA include information regarding emerging road safety issues as a result of the introduction of TNCs in Manitoba.

Lastly, CAC raised the issue of the fairness of safety and training requirements for drivers of vehicles for hire as one of its concerns. The Board recommends that the Government of Manitoba conduct a review of minimum standards and licensing requirements for drivers in all VFH categories.

6. IT IS THEREFORE ORDERED THAT:

6.1. The Rates for Service for vehicles for hire for the 2017/18 and 2018/19 insurance years, as set out in Appendix 1 and Appendix 2 to the Vehicles for Hire 2018 Interim Application filed by Manitoba Public Insurance on December 15, 2017, BE AND HEREBY ARE APPROVED on an interim basis, effective March 1, 2018.

6.2. The Corporation shall apply for final Rates for Service for vehicles for hire for the 2017/18 and 2018/19 insurance years in the 2019 General Rate Application.

6.3. The Corporation shall refund or collect any variance between interim Rates for Service hereby approved and the Rates for Service finally approved through the 2019 General Rate Application (GRA).

6.4. Vehicles for hire in all categories of the vehicles for hire pool shall be eligible for Driver Safety Rating vehicle premium discounts if registered by individual customer.

6.5. The waiving of service fees for changes of insurance coverage for vehicles for hire BE AND HEREBY IS APPROVED.

6.6. The Corporation shall inform vehicles for hire customers, in advance of placement of coverage, of the possibility of a refund or the collection of additional premiums due to a re-rating resulting from the final approval of Rates for Service for vehicles for hire through the 2019 GRA.

6.7. The Corporation shall develop and report on a plan for the collection of data specific to the vehicles for hire pool and shall file the report in the 2019 GRA. The plan the Corporation is to develop will include collection of information as to:

6.7.1. A new vehicles for hire insurance use pool so that experience suitable for ratemaking can be tracked separately from other Basic vehicle classes;

6.7.2. Tracking of ratemaking experience (e.g., exposures, premiums, and claim counts and amounts) within the vehicles for hire pool, separated by each sub-category within the vehicles for hire pool (e.g., use category, number of time bands, territory), as well as separated by each time band;

6.7.3. Forecasting of claims incurred for the vehicles for hire pool; and

A means of allocating to the appropriate time band those claims occurring during any overlap of time bands in which the customer has selected both of the overlapping time bands.

6.7.4 The Corporation shall gather data on the number and frequency of changes made to insurance policies for vehicles for hire and provide a report in that regard in the 2019 GRA.

6.8. In the 2019 GRA, the Corporation shall provide information as to the total cost resulting from the vehicles for hire rating model. The total cost information shall include, but will be not be limited to:

- 6.8.1. The financial impact of changes on the Corporation's pro forma financial forecast;
- 6.8.2. Driver safety rating premium discounts;
- 6.8.3. Reduced deductible from \$600.00 to \$500.00 for taxicabs, limousines and accessible vehicles for hire;
- 6.8.4. One-time and ongoing information technology costs related to upgrading or modifying the AOL and CARS programs to accommodate vehicles for hire; and
- 6.8.5. Broker commission and service fees relating to transactions associated with vehicle for hire registration and time band selection.

6.9. In the 2019 GRA, the issue of Passenger VFH insurance rates as compared to the Taxicab VFH insurance rates be reviewed.

6.10 In the 2019 GRA, the Corporation shall examine the issue of whether, for insurance purposes, the Taxicab vehicles for hire category should be eliminated such that Taxicabs would fall within another vehicles for hire use category.

6.11. The Corporation shall monitor best practices and standards of the TNC industry and present the results of its monitoring in the 2019 GRA.

6.12. In the 2019 GRA, the Corporation shall file a report on engagement that it has conducted relating to vehicles for hire with any stakeholders such as the City of Winnipeg, other municipalities, TNCs, consumer groups, representatives of the taxicab industry and disability groups.

6.13. Included among the issues to be examined in the 2019 Road Safety Technical Conference directed in Order 130/17 shall be:

6.13.1. Safety for drivers and clients of VFH;

6.13.2. Safety and training standards for all VFH drivers; and

6.13.3. Safety issues relating to persons with disabilities and VFH.

6.14. The road safety information filed by the Corporation in the 2019 GRA include information regarding emerging road safety issues as a result of the introduction of TNCs in Manitoba.

7. IT IS THEREFORE RECOMMENDED THAT:

7.1. The Government of Manitoba conduct a review of minimum standards and licensing requirements for all drivers of vehicles for hire.

Board decisions may be appealed in accordance with the provisions of Section 58 of *The Public Utilities Board Act*, or reviewed in accordance with Section 36 of the Board's Rules of Practice and Procedure. The Board's Rules may be viewed on the Board's website at www.pub.gov.mb.ca.

THE PUBLIC UTILITIES BOARD

"Irene Hamilton"
Acting Chair

"Darren Christle"
Secretary

Certified a true copy of Order No. 11/18
issued by The Public Utilities Board



Secretary

MANITOBA PUBLIC INSURANCE

VEHICLES FOR HIRE

2018 INTERIM APPLICATION

Information Requests

January 4, 2018

INFORMATION REQUESTS FILING

Public Utilities Board

Consumers' Association of Canada (Manitoba)

PUB (MPI)

PUB (MPI) 1

Volume and Chapter:	VFH.2.2	Page No.:	6
Topic:	Principles for the Rating Model		
Sub Topic:			
Issue:	Rating Across Jurisdictions		

Preamble to IR (If Any):

The Corporation states: "Based on MPI's analysis of TNC by-laws and insurance rates in Canada, no industry standard has developed on insurance rating models within or across jurisdictions that currently permit operation of TNCs. Further, coverage and pricing varies by insurance company within and across jurisdictions."

Question:

- a) Please advise as to which Canadian jurisdictions the Corporation analyzed for information on rating models and pricing.
- b) Please provide descriptions of the rating models and pricing used in those Canadian jurisdictions and discuss the relative merits of those approaches as contrasted with the Corporation's proposed approach.
- c) Did the Corporation review data from jurisdictions outside Canada?
 - i. If so, please provide descriptions of the rating models and pricing used in those jurisdictions and discuss the relative merits of those approaches as contrasted with the Corporation's proposed approach.
 - ii. If not, please explain why the Corporation limited its review to Canadian jurisdictions.

Rationale for Question:

To better understand the principles applied by the Corporation in selecting the rating model.

RESPONSE:

- a) Rating models and pricing in Ontario, Alberta and Quebec were reviewed. These jurisdictions are currently the only ones in Canada to permit the operation of Transportation Network Company (TNC).
- b) MPI developed and evaluated several rating models within the context of the compulsory nature of Basic, and MPI's intent to avoid cross-subsidization between vehicles for hire and the rest of Basic. Rating models used in other Canadian jurisdictions were not considered suitable within Manitoba's public insurance environment given the compulsory nature of Basic. Figures 1 and 2 present the results of the scan.

Figure 1: Transportation Network Company (TNC) – Jurisdictional Insurance Comparison/Availability

Line No.	ONTARIO				
	Insurance Provider	Intact	Aviva	Northbridge Insurance	Pembridge Insurance
1	TNC Companies	Uber	All Rideshare	Ride co, InstaRyde, Facedrive, ecoRides	All Rideshare
2	Policy Type	Blanket	Individual (Endorsement)	Blanket endorsement for Lyft drivers	Blanket
3	Coverage Period	From login to passenger delivery	From login to passenger delivery	From login to passenger delivery	From login to passenger delivery
4	Contact for Claim	Uber	Aviva	Lyft	Northbridge Insurance
5	Policy	- Uber Policy	- NPCF 6TN Endorsement	- Lyft Policy	- Northbridge Policy
6	Details	<ul style="list-style-type: none"> Automatically applies to all Uber drivers regardless of personal auto policy/provider When not available to pick up rides, personal auto policy is in effect 	<ul style="list-style-type: none"> Maximum of 20 hours per week Contracted with a transportation network company 6 years minimum licensed (G2 or higher) driving experience in Canada or U.S. Carries 8 people max. (7 passengers + driver) No commercial use, such as delivery of goods, including food or courier services Not registered as a taxi or limousine 	<ul style="list-style-type: none"> Enhanced coverage on personal policy will extend to Lyft policy No maximum on ridesharing hours 6 years minimum licensed (G2 or higher) driving experience in Canada or U.S. Carries 8 people max. (7 passengers + driver) No commercial use, such as delivery of goods, including food or courier services Not registered as a taxi or limousine 	<ul style="list-style-type: none"> Automatic coverage but personal policy must allow for rideshare usage. N/A
7					
8					
9					
10					
11					
12	Coverage	<ul style="list-style-type: none"> Up to \$2M TPL Standard AB \$1,000 deductible for Comp/Collision paid by driver Family protection 	<ul style="list-style-type: none"> Up to \$2M TPL Standard AB \$1,000 deductible for Comp/Collision paid by driver 	<ul style="list-style-type: none"> Up to \$2M TPL Standard AB \$1,000 deductible for Comp/Collision paid by driver 	<ul style="list-style-type: none"> Up to \$2M TPL Standard AB \$1,000 deductible for Comp/Collision paid by driver \$1,500 Loss of use (post acceptance) No depreciation on new vehicle (post acceptance)
13					
14					
15					
16					

Figure 2: Transportation Network Company (TNC) – Jurisdictional Insurance Comparison/Availability

Line No.	Insurance Provider	ALBERTA			QUEBEC
		Intact	Northbridge Insurance	Pembridge Insurance	Intact
1	TNC Companies	Uber	TappCar	All Rideshare	Uber
2	Policy Type	Blanket	Blanket	Individual (Endorsement)	Blanket
3	Coverage Period	From login to passenger delivery	From login to passenger delivery	N/A	From login to passenger delivery
4	Contact for Claim	Uber	Northbridge Insurance	N/A	Uber
5	Policy	Intact Uber Policy	Northbridge Tapp Policy		Intact Uber Policy
6	Details	<ul style="list-style-type: none"> Automatically applies to all Uber drivers regardless of personal auto policy/provider 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> Automatically applies to all Uber drivers regardless of personal auto policy/provider
7		<ul style="list-style-type: none"> When not available to pick up rides, personal auto policy is in effect 			<ul style="list-style-type: none"> When not available to pick up rides, personal auto policy is in effect
8	Coverage	<ul style="list-style-type: none"> Up to \$2M TPL 	<ul style="list-style-type: none"> Up to \$2M TPL 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> Up to \$2M TPL
9		<ul style="list-style-type: none"> Standard AB 	<ul style="list-style-type: none"> \$1,500 deductible All perils Loss of Use 		<ul style="list-style-type: none"> Standard AB
10		<ul style="list-style-type: none"> \$1,000 deductible for Comp/Collision paid by driver 	<ul style="list-style-type: none"> Family Protection 		<ul style="list-style-type: none"> \$1,000 deductible for Comp/Collision paid by driver
11		<ul style="list-style-type: none"> Family protection 	<ul style="list-style-type: none"> Limited Waiver of Depreciation 		<ul style="list-style-type: none"> Family protection

MPI also contacted other jurisdictions to obtain the insurance cost of rideshares.

Figure 3 is the jurisdictional scan/comparison

Figure 3: Rideshare Cost Comparison

Line No.	Jurisdiction	Base Rate*	TNC Endorsement	TNC Total (Base Rate plus Endorsement)
1	<u>British Columbia</u>			
2	Vancouver	\$2,530	Not established	Not Available
3	<u>Alberta</u>			
4	Calgary	\$3,251	\$500-\$800/year	\$3,751-\$4,051/year
5	Edmonton	\$3,410	\$500-\$800/year	\$3,910-\$4,210/year
6	<u>Saskatchewan</u>			
7	(Regina & Saskatoon)	\$1,200	Not established	Not Available
8	<u>Ontario</u>			
9	Toronto	\$6,593	\$1,000-\$1,600/year	\$7,593-\$8,193
10	<u>Québec</u>			
11	(Montréal and Québec City)	\$2,267	\$190/year	\$2,457
12	<u>Manitoba</u>			
13	Winnipeg	\$1,442	Not Applicable	Passenger VFH
14				Time Bands Selected
15				1- \$1,514
16				2 - \$1,586
17				3 - \$1,658
18				4 - \$1,730
19	<i>*Base rate based on</i>			
20	<i>1) 21-year-old male, claims and conviction free</i>			
21	<i>2) 2017 rates based on 2010 Dodge Grand Caravan SE, \$500 All Perils deductible, \$2m third-party liability</i>			
22	<i>See 2018 GRA, Volume I BMK Benchmarking, page 26</i>			

- c) The Corporation performed an initial scan of rating models used in the United States and the rating models are similar to those used in other Canadian jurisdictions. None are designed to accommodate a compulsory Basic automobile insurance model.

PUB (MPI) 2

Volume and Chapter:	VFH.2.2	Page No.:	6
Topic:	Principles for the Rating Model		
Sub Topic:			
Issue:	Rating Across Jurisdictions		

Preamble to IR (If Any):

The Corporation states: "MPI developed and evaluated several rating models within the context of the compulsory nature of Basic, and MPI's intent to limit cross-subsidization between vehicles for hire and the rest of Basic."

Question:

- a) Have the rating model and rate-setting framework selected by the Corporation been used in any other jurisdictions reviewed by it?
- b) If yes, please provide the rationale for the selection of that jurisdiction's rating model and rate-setting framework.
- c) If no, please advise why the Corporation has not chosen to follow a rating model and rate-setting framework previously developed in another jurisdiction.

Rationale for Question:

To better understand the justification for the rating model selected by the Corporation.

RESPONSE:

- a) No.
- b) Not applicable.

- c) Currently in Canada, only Alberta, Ontario and Quebec allow ridesharing (vehicle for hire) for compensation. Insurance for ridesharing vehicles in these jurisdictions is provided by either individual endorsement or a blanket policy with the particular Transportation Network Company. In all three jurisdictions, automobile insurance is sold privately and, subject to limited accident benefits¹ (injury), third party liability coverage and tort action. First party physical damage coverage is optional in all three jurisdictions.

The legislative scheme in Manitoba requires residents who wish to operate a motor vehicle in Manitoba to register that vehicle and purchase universal compulsory automobile insurance (Basic Insurance) which is primary to any other insurance that may apply. Basic Insurance provides Personal Injury Plan Protection benefits as well as third party liability and all perils physical damage coverage.

Alternative insurance models used in other jurisdictions would, if adopted in Manitoba, result in coverage outside of the Basic Insurance. A consequence of which would be that the premiums charged for vehicle for hire insurance would be outside the jurisdiction of the Public Utilities Board. The Corporation submits that it would not be in the public interest to intentionally design compulsory insurance coverage for passenger vehicle operations that is outside of the Basic model and outside of regulatory oversight.

The universal compulsory nature of the program does not contemplate, nor does the legislation permit, that Basic compulsory insurance coverage may become secondary, based on temporary (or part time) change in vehicle use from a passenger vehicle to a vehicle for hire. Across the Basic compulsory program, the rates charged for the vehicle are based upon the type of vehicle, its use, and its location (territory). Basic coverage remains constant in all cases, and the only change is in the rate charged, reflecting the use, type and territory of the vehicle. Vehicle for Hire is a new use and it is appropriate that Basic rates are to be set for that type/use.

¹ With exception of Quebec, which has pure no-fault injury coverage

Use of an umbrella policy with a Transportation Network Company (TNC) or individual endorsement are not applicable nor appropriate as compulsory coverage under the Basic program. Providing Basic insurance to TNC's through an umbrella policy also creates the risk that individual operators would not incur their true incremental cost of insurance, as they will under MPI's proposed model that accounts for vehicle type and driver safety. In addition, the use of an umbrella policy would not be fair and equitable to existing vehicles for hire, such as taxis and limos.

In summary, a vehicle is required to have Basic Insurance. The requirement to hold the coverage and the obligation of the Basic coverage to respond as primary in the event of a loss does not change based upon the use, type, or territory of the vehicle.

PUB (MPI) 3

Volume and Chapter:	VFH.2.2	Page No.:	6
Topic:	Rating Model		
Sub Topic:			
Issue:	Rating Models Evaluated		

Preamble to IR (If Any):

MPI developed and evaluated several rating models within the context of the compulsory nature of Basic against three success criteria.

Question:

Please provide a table listing each of the rating models that were evaluated, including the one proposed, and indicate the relative merits of the models reviewed against the model proposed on the three criteria:

- a) Is the rating model fair and equitable?
- b) Is the rating model actuarially based?
- c) Is the rating model flexible enough to accommodate different regulatory frameworks throughout the Province as a result of Bill 30?

Rationale for Question:

To evaluate the merits of the proposed rating model against alternatives.

RESPONSE:

In light of the introduction of Bill 30 and developments within the vehicle-for-hire industry in other jurisdictions in Canada, MPI initially examined nine insurance solution models/options (outlined in CAC (MPI) 5). These options were presented and evaluated at a conceptual level using nine criteria. From these nine options, the top

three models were selected for further evaluation and rated based on the three criteria.

The Time Band Model can be applied equitably across all vehicles for hire (Taxis, Limos, Passenger, Accessible) and it provides the greatest flexibility for Vehicle for Hire (VFH) operators. This model is actuarially based in that the rates are/will be reflective of the loss experience by VFH group, and the model prevents cross subsidization between the VFH groups and/or the overall private passenger vehicle pool. The Time Band Model aligns well with the principles of universal compulsory auto insurance and will be able to evolve over time.

The Blended Rate Model would not be seen as fair and equitable, nor actuarially based, as it

- i. makes no accommodation to apply Driver Safety Rating (DSR) discounts/surcharges to any sub-category of vehicles for hire,
- ii. used taxi premiums as a part of the premium calculations for the TNC vehicle for hire, and
- iii. used one blanket base rate for vehicles for hire (no differentiation for typical rate groups). The Blended Rate Model would not allow flexibility to accommodate different regulatory frameworks throughout the Province.

The DSR Driver Premium Model would leverage certain aspects of the current DSR system, but since surcharges would be based on driver premium there may be uncertainty around the alignment to actuarial principles of universal compulsory insurance. This model is complex and costly to implement, has challenges from claims administration, significant regulatory amendments, would introduce lack of symmetry with other vehicle types and insurance uses, and would be difficult from a customer communication perspective.

PUB (MPI) 4

Volume and Chapter:	VFH.2.2	Page No.:	7
Topic:	Principles for the Rating Model		
Sub Topic:			
Issue:	Consistency of Rating Model		

Preamble to IR (If Any):

The Corporation states: "The proposed rate model is fair and equitable in that it applies consistently to taxis, TNCs, and other vehicles for hire. All vehicles for hire operators will have the flexibility to select up to four time bands depending on when and how frequently they intend to offer vehicle for hire services."

Question:

- a) Are there any statistics available on the relative risk of ride-sharing services such as Uber as compared to that of taxicabs? If so, please produce.
- b) Are there any statistics available on (1) the times of day and (2) the number of hours per day that drivers for ride-sharing services such as Uber typically operate? If so, please produce.
- c) Did the Corporation incorporate any statistics gathered in (a) or (b) in preparing its proposal? If so, please elaborate on how those statistics were incorporated into the proposal. If not, please advise as to why not.

Rationale for Question:

To provide additional context for the VFH application.

RESPONSE:

- a) MPI is not aware of any statistics comparing the relative risk of ride-sharing services compared to taxicabs, other than the rating differentials identified from other jurisdictional models.
- b) MPI is aware of a study completed by the National Bureau of Economic Research entitled "*The Value of Flexible Work: Evidence from Uber Drivers*" where Uber drivers' work schedules were analyzed to determine the value of flexibility in drivers' schedules. The study is available at: <http://www.nber.org/papers/w23296>

The Corporation was also able to obtain the informal statistic via Lyft and Uber that 'most' ride-sharing services operators provide the service on average 8 to 10 hours per week.

- c) The study did not influence the development of the time band model and the Corporation did not formally incorporate statistics gathered in the study in preparing its proposal. However, the results of the study do support the time band model in that drivers benefit from flexibility when operating as a vehicle for hire.

PUB (MPI) 5

Volume and Chapter:	VFH.3.5	Page No.:	22
Topic:	Rate-Setting Framework		
Sub Topic:			
Issue:	How Rates Will Be Set in Future GRAs		

Preamble to IR (If Any):

The Corporation states: "MPI will use the currently approved PUB ratemaking methodology to adjust the required rates for each of the vehicles for hire uses...MPI will then perform a separate relativity calculation within each of these vehicles for hire to determine the relative rates by Level...By setting rates based on the overall vehicles for hire experience in each VFH use (rather than for each level separately) there will be more credible data for which to modify rates."

Question:

- a) By what year does the Corporation expect to have sufficient experience on each of the VFH classes (i.e., Passenger, Taxicab, Limousine, Accessible) in order to set rates based on experience?
- b) When VFH rates are set based on experience, will this analysis of experience include all classification dimensions associated with VFH rating?

Rationale for Question:

To establish PUB expectations for actuarially set VFH rates.

RESPONSE:

- a) The proposed rates for Taxicab, Limousine, and Accessible Vehicles for Hire (VFH) classes are based on the existing rates for these classes with an adjustment to account for the introduction of time bands, Driver Safety Rating (DSR), and competition from Passenger VFH. MPI believes the rates for these classes, on an overall basis, are reasonably close to the eventual experienced based rates under the new VFH model. However, as experience data becomes available (i.e. in the 2020 GRA), MPI proposes to follow the approved Basic ratemaking methodology for adjusting vehicle group relativities. This process ensures that at least 10% of the weight will be given to experience in the rate relativity calculation in each GRA.

For Passenger VFH, MPI recognizes that there is no historical claims experience for this rating classification. It is also uncertain how many vehicle units will exist in this rating category. MPI proposes to follow the approved Basic ratemaking methodology for adjusting vehicle group relativities, which would give at least 10% weight to the Passenger VFH experience in each rate application. However, if experienced based rates are observed to be significantly different from the initial rates, MPI *may* come forward with a special rating adjustment that falls outside the approved ratemaking methodology.

In regards to the relative rates between time bands within each of the VFH classes, MPI also proposes to adjust these relativities based on experience. A proposed methodology will be brought forward in the 2019 GRA; however, there will be no actual claims experience available for ratemaking until the 2020 GRA.

- b) Yes. Please see part (a)

PUB (MPI) 6

Volume and Chapter:	VFH.2.2, VFH.2.4	Page No.:	7, 10
Topic:	Claims Experience		
Sub Topic:			
Issue:	Claims by Time Period		

Preamble to IR (If Any):

The Corporation states:

"The declared time bands uses will be priced for risks based on current claims data."

"The insurance policies will be based on time bands permitting vehicles for hire operation."

Question:

- a) Please provide, for the last five years, any available Basic claims experience (frequency, severity, and total claims) and the corresponding Basic earned exposures broken down by the four time bands set out in the application.
- b) Please provide the relativities for the claims costs and claims counts between the four time bands, with commentary on the how these relativities relate to the proposed VFH time band rating relationships.

Rationale for Question:

To provide additional context for the VFH application.

RESPONSE:

a)

Figure 1: Pleasure Passenger – Claims Incurred

Line No.	Time Band	2012	2013	2014	2015	2016	Total
1	A	33%	35%	30%	32%	31%	32%
2	B	8%	8%	13%	9%	10%	10%
3	C	31%	32%	29%	32%	29%	31%
4	D	29%	25%	28%	26%	29%	27%

Figure 2: Pleasure Passenger – Claims Count

Line No.	Time Band	2012	2013	2014	2015	2016	Total
1	A	35%	35%	35%	35%	35%	35%
2	B	8%	8%	7%	8%	8%	8%
3	C	33%	34%	34%	33%	33%	33%
4	D	24%	24%	24%	25%	24%	24%

Figure 3: All-Purpose Passenger – Claims Incurred

Line No.	Time Band	2012	2013	2014	2015	2016	Total
1	A	28%	27%	26%	27%	26%	27%
2	B	9%	10%	12%	13%	13%	11%
3	C	37%	41%	38%	35%	38%	38%
4	D	26%	22%	24%	25%	23%	24%

Figure 4: All-Purpose Passenger – Claims Count

Line No.	Time Band	2012	2013	2014	2015	2016	Total
1	A	30%	29%	30%	30%	31%	30%
2	B	11%	10%	11%	11%	12%	11%
3	C	37%	38%	37%	36%	36%	37%
4	D	22%	23%	23%	23%	21%	22%

Figure 5: Pleasure Light Truck – Claims Incurred

Line

No.	Time Band	2012	2013	2014	2015	2016	Total
1	A	24%	28%	32%	28%	26%	28%
2	B	15%	12%	18%	12%	14%	14%
3	C	27%	31%	25%	32%	29%	29%
4	D	34%	29%	25%	28%	32%	29%

Figure 6: Pleasure Light Truck – Claims Count

Line

No.	Time Band	2012	2013	2014	2015	2016	Total
1	A	32%	33%	31%	31%	32%	32%
2	B	11%	12%	12%	12%	12%	12%
3	C	30%	30%	31%	29%	30%	30%
4	D	27%	26%	26%	28%	26%	26%

Figure 7: All-Purpose Light Truck – Claims Incurred

Line

No.	Time Band	2012	2013	2014	2015	2016	Total
1	A	26%	25%	29%	23%	25%	26%
2	B	20%	20%	18%	13%	15%	17%
3	C	32%	34%	30%	32%	33%	32%
4	D	22%	21%	23%	32%	27%	25%

Figure 8: All-Purpose Light Truck – Claims Count

Line

No.	Time Band	2012	2013	2014	2015	2016	Total
1	A	31%	31%	31%	31%	31%	31%
2	B	12%	12%	11%	12%	12%	12%
3	C	36%	35%	36%	35%	36%	35%
4	D	22%	22%	22%	23%	22%	22%

Earned exposure by time band is not available as MPI does not currently insure vehicles by time band.

b)

Figure 9: Percentage of Taxi/Livery Claims Incurred and Claims Counts by Time Band – 2007 to 2017 loss years

Line No.	Selected Time Bands	Level	Claims Incurred *	Claims Counts *	Selected Relativity
1	A	1	25%	30%	25%
2	B	1	31%	15%	25%
3	C	1	25%	32%	25%
4	D	1	19%	23%	25%
5	Level 1 Straight Average		25%	25%	25%
6	A, B	2	56%	45%	50%
7	A, C	2	50%	62%	50%
8	A, D	2	44%	53%	50%
9	B, C	2	56%	47%	50%
10	B, D	2	50%	38%	50%
11	C, D	2	44%	55%	50%
12	Level 2 Straight Average		50%	50%	50%
13	A, B, C	3	81%	77%	75%
14	A, B, D	3	75%	68%	75%
15	A, C, D	3	69%	85%	75%
16	B, C, D	3	75%	70%	75%
17	Level 3 Straight Average		75%	75%	75%
18	A, B, C, D	4	100%	100%	100%
19	Level 4 Straight Average		100%	100%	100%
20	* For the period 2007 to 2017 – vehicle insurance use = taxi/livery				

The insured times of each time band were designed to accommodate the hours of operation that vehicles for hire drivers might prefer, such as weekends, or evenings, while balancing the increased level of exposure from operation between the four time bands.

The time bands were selected such that each additional time band equates to approximately 25% additional claims exposure. However, for rating purposes only the number of time bands selected is relevant, rather than the specific time bands selected. The relative rate by Level will eventually move to the appropriate amount based on actual claims experience.

PUB (MPI) 7

Volume and Chapter:	VFH.2.4	Page No.:	10
Topic:	Vehicle for Hire Rating Model		
Sub Topic:			
Issue:	Time Bands		

Preamble to IR (If Any):

The proposed VFH rating model is based on the number of levels purchased rather than the specific time bands being purchased.

Question:

Please elaborate on the Corporation's rationale for not varying the cost of coverage with the expected exposure to risk by time band.

Rationale for Question:

To provide additional context for the VFH application.

RESPONSE:

Since MPI does not have any experience data on drivers for the Transportation Network Companies (TNC), our loss analysis was based solely on the taxi industry experience. The time bands were established in such a way that each is similar in exposure based on the taxi experience. With further review, the time bands were intentionally adjusted to increasingly level the exposure from one time band to the next.

In deciding how to implement the time bands MPI considered three key factors:

- Ease of understanding
- Flexibility (the customers' ability to switch selected time bands)
- Cost of implementation

If each time band had a different rate or cost it would be more difficult for Manitobans to understand the model. Having a different rate for each individual time band would create 15 different possible combinations a customer would have to assess in making their buying decision. It could also potentially lead to misunderstanding about why one time band is more or less costly than another time band. Therefore, by having the same cost of coverage for each individual time band, MPI has made it easier for customers to understand the model and make buying decisions.

If the rate or cost for each time band was different it would hinder the customers' ability to switch selected time bands. Any time a customer wanted to consider changing time bands they would need to speak to a broker to determine the pro rata premium for each time band, calculate the differential to determine what the change in premium would be, and then consider this additional factor in making their decision. By having all time bands equally priced, a customer can make a decision to switch bands without having to first contact a broker to determine the cost differential for the balance of the insurance period and can take the cost factor out of their decision making process.

Varying the rate for coverage under each time band would also have a significant impact on MPI's cost to implement. There are fifteen different potential combinations in considering the purchase of between one and four time bands. If the rates are different for each time band this means developing and implementing fifteen individual rate tables rather than only four. There would be costs related to having almost four times the number of rate tables developed and implemented.

As data accumulates for the various VFH insurance usages, MPI will monitor the trends. If any of the time bands deviate too far from the ~25% of overall claims incurred MPI will determine the action necessary. For example, if there is consistent

deviation across all insurance usages, MPI may have to adjust the time bands. If the deviation is only for one insurance usage, MPI will have to determine the cause of the deviation and may have to consider varying the cost of coverage with the expected exposure to risk by time band for that specific insurance usage.

PUB (MPI) 8

Volume and Chapter:	VFH.2.4	Page No.:	10
Topic:	VFH Rating Model		
Sub Topic:			
Issue:	Time Bands		

Preamble to IR (If Any):

The proposed VFH rating model uses four time bands for VFH commercial operation which include some overlap between time bands. The Corporation states "The designed overlap in time between the Overnight and Weekends time bands also provides further flexibility for customers who may not want to select more than one time band."

Question:

- a) Please discuss the consequences of having overlapping time bands with respect to the collection of experience by time band for the development of actuarially sound rates in the future.
- b) By way of example, please describe how a claim occurring between 6:00 and 7:00pm on a Friday evening would be assigned by time band for a VFH operator who signed up for time bands C and D.

RESPONSE:

- a) Since rates are determined based on the number of time bands purchased, not the specific time bands, there is no consequence of having overlapping time bands for actuarially sound rates.
- b) The claims experience would fall under the rating of Level 2, since the customer purchased two time bands.

PUB (MPI) 9

Volume and Chapter:		Page No.:	
Topic:	Alternative VFH Rating Approaches		
Sub Topic:			
Issue:	Saskatchewan Auto Fund		

Preamble to IR (If Any):

It has been reported that Saskatchewan is developing the necessary legislation to Transportation Network Companies to operate in that province. A spokesperson for SGI was reported in Thompson's World Insurance News as saying "the insurer has looked at insurance approaches in other jurisdictions and found that basing insurance rates on kilometres driven made the most sense to SGI".

Question:

- a) Has the Corporation had any communication with SGI with respect to VFH rating models and pricing? If so, please provide a summary of the substance of the communication with SGI.
- b) Please provide the Corporation's assessment of the relative merits of the declared intent of SGI vs. the Corporation's proposed approach to VFH rating models.

Rationale for Question:

To provide additional context for the VFH application.

RESPONSE:

- a) MPI did verbally share information with Saskatchewan Government Insurance (SGI) representatives with respect to MPI's proposed vehicle for hire insurance premium models. At the time of the communication, both organizations were

beyond the 'conceptual' stages of developing their respective Vehicles for Hire (VFH) rating models, therefore, it was purely an information sharing communication versus a collaboration on developing a VFH insurance premium model.

b) Based on a high level assessment of this publicly available information, MPI identified the following concerns with SGI's kilometer based model:

- A monthly charge per driver per kilometer is not necessarily actuarially sound for individual driver risks.
- VFH drivers may not face the true incremental cost of insurance.
- This model, if applied in the context of Manitoba's legislative framework, would not be fair or equitable to existing vehicles for hire (taxis and limos), and could result in cross subsidization between Basic and the VFH pool.

MPI has determined that the model proposed in this interim application is appropriate for Manitoba.

PUB (MPI) 10

Volume and Chapter:	VFH.3.1	Page No.:	14
Topic:	Summary of Jurisdictional Review of VFH Premiums		
Sub Topic:			
Issue:	Jurisdictional Comparison		

Preamble to IR (If Any):

Figure 2 on Page 14 of the VFH application shows Base Rates and TNC Endorsement premiums for four major Canadian cities for Passenger Vehicles for Hire.

In a tort or partial no fault jurisdiction, the dominant TNC insurance coverage issue relates to ensuring the VFH operator has sufficient Passenger Hazard Bodily Injury Third Party Liability coverage to protect the interests of VFH passengers.

Question:

- Please provide a table comparing the supplemental insurance coverage being provided by the TNC Endorsement for each of the four Canadian cities shown vs. what supplemental insurance coverage is being provided in Manitoba.
- Please provide the source documentation for the cited Base Rates and TNC Endorsement premiums.
- Please discuss the relevance of VFH market pricing practices in Alberta (tort) and Ontario (partial no fault) in the development of Manitoba (pure no fault) VFH pricing.
- Please describe the particular circumstances under which Basic Third Party Liability Bodily Injury claims are triggered today, and the extent to which this exposure is expected to change with the introduction of Vehicles for Hire.

Rationale for Question:

To provide additional context for the VFH application.

RESPONSE:

- a) Please see PUB (MPI) 1 for a summary of the insurance coverage currently provided by insurers in Canada where Transportation Network Company's (TNC) are permitted. MPI's model does not provide an endorsement to Vehicles for Hire (VFH) drivers. Therefore, there is no supplemental insurance coverage offered by MPI.
- b) Please see 2018 GRA Volume I Benchmarking BMK.4.3.1, page 26 for the source of the Base Rate. The Base Rate is based on:
1. 21-year-old male, claims and conviction free
 2. 2017 rates based on 2010 Dodge Grand Caravan SE, \$500 All Perils deductible, \$2m third-party liability

To determine the approximate TNC endorsement rates, insurance companies and brokers in the various jurisdictions were contacted to obtain quotes.

- c) Please see PUB (MPI) 2. Due to differences in compulsory motor vehicle insurance coverage between jurisdictions and that rates charged for compulsory insurance in Manitoba must reflect the vehicle use, a direct comparison of rates charged for blanket policies to TNC and individual endorsements is not applicable.

However, as noted in the 2018 Vehicles for Hire Interim Application, Figure 2, page 14, individual TNC endorsements were approximately 8% to 25% higher than the all-purpose rate from the applicable jurisdiction. This supported judgmentally establishing a Passenger Vehicle for Hire rate for 24/7 use (all 4 time bands) at 20%. Please also see PUB (MPI) 1, Figure 3.

- d) The Personal Injury Protection Plan (PIPP) provides comprehensive no-fault motor vehicle accident bodily injury coverage to Manitoba residents and non-residents deemed Manitoba residents (those injured in Manitoba registered vehicles while the vehicle is being operated in Manitoba). Please also see CAC (MPI) 8 for further discussion.

Basic third party liability bodily injury claims made against Manitoba policy holders can occur if the Manitoban is operating their vehicle outside of Manitoba in a tort jurisdiction and is at-fault for the motor vehicle accident that results in injuries to others.

The introduction of VFH is not expected to alter the extent to which Manitobans operate their vehicles outside of Manitoba today and as a result, is not expected to impact the extent to which third party liability bodily injury claims are made against Manitoba policy holders.

PUB (MPI) 11

Volume and Chapter:	VFH.2	Page No.:	4
Topic:			
Sub Topic:			
Issue:	Claims Experience		

Preamble to IR (If Any):

The Corporation states: "Where possible, pricing of policies has been based on known experience, and the price of future policies will incorporate claims experience to ensure that customers are paying appropriate premiums. Vehicles for hire insurance policies will also be tracked in a separate pool, ensuring there is no impact on the rest of Basic's customers."

Question:

- a) Please elaborate on what information will be gathered to capture claims experience for VFH insurance policies.
- b) Please describe the steps to be taken to ensure there is no impact on other Basic customers.

Rationale for Question:

To provide additional context for the VFH application.

RESPONSE:

- a) MPI will collect the same information on Vehicle for Hire (VFH) policy claims as it does for all other policies. The claims experience for VFH classes will be tracked separately, through the use of an additional field in the Enterprise Data Warehouse. These separately tracked claims will form the 'VFH pool' that will be

used to set actuarially sound rates for VFH policies. Once a customer is a VFH policy holder, all claims under that policy will fall into the VFH pool, and be isolated from the rest of Basic's customers. For example, a collision occurring outside the VFH time bands will still be tracked within the VFH pool.

- b) Apart from establishing a separate pool, as outlined above, MPI will continue to employ its processes to ensure that claimants are correctly insured at the time of a claim, for example, ensuring that VFH drivers are correctly insured under a VFH policy, and under the appropriate sub category (passenger, taxi, limo, accessible). These processes are similar to those already in place for detecting and ensuring intact coverage for the date/time of loss, and adherence to all conditions (such as vehicle use for purposes not intended under the policy).

Please see CAC (MPI) 1-10 for details on the cost of implement Information Technology (IT) changes for VFH policies.

PUB (MPI) 12

Volume and Chapter:	VFH.3.2	Page No.:	15
Topic:	Taxicab Vehicles for Hire		
Sub Topic:			
Issue:	Driver Safety Rating Discounts		

Preamble to IR (If Any):

The Corporation states: "Taxis will now be able to receive Driver Safety Rating (DSR) vehicle premium discounts, if registered as an individual customer. The deductible for Taxis will decrease from \$600 to \$500."

Question:

Please indicate to what extent DSR revenues may change if current taxi drivers register as individuals. To illustrate this, please indicate what the impact would be if the take up of the change is 25% of the current taxi drivers and 50% of the current taxi drivers.

Rationale for Question:

To assess impact on Basic DSR revenues.

RESPONSE:

Per the 2018 rate model, Figure 1 below shows, by territory, the number of taxis and the total premiums for taxis based on the 2018 PUB approved rates.

Figure 1: Taxis - Count and Premiums

Line No.	Territory	Number of Taxis			2018 PUB Approved Rate	Total Premiums
		Individual	Corporate	Total		
1	1	417	34	451	10,358	4,671,458
2	2	61	92	153	5,405	826,965
3	3	51	0	51	5,958	303,858
4	4	18	7	25	6,328	158,200

Based on the Drive Safety Rating (DSR) level of the registered owner for taxis registered to 'Individuals', the weighted average DSR discount, by territory, can be determined per Figure 2 below.

Figure 2: Weighted Average DSR Discount for Taxis Registered to Individuals

Line No.	DSR level	DSR Discount	Count of Taxis Registered to Individuals by Territory				
			1	2	3	4	Total
1	15	33%	69	8	11	1	89
2	14	30%	10	0	1	0	11
3	13	29%	19	12	2	0	33
4	12	28%	17	2	2	3	24
5	11	27%	13	2	2	1	18
6	10	26%	22	0	2	4	28
7	9	25%	19	1	1	1	22
8	8	25%	24	4	0	0	28
9	7	25%	19	2	1	0	22
10	6	20%	13	3	9	1	26
11	5	15%	9	4	3	3	19
12	4	15%	23	2	0	0	25
13	3	10%	17	0	0	0	17
14	2	10%	22	2	4	0	28
15	1	5%	15	6	4	0	25
16	<=0	0%	106	13	9	4	132
17	Average Discount		17.46%	17.98%	18.59%	18.78%	17.67%

Given the above information, number of taxis by territory and a weighted average discount, and assuming that all taxis will purchase Taxi VFH Level 4, the impact on 2018 taxi vehicle premiums, by allowing taxis to be eligible for DSR vehicle premium discounts, is shown in the following two tables.

Figure 3: Impact of DSR Vehicle Premium Discounts for Taxis – 25% of 'Corporate' Changing to 'Individual'

Line No.	Territory	Number of Taxis		Average Discount			Total Premiums	Total Discount
		Individual	Corporate	Individual	Corporate	Total		
1	1	417	34	17.46%	17.67%	16.48%	4,671,458	769,826
2	2	61	92	17.98%	17.67%	9.83%	826,965	81,258
3	3	51	0	18.59%	17.67%	18.59%	303,858	56,482
4	4	18	7	18.78%	17.67%	14.76%	158,200	23,345
5	Total	547	133				5,960,481	930,911

Figure 4: Impact of DSR Vehicle Premium Discounts for Taxis – 50% of 'Corporate' Changing to 'Individual'

Line No.	Territory	Number of Taxis		Average Discount			Total Premiums	Total Discount
		Individual	Corporate	Individual	Corporate	Total		
1	1	417	34	17.46%	17.67%	16.81%	4,671,458	785,382
2	2	61	92	17.98%	17.67%	12.48%	826,965	103,224
3	3	51	0	18.59%	17.67%	18.59%	303,858	56,482
4	4	18	7	18.78%	17.67%	15.99%	158,200	25,302
5	Total	547	133				5,960,481	970,390

MPI believes it is unlikely that a significant number of existing corporate taxi customers will change vehicle ownership from corporate entities to individuals to qualify for DSR vehicle premium discounts as doing so would have other business implications for these corporate entities.

As noted in *Vehicles for Hire VFH.3.2*, the availability of DSR vehicle premium discounts for Taxicab Vehicle for Hire is expected to offset reduced loss exposure. Further, "MPI is optimistic that using DSR will encourage safer driving and potentially reduce loss exposure going forward." MPI will adjust the rates for Taxicab Vehicle for Hire accordingly to reflect actual loss experience as they occur.

PUB (MPI) 13

Volume and Chapter:	VFH.3.2	Page No.:	16, Figure 4
Topic:	Ratemaking Assumptions		
Sub Topic:			
Issue:	Taxicab VFH Base Rate Determination		

Preamble to IR (If Any):**Question:**

- a) Please explain why MPI used the four newest model years in its calculation of the All-Purpose average Base Rate.
- b) Please provide the supporting calculations behind the All-Purpose average base rate.
- c) Please indicate to what extent using the four newest model years is representative of the type of vehicles used as taxicabs in Manitoba.
- d) Please provide an alternative calculation based on the All-Purpose average base rate for the newest four model years of Toyota Prius, which is predominantly used for taxicabs in Winnipeg.

Rationale for Question:

To provide additional context for the Taxicab base rate.

RESPONSE:

- a) The most recent four model years was used to establish a conservative estimate in the calculation of the blended rate.
- b) Per the 2018 Rate Model, there are 53,951 All Purpose Passenger Vehicles in territory 1 with model years 2014 to 2017. Using the 2018 approved rates, the

total undiscounted premiums for these group of vehicles is \$101,533,657, resulting in an average rate of \$1,882.

- c) The majority of vehicles registered in Manitoba with the insurance use of taxi/livery are eight model years old (2010) or newer.
- d) Per the 2018 Rate Model, there are 115 Toyota Prius insured as All Purpose Passenger Vehicles in territory 1 with model years 2014 to 2017. Using the 2018 approved rates, the total undiscounted premiums for these group of vehicles is \$217,630, resulting in an average rate of \$1,892. The average rate of \$1,892 is only marginally different from the average base rate of \$1,882 presented in (b) above. As a result, the selected percentage reduction by Vehicle for Hire (VFH) level as presented in 2018 Interim Application VFH.3.2 Figure 5 is unchanged.

PUB (MPI) 14

Volume and Chapter:	VFH.4.2	Page No.:	25-26
Topic:	Rating Model Enforceability		
Sub Topic:			
Issue:	Claims Administration		

Preamble to IR (If Any):

The Corporation states: "The time band information will also be available to MPI's claims administration staff for instances whereby a vehicle for hire automobile experiences a claim. The vehicle insurance information as well as the time of day of the incident, witness/passenger statements as well as data available via Manitoba municipalities will be utilized by MPI claims administration staff in order to confirm valid insurance coverage on the vehicle."

Question:

What "data available via Manitoba municipalities" will the Corporation expect to access in order to confirm valid insurance coverage?

Rationale for Question:

To better understand the expected claims handling process.

RESPONSE:

The Corporation intends to pursue formal information sharing agreements with municipalities that will be participating in the vehicle for hire marketplace. As part of those information sharing agreements, the Corporation will seek confirmation with the respective municipality that the vehicle for hire driver was a valid employee associated a Transportation Network Company (TNC) service provider at the time of an accident.

MPI anticipates doing so only if required in the event of a claims coverage confirmation circumstance.

CAC (MPI)

CAC (MPI) 1

Volume and Chapter:	The Local Vehicles for Hire Act	Page No.:	1 and 2
Topic:	By-laws regulating the vehicle for hire industry		
Sub Topic:	Clarifying consumer protection and safety matters		
Issue:	See Preamble		

Preamble to IR (If Any):

- On November 10, 2017 The Local Vehicles for Hire Act (the VFH Act) received Royal Assent. This Act may be referred to as chapter L195 of the Continuing Consolidation of the Statutes of Manitoba.
- Sub-section 3(2) extends by-law making authority to Municipalities. In 3(2) (c) it states "establishing requirements for persons who carry on or are engaged in the vehicle-for-hire business or any aspect of it, including the character and fitness of an applicant or licence holder;". In 3(2) (h) it states "specifying standards and other requirements for the vehicle-for-hire industry or any aspect of it, which may include standards and requirements for vehicles used as vehicles for hire and equipment used in the vehicle-for-hire business;". In 3(2) (i) it states "respecting fees, rates, fares, tolls, tariffs or other charges that passengers may be charged;". In 3(2) (j) it states "respecting the type and amount of insurance that must be obtained and held by an applicant or licence holder;". In 3(2) (m) (iii) it states "and making recommendations to the council about the matters relating to the vehicle-for-hire industry, including matters about public safety, service quality and consumer protection for passengers, and matters affecting those who work in the industry;".
- Per Sub-section 7(2) MPI may require the registrar to collect information: "The Manitoba Public Insurance Corporation may request the registrar to collect from a municipality that has made a vehicle-for-hire by-law any information on its behalf that the corporation considers reasonably necessary for the purpose of administering and enforcing The Manitoba Public Insurance Corporation Act (the MPIC Act). The registrar must comply with the corporation's request."

Question:

- a) Please file a copy of the City of Winnipeg by-law that regulates the vehicle for hire industry in Winnipeg, if available. If it is not available please file a copy when it becomes available
- b) Has the Corporation made any requests to the Registrar that the Corporation considered reasonably necessary for the purpose of administering and enforcing the MPIC Act. If yes, please file a copy of the request.
- c) Has the Corporation made any submissions to the City of Winnipeg "as input" to the by-law regulating the vehicle for hire industry in Winnipeg in terms of public safety, service quality and consumer protection (i.e. loss prevention). If yes, please file a copy and if not please elaborate.

Rationale for Question:

To better understand how the vehicles for hire industry will be regulated and how these regulations feed into loss prevention, liability exposure (physical damage and personal injury) and protect the public interest from an insurance rate setting perspective.

RESPONSE:

- a) Please see [Attachment A](#). The [City of Winnipeg Vehicle for Hire By-law](#) was passed by Council on December 13, 2017.
- b) To date, MPI has not made any requests to the Registrar for information for the purposes of administering or enforcing the MPIC Act, as provided for in subsection 7(2) of *The Local Vehicles for Hire Act*.
- c) MPI did not make any submissions to the City of Winnipeg for the purposes of drafting the City's Vehicle for Hire by-law.

THE CITY OF WINNIPEG

BY-LAW NO. 129/2017, AS AMENDED

A By-law of THE CITY OF WINNIPEG to provide for the regulation of vehicles for hire in the city of Winnipeg.

WHEREAS Bill 30 of the 2nd Session of the 41st Legislature of the Province of Manitoba, *The Local Vehicles for Hire Act*, C.C.S.M. c. L195, has been enacted and will come into force on February 28, 2018;

AND WHEREAS *The Local Vehicles for Hire Act* dissolves the Taxicab Board and requires that the City of Winnipeg must make by-laws for the purpose of regulating the vehicle for hire industry, including vehicles for and vehicle for hire businesses;

AND WHEREAS *The City of Winnipeg Charter* grants the City authority to licence businesses and the activities of businesses;

NOW THEREFORE THE CITY OF WINNIPEG, in Council assembled, enacts as follows:

**PART 1
INTRODUCTORY PROVISIONS**

Short title

1 This By-law may be cited as the “Vehicles for Hire By-law”.

Categories of regulated dispatchers, vehicles and drivers

2(1) This By-law regulates:

- (a) dispatchers of vehicles for hire;
- (b) vehicles for hire; and
- (c) drivers of vehicles for hire.

2(2) Vehicles for hire are divided into the following categories:

- (a) taxis, consisting of standard taxis and accessible taxis; and
- (b) Personal Transportation Provider (PTP) vehicles, consisting of standard PTP vehicles, accessible PTP vehicles, and limousines.

Definitions

3(1) In this By-law

“**accessible**” in respect of a vehicle, means a vehicle

- (a) constructed and equipped to permit the loading, transportation and off-loading of individuals who use a wheelchair, or similar device which can accommodate a seated individual, and who cannot self-transfer; and
- (b) driven by an individual who is physically capable of providing, and trained to provide in compliance with the requirements of this By-law, transportation services to individuals who use a wheelchair , or similar device which can accommodate a seated individual, and who cannot self-transfer;

“accessible PTP vehicle” means a vehicle for hire that is accessible and that is dispatched by a licenced PTP dispatcher;

“accessible taxi” means a vehicle for hire in respect of which an accessible taxi licence has been issued under this By-law;

“accessible taxi driver’s licence” means licence issued under this By-law which authorizes an individual to operate and to provide, or offer to provide, transportation services by way of an accessible taxi;

“accessible taxi licence” means a licence issued in respect of an accessible taxi;

“charges” in relation to a relevant criminal offence or a major driving offence means the initiation of law enforcement proceedings

- (a) in the case of an enactment of the Parliament of Canada, by way of an information laid by a peace officer before, and received by, a justice; or
- (b) in the case of an offence under an enactment of Manitoba, a proceeding under *The Provincial Offences Act*, C.C.S.M. c. P160 by information or ticket;

“Charter” means *The City of Winnipeg Charter*, S.M. 2002, c. 39;

"child abuse registry check" means a report about a person’s listing in the child abuse registry established and maintained under *The Child and Family Services Act*, C.C.S.M. c. C80;

“City” means The City of Winnipeg continued under section 8 of the Charter;

“city” means the geographical area within the jurisdictional boundaries of the City of Winnipeg;

“Council” means the council of the City;

“criminal record check” means a report about a person obtained from a law enforcement agency stating whether or not the person has been convicted under an enactment of the Parliament of Canada of an offence in respect of which a record of the

person's fingerprints is maintained under the *Identification of Criminals Act*, R.S.C., 1985, c. I-1, or has any outstanding charges for such offences awaiting court disposition, and includes a Vulnerable Sector Search;

“designated employee” means the City employee whom the Chief Administrative Officer has designated as responsible for exercising the authority given to the designated employee by this By-law, and may be the Chief Administrative Officer;

“digital payment” means payment through a dispatcher’s digital platform;

“digital platform” includes an on-line enabled application and a website but does not include communication by telephone, e-mail or SMS text messages;

“disabled person” means an individual with a physical, mental, intellectual or sensory disability, or a combination of these;

“dispatch” means the act of receiving a request for a transportation service or sending a vehicle for hire to a location for the purpose of providing or offering to provide a transportation service to a passenger and includes:

- (a) receiving requests for transportation services from passengers by any medium, except street hails;
- (b) directing a person driving a vehicle for hire to attend at the passenger’s location;
- (c) operating any part of a platform that receives requests for transportation services from passengers and connects such requests to a person driving a vehicle for hire; and
- (d) any other action that results in a vehicle for hire being sent to a passenger’s location for the purpose of providing the passenger with transportation services, regardless of whether transportation services are actually provided to the passenger;

“dispatcher” means a person who dispatches one or more vehicles for hire and who holds a dispatcher licence issued under this By-law;

“dispatcher licence” means a taxi dispatcher licence and a PTP dispatcher licence issued under this By-law;

“enforcement officer” means

- (a) The designated employee;
- (b) every person designated under subsection 176(1) of the Charter as an enforcement officer for the purposes of this By-law; and

- (c) every person appointed under subsection 176(2) of the Charter as a special constable who, by the terms of the appointment, is authorized to enforce this By-law;

“fare” means compensation for the provision of a transportation service;

“fare schedule” means a schedule of maximum fares that are permitted to be charged to passengers of taxis which has been approved by Council or pursuant to a formula established by Council;

“GPS” means any global positioning system;

“limousine” means a vehicle determined by the designated employee to qualify as a luxury or specialized vehicle that provides transportation services;

“major driving offence” means an offence set out in subsection 125(6) of *The Drivers and Vehicles Act*, C.C.S.M. c. D104;

“Manitoba Public Insurance” means the Manitoba Public Insurance Corporation continued by *The Manitoba Public Insurance Corporation Act*, C.C.S.M. c. P215;

“non-digital platform” means a platform that is not a digital platform;

“owner”, in respect of a vehicle, means the person who is registered with Manitoba Public Insurance as a registered owner of the vehicle and includes a lessee of a vehicle who is so registered;

“PTP” means personal transportation provider;

“PTP dispatcher” means a person who dispatches a PTP vehicle;

“PTP driver” means an individual providing or offering to provide transportation services in a PTP vehicle, and includes a standard PTP driver, an accessible PTP driver and a limousine driver;

“PTP vehicle” means a vehicle for hire that is not a taxi, and includes a limousine;

“passenger” includes a prospective passenger;

“person” includes an individual, a partnership, and a corporation (including a cooperative);

“personal information” has the same meaning as in *The Freedom of Information and Protection of Privacy Act*, C.C.S.M. c. F175;

“platform” means any means of communication by which transportation services are offered to the public and includes an on-line enabled application, a website, e-mail, SMS text message, telephone, or any other system or mode of communication offered, used or operated that is used to pre-arrange a transportation service;

“pre-arranged” in respect of a transportation service, means a transportation service that is arranged, booked, scheduled or requested by the passenger in advance of the vehicle for hire arriving at the passenger’s location;

“Provincial driver’s licence” means a driver’s licence issued under *The Drivers and Vehicles Act*, C.C.S.M. c. D104 that is applicable to the vehicle for hire being driven by the individual;

“Provincial registration” means a vehicle registration under *The Drivers and Vehicles Act*, C.C.S.M. c. D104;

“relevant criminal offence” means an offence under an enactment of the Parliament of Canada involving

- (a) an offence involving actual or threatened violence;
- (b) an offence involving weapons, including the illegal possession of weapons;
- (c) an offence involving sexual assault, sexual exploitation, sexual interference, procuring, or invitation to sexual touching;
- (d) an offence involving trafficking of controlled drugs or substances;
- (e) an offence involving fraud, false pretences, bribery, extortion or theft over \$5000;
or
- (f) an offence related to the unlawful operation of a motor vehicle;

“standard taxi” means a taxi that is not an accessible taxi;

“street hail” means the offer of, solicitation of, or acceptance of an offer to provide, a transportation service, or the provision of a transportation service, that is not pre-arranged;

“taxi” means a vehicle for hire in respect of which a standard taxi licence or an accessible taxi licence has been issued;

“taxi dispatcher” means a person who holds a taxi dispatcher licence;

“taxi dispatcher licence” means a taxi dispatcher licence issued under this By-law which authorizes the licence holder to dispatch taxis;

“taxi driver” means an individual to whom a taxi driver licence has been issued under this By-law;

“taxi driver’s licence” means a standard taxi driver’s licence and an accessible taxi driver’s licence issued under this By-law;

“transportation service” means the provision, or the offer to provide, transportation of a passenger for compensation in which

- (a) the passenger controls the route or the destination; and
- (b) the vehicle is hired for a single uninterrupted engagement, which may include multiple stops;

but does not include

- (c) the transportation of a passenger in exchange for a receipted donation to a non-share capital corporation so long as the transportation is provided whether or not the donation is provided or offered;
- (d) transportation of a passenger provided or offered as part of package of goods or services for which there is a fee or charge so long as the transportation of a passenger is shown by the owner or driver of the vehicle to be merely ancillary to the provision of the goods or services;
- (e) transportation in vehicles regulated by the Motor Transport Board;
- (f) a shuttle service in which transportation is provided based on a pre-determined schedule or route;
- (g) transportation of students by vehicles owned or operated by or on behalf of a school division established under *The Public Schools Act*, C.C.S.M. c. P250, or a private school as defined in *The Education Administration Act*, C.C.S.M. c. E10;
- (h) the provision of transportation by vehicles owned or operated by or on behalf of the City to provide transportation to residents of the city, including Winnipeg Transit vehicles; or
- (i) the transportation of a patient by ambulance;

“valid” in the context of a licence issued under this By-law means a licence that has not been revoked, cancelled or expired and is not suspended;

“vehicle for hire” means any vehicle in which transportation services are provided and includes, but is not limited to, the following:

- (a) a taxi;
- (b) an accessible taxi;
- (c) a PTP vehicle;
- (d) an accessible PTP vehicle; and
- (e) a limousine;

“Vehicle for Hire Appeal Board” means the Vehicle for Hire Appeal Board created by this By-law.

General prohibitions

4(1) A person must not provide, or offer to provide, transportation services except in compliance with this By-law.

4(2) The owner of a vehicle must not allow it to be used, or to be offered to be used, to provide transportation services except in compliance with this by-law.

4(3) A person must not dispatch a vehicle except in compliance with this By-law.

Failing to pay fare prohibited

5 A person who fails to pay a fare validly charged under this By-law commits an offence.

PART 2 DISPATCHERS

DIVISION 1 - ALL DISPATCHERS

Dispatching without licence prohibited

6 A person who is not a licenced dispatcher under this By-law must not dispatch, or offer to dispatch, a vehicle for hire.

Dispatching unregistered or unlicenced drivers or vehicles prohibited

7 A person must not dispatch a vehicle for hire unless both the vehicle being dispatched and the driver of the vehicle are

- (a) in compliance with the requirements set out in this By-law,
- (b) registered with the dispatcher; and

- (c) in the case of a taxi being dispatched, licenced under this By-law.

Qualifications for dispatch licence

8(1) In order to be issued a dispatcher licence, an applicant must

- (a) pay the applicable application fee or licence fee to the City;
- (b) provide evidence satisfactory to the designated employee that the applicant holds policies of insurance consistent with the requirements set out in this By-law;
- (c) demonstrate to the satisfaction of the designated employee that the applicant has data security measures and policies in place to protect the personal information collected by the dispatcher related to drivers and passengers;
- (d) demonstrate to the satisfaction of the designated employee that the dispatcher has in place a process by which it will accept, record, review and respond to complaints concerning drivers and vehicles registered with the dispatcher;
- (e) demonstrate to the satisfaction of the designated employee that the dispatcher has in place a process by which it will facilitate the retrieval by passengers of their property left in vehicles for hire registered with the dispatcher;
- (f) provide to the designated employee the number of vehicles for hire registered with the dispatcher in each of the following categories:
 - (i) taxis;
 - (ii) accessible taxis;
 - (iii) PTP vehicles;
 - (iv) accessible PTP vehicles; and
 - (v) limousines; and
- (g) provide other information or documentation reasonably required by the designated employee.

8(2) In addition to the requirements in subsection (1), an applicant that is a corporation must provide to the designated employee the following:

- (a) a copy of its incorporating documents;
- (b) a Certificate of Status issued by the Companies Office;

- (c) a list of the members of its board of directors;
- (d) an address for service in the Province of Manitoba for service of all documents and notices related to this By-law; and
- (e) other documents reasonably required by the designated employee.

8(3) In addition to the requirements in subsection (1), an applicant that is a partnership must provide to the designated employee

- (a) the names and addresses of each member of the partnership;
- (b) the business name under which it operates and proof of the registration of its business name;
- (c) an address for service in the Province of Manitoba for service of all documents and notices related to this By-law; and
- (d) other documents reasonably required by the designated employee.

Renewal of dispatcher licence

9 In order to be issued a renewal of a dispatcher licence, the licence holder

- (a) must pay the applicable renewal fee;
- (b) must provide information concerning any factual changes to information provided at the time of its application or most recent renewal and, where required by the designated employee, evidence that changes have not taken place; and
- (c) must not owe any outstanding fines or fees with respect to this By-law (including per-trip fees) or any City parking by-law.

Data security measures and policies

10(1) A licenced dispatcher must comply with data security measures and policies for personal information about passengers and drivers proposed by the licenced dispatcher and approved as satisfactory by the designated employee.

10(2) A licenced dispatcher may propose changes to its data security measures and policies at any time but these changes do not apply until and unless they are approved by the designated employee.

10(3) The designated employee may order that a licenced dispatcher make changes to its data security measures and policies and, when doing so, must provide a reasonable time for compliance with the order. The licenced dispatcher must comply with such an order.

10(4) This section does not apply to a dispatcher who is operating under a provisional licence issued under clause 73(2)(g) (*Powers of designated employee*).

Passenger property retrieval policy

11(1) A licenced dispatcher must comply with a process proposed by the dispatcher and approved as satisfactory by the designated employee by which passengers can retrieve their property left in vehicles for hire registered with the dispatcher.

11(2) A licenced dispatcher may propose changes to its passenger property retrieval policy at any time but these changes do not apply until and unless they are approved by the designated employee.

11(3) The designated employee may order that a licenced dispatcher make changes to its passenger property retrieval policy and, when doing so, must provide a reasonable time for compliance with the order. The licenced dispatcher must comply with such an order.

Complaints Process

12(1) A dispatcher must comply with a process proposed by the dispatcher and approved as satisfactory by the designated employee for accepting, recording, reviewing and responding to complaints.

12(2) As part of its complaints process, a dispatcher must maintain records required by the designated employee concerning

- (a) every complaint received;
- (b) evidence provided in respect of or in response to a complaint; and
- (c) the response of the dispatcher to the complaint;

and must make these records available to the designated employee within 48 hours upon request.

12(3) A licenced dispatcher may propose changes to its complaints process at any time but these changes do not apply until and unless they are approved by the designated employee.

12(4) The designated employee may order that a licenced dispatcher make changes to its complaints process and, when doing so, must provide a reasonable time for compliance with the order. The licenced dispatcher must comply with such an order.

12(5) This section does not apply to a dispatcher who is operating under a provisional licence issued under clause 73(2)(g).

Dispatcher insurance mandatory

13(1) It is a condition of being issued and maintaining a licence that a dispatcher must obtain and maintain policies of commercial general liability insurance and non-owned automobile

insurance in an amount and with provisions determined by the designated employee to be sufficient to adequately protect the City, drivers, vehicle for hire owners, and the general public.

13(2) The insurance required by subsection (1) must contain an endorsement to provide the City no less than 30 days' prior written notice from the insurer of any cancellation.

13(3) Failure to comply with this section invalidates the dispatcher's licence without the need for any action on the part of the designated employee. Once the dispatcher's licence has been invalidated, the dispatcher must not engage in dispatching until the dispatcher has applied for and been issued a new licence.

13(4) A dispatcher must provide proof of compliance with this section to the designated employee within two business days after being given a written order to do so.

Dispatcher records

14(1) Dispatchers must create and maintain records of the following information, separated by taxis and PTP vehicles, by taxi drivers and PTP drivers, and, in the case of taxis and limousines, separated by whether they have been dispatched or street hailed, in a format required by the designated employee:

- (a) the total number of transportation services provided by the dispatcher on a monthly basis;
- (b) the total number of transportation services provided by accessible vehicles for hire on a monthly basis;
- (c) the total number of vehicles for hire providing a transportation service through the dispatcher over the course of a month;
- (d) the total number of accessible vehicles for hire providing a transportation service through the dispatcher over the course of a month;
- (e) the driver and vehicle involved in providing each transportation service, including:
 - (i) the type of vehicle by by-law category;
 - (ii) the name of the driver;
 - (iii) the Provincial licence plate number of the vehicle;
 - (iv) the date, time and duration of the transportation service;
 - (v) the pick-up and drop off locations;

- (vi) the elapsed time between a request for an transportation service (other than a transportation service scheduled in advance) and the initiation of the transportation service;
- (f) a daily list of registered vehicles and registered drivers containing information reasonably required by the designated employee; and
- (g) other information and records reasonably required by the designated employee.

14(2) The information required by subsection (1) and all records related to registered drivers and registered vehicles must be kept by the dispatcher for at least three years after the date they were created.

14(3) The dispatcher must provide the information required by this section to the designated employee within two business days after a written request by the designated employee.

14(4) If a dispatcher's licence is suspended, invalidated or cancelled, the information required by this section must be provided to the designated employee immediately.

14(5) The dispatcher must make the information required by this section available for inspection by the designated employee or an enforcement officer upon demand.

14(6) This section does not apply to a dispatcher while operating under a provisional licence issued under clause 73(2)(g).

Obligation to report to designated employee

15 A dispatcher must report the following information to the designated employee within 24 hours:

- (a) the fact that a driver has been registered or ceases to be registered with the dispatcher;
- (b) information concerning convictions and charges reported to the dispatcher by the driver under subsection 46(2) (*Rules for all vehicle for hire drivers*) of this By-law.

Public information

16 A dispatcher who uses a digital platform to dispatch must make available the following information to the public through the digital platform:

- (a) the insurance coverage maintained by the dispatcher and its drivers;
- (b) the transportation services offered by the dispatcher and its drivers;
- (c) the screening process for its drivers and its vehicles;

- (d) the process by which it will accept, review and respond to complaints concerning drivers and vehicles registered with the dispatcher; and
- (e) the process by which passengers can retrieve their property left in vehicles for hire registered with the dispatcher.

Notification of estimated time of arrival

17 At the time a request for a transportation service is made, a dispatcher must provide an estimated time of arrival of the vehicle for hire that is being or will be dispatched in response to the request.

Obligation to dispatch in order of request

18 A dispatcher must dispatch taxis in the order in which a request for transportation service is made.

Dispatching accessible vehicles for hire

19(1) Despite section 18 (*Obligation to dispatch in order of request*), if a dispatcher has one or more registered accessible vehicles for hire available for dispatch that are not actively engaged in providing transportation services to passengers, the dispatcher must immediately dispatch an accessible vehicle for hire to respond to a request for service from a passenger identifying as requiring an accessible vehicle for hire.

19(2) For greater clarity, a dispatcher must not dispatch an accessible vehicle for hire to any other request for service so long as a request from a passenger identifying as requiring an accessible vehicle for hire is outstanding.

19(3) A dispatcher must not hold out that it has available an accessible vehicle for hire unless the vehicle for hire meets the definition of an accessible vehicle for hire set out in this By-law.

Dispatchers may enter into contracts to provide transportation services

20(1) The following provisions of this By-law do not apply to the dispatchers, vehicles and drivers if they can show that they are engaged in providing transportation services pursuant to a contract which the dispatcher has entered into with an employer, restaurant, bar, entertainment venue, service provider, government or any other person to provide transportation services for multiple individuals:

- (a) section 18 (*Obligation to dispatch in order of request*);
- (b) section 19 (*Dispatching accessible vehicles for hire*);
- (c) section 22 (*Only taxi dispatchers may dispatch by non-digital platform*);
- (d) if the contract involves provision of PTP vehicles, section 25 (*Information to be provided to passengers*);

- (e) if the contract involves payment to the dispatcher rather than the vehicle for hire driver, section 57 (*Negotiated taxi fares*).

20(2) In order for subsection (1) to apply, the dispatcher must make the contract available to the designated employee within 24 hours upon request.

DIVISION 2 – TAXI DISPATCHERS

Only taxi dispatchers may dispatch taxis

21 A person who is not a taxi dispatcher must not dispatch a taxi.

Only taxi dispatchers may dispatch by non-digital platform

22 Subject to section 30 (*PTP dispatchers may use non-digital platform to dispatch limousines*),

- (a) a person who is not a taxi dispatcher must not dispatch or offer to dispatch a vehicle for hire by a non-digital platform; and
- (b) a dispatcher must not dispatch by non-digital platform except to a taxi driver driving a taxi, both of which are registered with the dispatcher.

Camera records in taxis

23 A taxi dispatcher is responsible for ensuring that any and all recordings made by the in-vehicle camera required by subclause 38(1)(g)(ii) (*Qualifications for taxi licence*) are preserved for a period of time determined by the designated employee after the date of recording, and are turned over to an enforcement officer or a police officer immediately upon request.

24/7 service

24 A taxi dispatcher who has registered more than 50 taxis must ensure that at least one taxi is available for dispatch on a 24 hour basis, seven days a week, 365 days a year.

Information to be provided to passengers

25 A taxi dispatcher must ensure that the following information is provided to passengers by having it prominently displayed in every taxi registered to the dispatcher in a way that is visible to all passengers:

- (a) the dispatcher's name and contact information;
- (b) the taxi driver's licence of the driver of the taxi, which must include a photograph of the driver;
- (c) a current fare schedule;
- (d) the process by which a complaint can be made;
- (e) the process by which property left behind by a passenger can be retrieved;

- (f) information required by the designated employee concerning the operation of the camera located in the taxi.

Refusal of service or not dropping passenger at preferred destination to be reported

26 Within 24 hours of receiving a report from a taxi driver registered with the dispatcher that he or she has refused to accept a request for service or has refused to drop off a passenger at his or her preferred destination under section 58 (*Obligation to accept passengers and drop off at preferred destination*), a taxi dispatcher must notify the designated employee in writing, providing the following information:

- (a) the date, time and location of the refusal;
- (b) the taxi driver's licence number;
- (c) the taxi's licence number;
- (d) a complete description of the circumstances and the reasons for refusing the request for service;
- (e) any other information reasonably requested by the designated employee.

Driver disqualification to be reported

27 A taxi dispatcher who becomes aware of facts that would make a driver registered with that dispatcher ineligible to be licenced under this By-law or which would result in the driver's licence being cancelled must immediately report those facts to the designated employee.

DIVISION 3 - PTP DISPATCHERS**Only PTP dispatchers may dispatch PTPs**

28 A person who is not a licenced PTP dispatcher must not dispatch a PTP vehicle.

PTP dispatcher may only dispatch insured vehicles

29 A PTP dispatcher must not dispatch a PTP vehicle on days or at times when it is not insured to operate as a vehicle for hire.

PTP dispatchers may use non-digital platform to dispatch limousines

30 Despite section 22 (*Only taxi dispatchers may dispatch by non-digital platform*), a PTP dispatcher may use a non-digital platform to dispatch a limousine.

PTP dispatcher must provide ID cards to drivers

31 A PTP dispatcher must issue to every driver registered with the dispatcher an identification card in written or electronic form providing the following information:

- (a) the first name of the driver and a recent photograph of the driver;
- (b) the driver's identifying number maintained by the dispatcher;

- (c) the name and contact information of the dispatcher.

Information to be provided to passengers

32(1) A PTP dispatcher must provide the following information to a prospective passenger at the time the request for service is made:

- (a) the dispatcher's name;
- (b) the type of vehicle that will be dispatched in response to the request for service;
- (c) an estimate of the total cost of the transportation service.

32(2) When a PTP vehicle other than a limousine is dispatched, a PTP dispatcher must provide the following information through the digital platform used to dispatch the vehicle to the person requesting the service:

- (a) the first name and photograph of the driver that will provide the transportation service;
- (b) a description of the make, model, and estimated time of arrival of the vehicle that will provide the transportation service.

32(3) A PTP dispatcher must provide the following through the platform used to dispatch its registered PTP vehicles:

- (a) information that its drivers can only provide transportation services through the dispatcher's digital platform and cannot accept street hails;
- (b) information that its drivers cannot accept payment for transportation services and that payment may only be made through the dispatcher's digital platform;
- (c) information concerning the process of filing a complaint concerning the driver, the vehicle or the dispatcher;
- (d) a process allowing the passenger to accept or refuse the transportation service prior to it being initiated;
- (e) a secure payment mechanism through an digital platform;
- (f) a printed or electronic receipt to the passenger after providing the transportation service that includes information confirming
 - (i) the total amount paid;
 - (ii) the date and time the passenger was picked up; and

- (iii) the first name of the driver.

Criteria for driver registration with PTP dispatcher

33(1) A PTP dispatcher must not register an individual as a driver unless the individual provides the following:

- (a) a birth certificate or other documentation proving that he or she is at least 18 years of age;
- (b) evidence that he or she holds a valid Provincial driver's licence applicable to the use of the vehicle being driven;
- (c) a criminal record check issued no more than 90 days before the application for registration was made;
- (d) the applicant's driver's abstract issued by Manitoba Public Insurance.

33(2) A dispatcher must not register an individual as a PTP driver if he or she has been convicted within the past 10 years of a relevant criminal offence unless a record suspension (pardon) has been issued in respect of that offence.

33(3) A PTP dispatcher must not register an individual as a PTP driver if he or she is listed on the child abuse registry.

33(4) A PTP dispatcher must not register an individual as a PTP driver if he or she has been convicted of a major driving offence within the past 10 years.

33(5) If an individual who applies to be registered as a PTP driver has been charged with a relevant criminal offence or a major driving offence but not yet acquitted or convicted, the PTP dispatcher must notify the designated employee and must not register the individual until and unless the designated employee approves the registration.

33(6) After being notified of an applicant for registration with a PTP dispatcher who has been charged with a relevant criminal offence or a major driving offence but not yet acquitted or convicted, the designated employee must not approve the registration if he or she determines that the nature of the charges are such that approving the registration would result in a significant risk of harm to the public.

33(7) A PTP dispatcher must not register an individual as a PTP driver unless the individual provides a document satisfactory to the designated employee indicating that the individual has provided consent

- (a) for his or her personal information to be submitted to the designated employee; and

- (b) for the designated employee to have access to his or her personal information maintained by Manitoba Public Insurance, the Winnipeg Police Service and the body responsible for maintaining the Child Abuse Registry;

for the purposes of administering and enforcing this By-law.

33(8) If the designated employee requires that PTP drivers must undergo training before being dispatched, a PTP dispatcher must not register an individual as a PTP driver unless he or she has undergone the required training.

Termination of PTP drivers' registration

34(1) A PTP dispatcher must terminate a PTP driver's registration if

- (a) within 90 days after the driver's registration, the driver has failed to provide a child abuse registry check to the PTP dispatcher unless the driver has initiated the application but not received a response; or
- (b) the child abuse registry check shows that the driver is registered on the child abuse registry.

34(2) At the conclusion of each 12 month period after an individual has been registered as a PTP driver, a PTP dispatcher must require that a registered driver provide a criminal record check, child abuse registry check and a driver's abstract from MPI which have been issued no more than 90 days prior to the end of the 12 month period. If the driver fails to do so, the dispatcher must terminate that driver's registration.

34(3) A PTP dispatcher must terminate a PTP driver's registration if, after being registered, the driver fails to meet the requirements for registration set out in section 33 (*Criteria for driver registration with PTP dispatcher*) or fails to hold a valid Provincial licence applicable to use of the vehicle being driven.

34(4) A PTP dispatcher must terminate or suspend a PTP driver's registration if required to do so by the designated employee.

Accessible PTP driver training

35(1) A PTP dispatcher must not register an individual as an accessible PTP driver unless the individual provides proof that he or she has completed any training program required by the designated employee for accessible PTP drivers.

35(2) A PTP dispatcher must terminate the registration of an individual as an accessible PTP driver if the person fails to complete training programs required by the designated employee within time periods or prior to deadlines established by the designated employee.

Criteria for vehicle registration with PTP dispatcher

36(1) A dispatcher must not register a PTP vehicle unless

- (a) the owner of the vehicle provides evidence that the vehicle is insured with Manitoba Public Insurance as a PTP for the period or periods of time during which it will operate as a PTP and in an amount per occurrence which is determined by the designated employee to be sufficient to adequately protect the City, its drivers, its owners and members of the public; and
- (b) has been inspected and has been issued inspection certificates applicable to that vehicle under *The Drivers and Vehicles Act*, C.C.S.M. c. D104, within 30 days prior to the application for registration.

36(2) A dispatcher must terminate a PTP's registration if the owner of the vehicle fails to provide on an annual basis

- (a) evidence that it meets the insurance requirements set out in subsection (1); and
- (b) evidence that it has been inspected has been issued inspection certificates applicable to that vehicle under *The Drivers and Vehicles Act*, C.C.S.M. c. D104.

36(3) A dispatcher must terminate or suspend a vehicle's registration if required to do so by the designated employee.

PART 3 TAXI LICENCES

Services exclusive to taxis

37 The owner of a vehicle for hire must not permit the driver of the vehicle to offer or provide transportation services

- (a) by means of a street hail;
- (a) by means of dispatch through a non-digital platform; or
- (b) in exchange for compensation provided by any method other than digital payment;

unless the vehicle is a licenced taxi driven by a licenced taxi driver and both are registered with a licenced taxi dispatcher.

Qualifications for taxi licence

38(1) In order to qualify for a taxi licence, a vehicle must

- (a) have been issued a valid Provincial registration;
- (b) be insured with Manitoba Public Insurance as a vehicle for hire in an amount per occurrence which is determined by the designated employee to be sufficient to adequately protect the City, its drivers, its owners and members of the public;
- (c) have been inspected and been issued inspection certificates applicable to that vehicle under *The Drivers and Vehicles Act*, C.C.S.M. c. D104, within 30 days prior to the application for registration;
- (d) be in good working order, meeting all road safety requirements;
- (e) allow for access and exits by passengers that are controlled by the passenger;
- (f) be registered with a licenced dispatcher; and
- (g) be equipped with the following equipment approved by the designated employee:
 - (i) a driver safety shield;
 - (ii) an operating in-vehicle camera;
 - (iii) a global positioning system;
 - (iv) a strobe light affixed to the roof of the vehicle that can provide warning of an emergency situation;
 - (v) a certified meter which measures time, distance or both;
 - (vi) a light on the exterior of the vehicle that turns off when the meter is operating.

38(2) In order for an accessible taxi licence to be issued in respect of it, a vehicle need not meet the requirements set out in subclauses (g)(i) and (iv). However, it must meet the other requirements of subsection (1) and, in addition, must to the satisfaction of the designated employee be constructed and equipped to permit the loading, transportation and off-loading of individuals who use a wheelchair, or similar device which can accommodate a seated individual, and who cannot self-transfer.

38(3) The designated employee may require that a vehicle and any required equipment be examined and certified as operating appropriately before a licence is issued in respect of the vehicle.

38(4) In order for a taxi licence to be issued in respect of a vehicle, the owner of the vehicle must complete forms and provide information reasonably required by the designated employee.

Ownership of licence

39(1) The designated employee may only issue a taxi licence in the name of the person who is registered with Manitoba Public Insurance as the owner of the vehicle in respect of which the taxi licence is being issued.

39(2) Before the designated employee may issue or renew a taxi licence, the owner of the vehicle must

- (a) pay the applicable fee;
- (b) Provide documentation and information reasonably required by the designated employee to determine whether the vehicle's meets the vehicle requirements of a taxi set out in this By-law;
- (c) If required by the designated employee, submit the vehicle to an inspection; and
- (d) Provide an address for service in the Province of Manitoba for service of all documents and notices related to this By-law.

39(3) If the owner of the taxi is a corporation, a licence must not be issued or renewed in its name if it is not active as determined by the Companies Office.

Transitional - current taxicab business licences valid as taxi licences

40(1) Notwithstanding section 38 (*Qualifications for taxi licence*), upon payment of the applicable fee, the designated employee must issue a taxi licence under this By-law to the holder of a standard taxicab licence, except a seasonal licence, that was issued under *The Taxicab Act*, RSM 1987, c. T10, and that was valid immediately prior to the date that Act was repealed. The licence must be issued in respect of the vehicle identified by the Taxicab Board as associated with that business licence.

40(2) Notwithstanding section 38 (*Qualifications for taxi licence*), upon payment of the applicable fee, the designated employee must issue an accessible taxi licence under this By-law effective March 1, 2018 to each of the following:

- (a) A person who holds an accessible taxicab licence, except a seasonal licence, that was issued under *The Taxicab Act*, RSM 1987, c. T10, and that was valid immediately prior to the date that Act was repealed;
- (b) A person who holds a handicab van licence that was issued under *The Taxicab Act*, RSM 1987, c. T10, and that was valid immediately prior to the date that Act was repealed, so long as the handicab van in respect of which the licence was issued has a meter installed prior to the licence under this By-law being issued.

The licence must be issued in respect of the vehicle identified by the Taxicab Board as associated with that business licence.

40(3) If a licence issued by the Taxicab Board under *The Taxicab Act* RSM 1987, c. T10, is not eligible for renewal under this section because the licence is suspended on February 28, 2018, the designated employee must hold a hearing by March 31, 2018 and, using the criteria set out in that Act and *The Taxicab Regulation* MR 209/91, determine whether the licence should continue to be suspended or should be cancelled. Subsections 74(2) to (6) (*Licence suspensions and cancellations*) apply to the hearing.

40(4) Once a taxi licence has been issued under this By-law pursuant to subsection (1), that vehicle and licence holder are fully subject to the provisions of this By-law.

40(5) If the holder of a business licence that was issued under *The Taxicab Act*, RSM 1987, c. T10, is not eligible to have a licence issued under this section, that business licence is hereby cancelled.

Renewal

41 In order to be issued a renewal of a taxi licence, the licence holder

- (a) Must meet the requirements for an applicant for an initial licence set out in section 38 (*Qualifications for taxi licence*);
- (b) must provide information concerning any factual changes to information provided at the time of its application or most recent renewal; and
- (c) Must not owe any outstanding fines or fees with respect to this By-law or any City parking by-law.

Taxi licences limited in number

42(1) The designated employee must ensure that the total number of valid taxi licences at any point in time is no more than the maximum number established by Council or determined according to a formula established by Council.

42(2) When the number of taxi licences determined in accordance with subsection (1) increases or a licence is cancelled, the designated employee shall issue licences to new eligible applicants from a priority list as determined by lottery from a list of eligible applicants maintained by the designated employee.

42(3) If the number of taxi licences determined in accordance with subsection (1) decreases, the designated employee need not cancel existing licences in order to meet the new total but must not issue new licences until the total falls to the level determined in accordance with subsection (1).

Existing transferable taxicab licences transferable

43(1) If the holder of a

- (a) standard taxicab licence,
- (b) accessible taxicab licence; or
- (c) handicab van licence;

that was permitted to be transferred under *The Taxicab Act*, RSM 1987, c. T10, from one vehicle owner to another has been issued a licence under this By-law pursuant to section 40 (*Transitional*), the licences issued under this By-law may continue to be transferred, on condition that the person to whom the licence is being transferred is registered with Manitoba Public Insurance as the owner of the vehicle in respect of which the licence is being transferred and the vehicle and owner are otherwise eligible to be issued a taxi licence.

43(2) Subject to subsection (1), if the holder of a taxi licence that is permitted to be transferred under subsection (1) is an individual and the owner dies, the taxi licence for that vehicle may be transferred by the executor or administrator of the owner's estate within one year of the owner's death. If it is not transferred within that time, the licence is cancelled.

43(3) Taxi licences may be transferred from one vehicle to another vehicle on condition that the vehicle to which the licence is transferred is eligible for a taxi licence.

43(4) A transfer of a taxi licence is not effective until it has been approved by the designated employee and any applicable fees have been paid.

Convertibility of licences

44(1) The owner of a standard taxi licence may convert the licence to an accessible taxi licence so long as the vehicle in respect of which the accessible taxi licence is sought meets the requirements for an accessible taxi licence.

44(2) The owner of an accessible taxi licence may not convert the licence to a standard taxi licence.

Operating requirements and inspections of taxis

45(1) The owner of a taxi must ensure that it meets all applicable requirements set out in subsection 38(1) (*Qualifications for taxi licence*) at all times while it is offering or providing transportation services.

45(2) The owner of a taxi must ensure that notices of a size and containing language approved by the designated employee are prominently displayed on or within the taxi in a way that is visible to all passengers concerning the operation of a camera in the taxi.

45(3) The owner of a taxi must ensure that it complies with all signage and markings requirements required by the designated employee.

45(4) The owner of a taxi must ensure that it undergoes annual inspections and occasional inspections ordered by an enforcement officer in order to determine compliance with subsection (1).

PART 4 DRIVERS

DIVISION 1 - ALL DRIVERS

Rules for all vehicle for hire drivers

46(1) Subject to section 51 (*Transition*), an individual must not operate a vehicle for hire unless he or she

- (a) Is registered with a licenced dispatcher;
- (b) Maintains a valid Provincial driver's licence applicable to the use of the vehicle being driven;
- (c) Has not been convicted within the previous 10 years of a relevant criminal offence unless a record suspension (pardon) has been issued in respect of that offence;
- (d) Has not been convicted within the previous 10 years of a major driving offence; and
- (e) Is not registered on the child abuse registry.

46(2) The driver of a vehicle for hire must immediately report to the dispatcher with which he or she is registered any of the following:

- (a) His or her conviction for any relevant criminal offence or a major driving offence;
- (b) Charges laid against him or her of any relevant criminal offence or for a major driving offence;
- (c) His or her registration on the child abuse registry;
- (d) The suspension of his or her Provincial driver's licence.

DIVISION 2 - TAXI DRIVERS

Prohibition on unlicensed taxi drivers

47 An individual must not drive a taxi unless he or she holds a valid taxi driver's licence under this By-law.

Services exclusive to taxi drivers and taxi vehicles

48 Subject to section 65 (*Rules for limousine drivers*), unless an individual is a licensed taxi driver registered with a licensed taxi dispatcher and is driving a licensed taxi registered with that dispatcher, he or she must not provide or offer to provide transportation services

- (a) through a street hail;
- (b) through a dispatch by a non-digital platform; or
- (c) in exchange for payment by any method other than digital payment.

Requirements for obtaining taxi driver's licence

49(1) In order to be eligible to be issued a taxi driver's licence, an individual must

- (a) pay the applicable licence and application fee or fees;
- (b) be at least 18 years of age;
- (c) meet the requirements set out in section 46 (*Rules for all vehicle for hire drivers*);
- (d) not be charged with a relevant criminal offence or a major driving offence if the designated employee determines that the nature of the charges are such that issuing a taxi driver's licence would result in a significant risk of harm to the public;
- (e) demonstrate a level of verbal English language proficiency determined by the designated employee to be adequate for the purposes of providing transportation services in a taxi;
- (f) provide a document satisfactory to the designated employee indicating that the individual has provided consent
 - (i) for his or her personal information being submitted to the designated employee; and
 - (ii) for the designated employee to have access to his or her personal information maintained by Manitoba Public Insurance, the Winnipeg Police Service and the body responsible for maintaining the Child Abuse Registry for the purposes of administering and enforcing this By-law;

- (g) complete training required by the designated employee;
- (h) demonstrate to a level required by the designated employee the skills and knowledge reasonably considered by the designated employee to be necessary in order to provide the services exclusive to taxi drivers; and
- (i) provide all documentation reasonably required by the designated employee to determine the individual's eligibility for a taxi driver's licence.

49(2) In order to be eligible to be issued an accessible taxi driver's licence, an individual must meet the requirements set out in subsection (1) and must, in addition, as determined by the designated employee either

- (a) complete within a period of time prior to the application, as determined by the designated employee, any training required by the designated employee with respect to transportation service for individuals who use a wheelchair , or similar device which can accommodate a seated individual, and who cannot self-transfer; or
- (b) demonstrate to a level required by the designated employee the skills and knowledge reasonably considered by the designated employee to be necessary in order to provide transportation services to individuals who use a wheelchair , or similar device which can accommodate a seated individual, and who cannot self-transfer.

Requirements for renewing taxi driver's licence

50 In order to be eligible to have his or her licence renewed, a taxi driver

- (a) must meet the requirements for an applicant for a taxi driver's licence set out in section 49 (*Requirements for obtaining taxi driver's licence*);
- (b) must provide information to the designated employee concerning any factual changes to information provided at the time of its application or most recent renewal;
- (c) must provide to the designated employee a criminal record check and a child abuse registry check issued no more than 90 days before the application for registration was made; and
- (d) must not owe any outstanding fines or fees with respect to this By-law or any City parking by-law.

Transition - current taxi driver's licences

50(1) Subject to subsection (3) and suspensions or cancellations of a driver's licence under section 74 (*Enforcement authority*), all standard taxicab driver's licences issued by the Taxicab

Board under *The Taxicab Act*, RSM 1987, c. T10, which were valid on February 28, 2018 are valid until the date of their expiry and are then eligible for renewal as a standard taxi driver's licence under section 50.

50(2) Subject to subsection (3) and suspensions or cancellations of a driver's licence under section 74 (*Enforcement authority*), all valid accessible taxicab driver's licences issued by the Taxicab Board under *The Taxicab Act*, RSM 1987, c. T10, which were valid on February 28, 2018 are valid until the date of their expiry and are then eligible for renewal as accessible taxi driver's licences under section 50 (*Requirements for renewing taxi driver's licence*).

50(3) For purposes of clarification, it is not necessary for a taxi driver or accessible taxi driver who had a valid licence on February 28, 2018 to provide a criminal record check or child abuse registry check until he or she applies for the renewal of the licence under section 50 (*Requirements for renewing taxi driver's licence*).

50(4) Subsection (1) and (2) do not apply if taxi driver

- (a) has been convicted within the previous 10 years of a relevant criminal offence and a record suspension (pardon) has not been issued in respect of that offence;
- (b) has been convicted within the previous 10 years of a major driving offence; or
- (c) is registered on the child abuse registry.

In this situation, subject to an appeal under this By-law, the taxi driver's licence is immediately cancelled.

50(5) Subject to subsection (3), if a taxicab driver's licence issued by the Taxicab Board under *The Taxicab Act* RSM 1987, c. T10, is not eligible for renewal under this section because the licence is suspended on February 28, 2018, the designated employee must hold a hearing by March 31, 2018 and, using the criteria established by *The Taxicab Regulation* MR 209/91, determine whether the licence should continue to be suspended or should be cancelled. Subsections 74(2) to (6) (*Licence suspensions and cancellations*) apply to the hearing.

Driver's licence must be visible

51 At all times while providing transportation services, a taxi driver must ensure that a valid licence card or other object that has been issued by the designated employee as proof that he or she is a taxi driver is prominently displayed and clearly visible to passengers within the taxi.

Reporting requirements for taxi drivers

52 A taxi driver must immediately report to the designated employee

- (a) his or her conviction of a relevant criminal offence or a major driving offence;
- (a) charges laid against him or her of a relevant criminal offence or a major driving offence;

- (b) his or her registration on the child abuse registry;
- (c) the suspension of his or her Provincial driver's licence; and
- (d) any change in his or her medical condition that could affect his or her ability to drive and to maintain a Provincial driver's licence.

Taxi may accommodate street hails

53(1) A taxi driver may accept a request for service by any means, including a street hail, or through a non-digital platform.

53(2) If a taxi driver accepts a street hail, the driver must immediately record the transportation service and, within 24 hours, inform the licenced dispatcher with whom he or she is registered of

- (a) the street hail;
- (b) the times and locations of the pick-up and drop off.

Taxi may accept any mode of payment

54 A taxi driver may accept compensation for providing a transportation service in any form, including through non-digital payment.

Passenger service rules for taxi drivers

55 Taxi drivers must

- (a) take the most economical route to the passenger's destination unless otherwise directed by the passenger; and
- (b) provide reasonable assistance to any passenger as requested or required in the circumstances.

Negotiated taxi fares

56(1) Subject to section 20 (*Dispatchers may enter into contracts to provide transportation services*) and this section, a taxi driver must not charge fares other than in accordance with the fare schedule.

56(2) A taxi driver may, before the transportation service is initiated, agree with a passenger on a fare for the transportation service. However, an agreed fare must not be higher than would be charged under the fare schedule.

56(3) In order to ensure that an agreed fare is not higher than the fare schedule, the driver must ensure that the taxi meter is operating while the transportation service is being provided. If the agreed fare is higher than the fare shown on the meter at the termination of the trip, driver must charge the fare shown on the meter.

Obligation to accept passengers and drop off at preferred destination

57(1) Subject to section 59 (*Mandatory pre-payment authorized*), a taxi driver must not refuse a request for service or refuse to drop a passenger at the passenger's preferred destination unless, based on the circumstances, the taxi driver reasonably believes that there is a danger to his or her personal safety or of serious damage to property in accepting the request for service or dropping off the passenger at the passenger's preferred destination.

57(2) The fact that a prospective passenger is accompanied by a service animal is not sufficient to support a reasonable belief that there is a danger to the driver's personal safety or of serious damage to property. In this subsection, a service animal means an animal that has been trained to provide assistance to a person with a disability that relates to that person's disability.

57(3) If a taxi driver refuses a request for service or refuses to drop off a passenger at the passenger's preferred destination, he or she must immediately provide verbal notice of the refusal or failure to the dispatcher with whom the driver is registered.

Mandatory pre-payment authorized

58(1) Despite section 58 (*Obligation to accept passengers and drop off at preferred destination*), a taxi driver may refuse to provide a transportation service unless a passenger pre-pays the fare if

- (a) the transportation service is being provided during hours of the day and days of the week designated by the designated employee as being those during which pre-payment may be required by taxi drivers; or
- (b) the driver believes on reasonable grounds on the basis of past behavior that the passenger is unable or unwilling to pay the fare;

and the pre-payment required by the driver is no more than that authorized in a zone structure established by the designated employee.

58(2) If the fare as determined in accordance with the taxi meter is less than the amount of the pre-payment, the taxi driver must refund the difference to the passenger. If the fare as determined in accordance with the taxi meter is more than the amount of the pre-payment, the passenger must pay the difference.

Obligation to return passenger property

59 A taxi driver must comply with the approved passenger property retrieval policy for the dispatcher with whom he or she is registered and which has dispatched the passenger whose property has been left behind.

Accessible taxi drivers must prioritize passengers using mobility aid

60(1) Subject to section 58 (*Obligation to accept passengers and drop off at preferred destination*), an accessible taxi driver must not refuse service to individuals who use a

wheelchair , or similar device which can accommodate a seated individual, and who cannot self-transfer.

60(2) Unless actively engaged in providing a transportation service to another passenger, an accessible taxi driver must respond to a request for service from a passenger who use a wheelchair , or similar device which can accommodate a seated individual, and who cannot self-transfer.

DIVISION 3 - PTP DRIVERS

PTP driver must be registered with PTP dispatcher

61 A PTP driver must not offer transportation services unless

- (a) he or she is registered with a PTP dispatcher;
- (b) is driving a PTP vehicle registered with that dispatcher; and
- (c) has been dispatched by that dispatcher.

Obligation to return passenger property

62 A PTP driver must comply with the policy of the dispatcher with which he or she is registered in respect of property left behind by the passenger.

Accessible PTP vehicles

63 A PTP driver must not hold out that the vehicle he or she is driving is accessible unless

- (a) the vehicle meets the definition of accessible vehicle set out in this By-law; and
- (b) the driver has undergone the training, or demonstrated to a level required by the designated employee the skills referred to in clause (1)(c) and knowledge reasonably considered by the designated employee to be necessary to provide services to individuals who use a wheelchair , or similar device which can accommodate a seated individual, and who cannot self-transfer.

DIVISION 4 – LIMOUSINE DRIVERS

Rules for limousine drivers

64 Notwithstanding clause 48(a) (*Services exclusive to taxis*), the driver of a limousine

- (a) may accept street hails at the international airport in Winnipeg so long as
 - (i) zone fares for limousines hailed at the airport have been approved by the designated employee and are posted and visible to passengers of the limousine before they agree to pay for the transportation service; and

- (ii) the driver charges a fare no greater than is consistent with the zone fares approved by the designated employee; and
- (b) may accept payment by any means, including non-digital payments

PART 5

ADMINISTRATION AND ENFORCEMENT

DIVISION 1 – APPEAL BODY

Orders and decisions appealable

65(1) Upon payment of the applicable fee, an order or decision of the designated employee or an enforcement officer that is subject to an appeal under the Charter may be appealed to the Vehicle for Hire Appeal Board within 14 days after the appellant has received or is deemed to have received the order or decision.

65(2) An appeal must be in writing and must be served on the designated employee electronically, personally or by mail.

65(3) The designated employee and enforcement officers must comply with the requirements of the Charter in providing information about an appeal whenever an appealable order or decision is made.

Vehicle for Hire Appeal Board created

66(1) The Vehicle for Hire Appeal Board is hereby created, which consists of five individuals appointed by Council. The members of the Board need not be members of Council.

66(2) Council shall appoint a Chair and a Vice-Chair of the Appeal for Hire Appeal Board from among the members of the Board.

66(3) The Chair of the Appeal for Hire Appeal Board is authorized to call meetings of the Board and to set dates for appeal hearings.

66(4) The Vehicle for Hire Appeal Board must sit in panels of three members selected by the Chair of the Vehicle for Hire Appeal Board to hear an appeal. If the Chair or Vice-Chair is not sitting on a panel, the Chair shall appoint a member to chair the appeal hearing.

66(5) All appeals are public.

66(6) A majority of a panel is required to determine the outcome of an appeal.

66(7) The Vehicles for Hire Appeal Board may develop procedures for hearing appeals and rules for conducting its affairs that are consistent with this By-law.

Appeals

67(1) When hearing an appeal, a panel of the Vehicle for Hire Appeal Board

- (a) must treat the both appellant and the person whose decision or order is being appealed fairly;
- (b) must allow both the appellant and the person whose decision or order is being appealed an opportunity to present their cases and to respond to the other party's case; and
- (c) is not bound by the rules of evidence or any other law applicable to judicial proceedings and may determine the admissibility, relevance and weight of evidence.

67(2) Subject to subsection (3), the Vehicles for Hire Appeal Board must use the same criteria and standards for deciding an appeal as this By-law requires the decision-maker to use when making the decision being appealed.

67(3) When hearing an appeal concerning

- (a) the refusal of the designated employee to issue or renew, or to cancel, a taxi driver's licence;
- (b) an individual's disqualification from being registered as a PTP driver; or
- (c) the suspension or termination of the individual's registration as a PTP driver;

due to the fact that

- (d) he or she has been convicted within the previous 10 years of a relevant criminal offence and a record suspension (pardon) has not been issued in respect of that offence;
- (e) has been convicted within the previous 10 years of a major driving offence; or
- (f) is registered on the child abuse registry;

the Vehicle for Hire Appeal Board must consider whether the nature of the criminal offence, the major driving offence or the actions that resulted in the registration on the child abuse registry justify denying the individual the taxi driver's licence or the registration, as the case may be. If, on appeal, the Vehicles for Hire Appeal Board decides to authorize the issuance of a licence or a registration, it may impose conditions on the licence or registration.

67(4) A decision by the Vehicle for Hire Appeal Board concerning an appeal is final and no appeal may be taken in respect of the decision.

Renumeration for non-councillor members of the Appeal Board

68 Members of the Vehicles for Hire Appeal Board who are not members of Council shall be paid the following remuneration by the City for time spent in attendance at appeal hearings or meetings of the Board:

- (a) Chair and Vice Chair:
 - (i) \$190.00 for appeals or meetings of four hours or less;
 - (ii) \$336.00 for appeals or meetings of more than four hours in length;
- (b) other members:
 - (i) \$109.00 for appeals or meetings of four hours or less;
 - (ii) \$192.00 for appeals or meetings of more than four hours in length.

DIVISION 2 - LICENCES**Licence expiry**

69(1) Subject to subsection (2), unless renewed prior to the date of its expiry, a licence issued under this By-law or under *The Taxicab Act*, RSM 1987, c. T10, terminates on its expiry date.

69(2) A taxi licence issued under this By-law does not terminate until 30 days after its expiry date but the licence holder is subject to a late payment fee if the licence is not renewed prior to its expiry date.

Licence holders must comply with licence conditions and restrictions

70(1) The holder of a licence must comply with all terms, restrictions or conditions imposed on the licence by the designated employee.

70(2) If a licence issued under this By-law is suspended, the holder of a licence must not engage in the activities authorized by the licence during the period of its suspension.

70(3) Without restricting the general nature of subsection (2), a person must not

- (a) dispatch, or offer to dispatch, a taxi if his or her taxi dispatcher's licence is suspended;
- (b) dispatch, or offer to dispatch, a PTP if his or her PTP dispatcher's licence is suspended;
- (c) offer or provide transportation services in, or dispatch, a taxi if the taxi licence in respect of that vehicle is suspended;

- (d) as the owner of a taxi, allow it to be used to provide transportation services or to be dispatched if the licence in respect of that taxi is suspended; or
- (e) offer or provide transportation services in a taxi if his or her taxi driver's licence is suspended.

DIVISION 3 – POWERS OF ENFORCEMENT AND ADMINISTRATION

General power of designated employee and enforcement officers

71 The designated employee and enforcement officers to whom these powers have been delegated by the designated employee may conduct inspections and take steps to administer and enforce this By-law or remedy a contravention of this By-law and to provide services or do work in accordance with the Charter and, for these purposes, have the powers of a "designated employee" under the Charter.

Powers of designated employee

72(1) In order to administer and enforce this By-law, the designated employee is granted the powers and authorities reasonably required to administer and enforce this By-law.

72(2) Without restricting the general nature of subsection (1) or the authority given to the designated employee in other provisions of this By-law, the designated employee is granted authority to

- (a) appoint enforcement officers;
- (b) issue licences referred to in the By-law, including licence cards or other evidence that a licence has been issued;
- (c) create application forms and other forms for the purpose of administering the By-law;
- (d) conduct, and to authorize enforcement officers to conduct, inspections and audits without notice of all dispatchers, vehicles and drivers that are regulated by this By-law;
- (e) receive, consider and – where he or she considers it appropriate - investigate complaints or allegations that a contravention of this By-law has taken place;
- (f) suspend or cancel licences issued under this By-law as provided in section 75 (*Suspensions and cancellations*) and section 76 (*Immediate suspensions*);
- (g) grant a provisional licence, which must expire no later than May 31, 2018, to a dispatcher who, despite making good faith and reasonable efforts to do so, requires additional time after the date this By-law comes into effect to meet the

requirements of clause 8(1)(c) (*Qualifications for dispatcher – data security*), clause 8(1)(d) (*Qualifications for dispatcher – complaints procedure*) or section 14 (*Dispatcher records*); and

- (h) impose, as a condition of the provisional licence referred to in clause (g), the requirement that the dispatcher take interim measures to meet the intent of clauses 8(1)(c) or (d) or section 14 until full compliance can be achieved.

72(3) Without restricting the general nature of subsection (1) or the authority given to the designated employee in other provisions of this By-law, the designated employee is also granted authority

- (a) upon payment of fees which are pro-rated to reflect shorter terms, to issue licences for a period of less than one year so that annual licences are renewable at various points throughout the year;
- (a) to establish insurance requirements for dispatchers;
- (b) to establish mandatory or optional mechanisms for regulated persons to meet reporting requirements;
- (c) to prescribe or create mandatory signs and notices;
- (d) to require that taxis be marked or signed in specified ways and to approve or reject signage and markings proposed for taxis;
- (e) to approve the equipment required to be installed in a vehicle in order to be issued a taxi licence under clause 38(1)(g);
- (f) to establish the duration of time a recording from a camera in a taxi must be preserved before it can be destroyed;
- (g) to establish appropriate levels of skills and knowledge necessary to be licenced as a taxi driver, and tests to determine whether an applicant or licence holder has the required level of those skills and that knowledge;
- (h) to determine the type and quantity of training required of taxi drivers and applicants for a taxi driver licence;
- (i) to determine whether an applicant for a taxi driver's licence or taxi driver's licence holder must undergo training or may instead demonstrate the skills and knowledge necessary to be licenced as a taxi driver;
- (j) to determine the level of English language proficiency necessary for taxi drivers;

- (k) to determine whether training should be required of PTP vehicle drivers and, if so, to determine the quality and quantity of such training;
- (l) to impose requirements for adequate protection of personal information by dispatchers, drivers and vehicle owners;
- (m) to determine standards and qualifications for vehicles to be considered limousines for the purposes of this By-law;
- (n) subject to section 77 (*Suspending or terminating PTP driver or vehicle registration*), to require that a dispatcher cancel the registration of a driver and to prohibit all dispatchers from registering that individual;
- (o) to manage transitional issues associated with the implementation of this By-law, including, without restricting the general nature of this authority, determining when a provision of this By-law is in force prior to the coming into force of this By-law pursuant to section 85 (*Transitional matters*); and
- (p) to establish and to conduct a lottery process referred to in subsection 42 (*Taxi licences limited in number*) and to issue new licences using that process.

72(4) Actions taken by the designated employee under subsection (3) are effective only when they have been set out in a written document which is:

- (a) dated and signed by the designated employee;
- (b) filed with the Office of the City Clerk;
- (c) posted on the City's website.

72(5) Actions taken by the designated employee under subsection (3) continue in effect until a termination date specified in the written document or until they are revoked or replaced by another written document that meets the requirements of subsection (4).

Enforcement authority

73(1) Subject to section 75, if the designated employee determines that a contravention of this By-law, other relevant legislation or conditions imposed on a licence has occurred, or the licence holder has acted in a manner contrary to the public interest, he or she may do one or more of the following:

- (a) reprimand the licence holder;
- (b) order that the licence holder take specific actions or measures, including undergoing training or obtaining supervised practical experience;
- (c) impose conditions on the licence;

- (d) suspend the licence for a period of less than one year in accordance with section 74 (*Licence suspensions and cancellations*);
- (e) cancel the licence in accordance with section 75 (*Licence suspensions and cancellations*);
- (f) require the licence holder to pay all or part of the costs of the hearing and any investigation carried out in respect of the contravention.

73(2) If a Designated Officer imposes conditions on a licence under clause (1)(c), the conditions:

- (a) must be related to the criteria for issuing the license or administering or enforcing this By-law;
- (b) may take into account the previous relevant conduct of the applicant.

73(3) In addition to, or as an alternative to, any enforcement carried out under subsection (1), and without any need for a hearing, the designated employee or an enforcement officer may initiate by-law enforcement proceedings under *The Municipal By-law Enforcement Act*, C.C.S.M. c. M245 or *The Provincial Offences Act*, C.C.S.M. c. P160, as the case may be.

Licence suspensions and cancellations

74(1) The designated employee may cancel or suspend a licence issued under this By-law if

- (a) the licence holder has failed to comply with this By-law, other relevant legislation, conditions imposed on the licence or an order issued by an enforcement officer;
- (b) allowing the licence holder to continue to hold the licence poses a danger to drivers, passengers or the general public;
- (c) the licence holder has provided false information on a material matter when applying for the licence or when engaged in mandatory reporting;
- (d) information on which the decision to issue the licence was based was incorrect and the licence would not have been issued had the correct information been known;
- (e) the licence holder does not meet the requirements for holding a licence;
- (f) the past conduct of the licence holder creates a reasonable belief that the licence holder will not in the future act in compliance with this By-law, other relevant legislation or conditions placed on the licence;

- (g) If the person holds a taxi driver's licence under this By-law, the person has been charged with a major driving offence or a relevant criminal offence since the licence was issued or last renewed; or
- (h) The licence holder has acted in a manner contrary to the public interest.

74(2) The designated employee must cancel a taxi driver's licence issued under this By-law if the licence holder

- (a) has been convicted of a relevant criminal offence within the past 10 years;
- (b) has been convicted of a major driving offence within the past 10 years; or
- (c) Is registered on the child abuse registry.

74(3) Before suspending or cancelling a licence under subsections (1) or (2), the designated employee must hold a hearing into the matter at which the licence holder is given an opportunity to respond to the allegations and provide reasons why the licence should not be suspended or cancelled.

74(4) At least 7 days before the hearing referred to in subsection (3), the designated employee must, in compliance with *The City of Winnipeg Charter*, give a notice to the licence holder

- (a) specifying the date, time and place of the hearing;
- (b) setting out the fact that the hearing could result in the suspension or cancellation of the person's licence,
- (c) Identifying in general terms the alleged actions or inactions and circumstances which, if found to be factual, would justify the suspension or cancellation; and
- (d) indicating that the licence holder has a right to attend the hearing, be represented by legal counsel or an agent, challenge the truth of the allegations being made, and make arguments as to why the licence should not be suspended or cancelled.

74(5) If the licence holder fails to attend the hearing on the time and date set out in the notice, the designated employee may nonetheless hold the hearing in the absence of the licence holder if he or she is satisfied that the licence holder was properly served with the notice required by subsection (3).

74(6) If a designated employee decides to cancel a licence under this section, he or she must identify a date before which, or a time frame within which, the holder is not permitted to reapply for that licence.

74(7) A decision concerning the suspension or cancellation of a licence must be sent to the licence holder in accordance with the Charter and is subject to appeal to the Vehicle for Hire Appeal Board.

Immediate suspensions

75(1) In addition to the authority to suspend a licence under section 75 (*Licence suspensions and cancellations*), if the designated employee or an enforcement officer forms the reasonable belief that a licence holder or taxi is in contravention of this By-law and

- (a) the contravention poses an immediate danger to a vehicle for hire driver, a passenger or the public;
- (b) the contravention involves the failure of a dispatcher, vehicle owner or driver to provide information or records to the designated employee;
- (c) the contravention involves mandatory equipment malfunctioning; or
- (d) the contravention is a failure to submit a vehicle for an inspection or to comply with another order of an enforcement officer;

he or she may order that the licence holder remedy the contravention immediately and may suspend the licence holder's licence immediately until such time as the designated employee or enforcement officer is satisfied that it has been remedied.

75(2) The fact that a contravention has been corrected and an immediate suspension has been withdrawn under subsection (1) does not preclude enforcement action under section 74 (*Enforcement authority*) or section 78 (*Penalties for offences*).

Suspending or terminating PTP driver or vehicle registration

76(1) The designated employee may require that a dispatcher terminate or suspend the registration of a driver or a PTP vehicle, or prohibit all dispatchers from registering that driver or vehicle, or both.

76(2) The designated employee may only act under subsection (1) if the designated employee concludes on reasonable grounds that

- (a) the driver or vehicle did not at the time of registration or does not currently qualify to be a PTP driver or vehicle under section 33 (*Criteria for driver registration with PTP dispatcher*); or
- (b) the driver has been charged or convicted of a major driving offence or relevant criminal offence since being registered.

76(3) Before acting under subsection (1), the designated employee must hold a hearing and subsections 74(2) to (6) apply, with necessary changes, to that hearing.

DIVISION 4 – PENALTIES

Penalties for offences

77(1) Subject to the Municipal By-law Enforcement Act (MBEA) Enabling By-law, a person who contravenes a provision of this By-law that is referred to in Schedule A of the Municipal By-law Enforcement Act (MBEA) Enabling By-law must pay the penalty for that contravention set out in that Schedule.

77(2) Notwithstanding subsection (1), a person who contravenes a provision of this By-law referred to in Schedule “A” of the Municipal By-law Enforcement Act (MBEA) Enabling By-law may pay a reduced consent payment in the amount set out in the applicable column of Schedule “A” within 14 days after the date the ticket or Information alleging the contravention was issued, and thereafter will not be prosecuted for the contravention.

DIVISION 5 - ADDRESS FOR SERVICE

Address for Service

78(1) The holder of a licence issued under this By-law may be served at the address provided to the designated employee in the person’s application or most recent renewal, unless the licence holder has provided a more recent address since that time, in which case the designated employee or enforcement officers may use that address for service of documents.

78(2) Where service of documents, notice or orders is required on a person who does not hold a licence issued under this By-law, the following shall be used:

- (a) if the person owns a vehicle in respect of which the document, notice or order is being served or sent, the address maintained by Manitoba Public Insurance in respect of that vehicle;
- (b) in all other situations, the last known address for the person.

PART 6 MISCELLANEOUS

DIVISION 1 - CONSEQUENTIAL AMENDMENTS

Taxicab Licence Fee By-law repealed

79 The Taxicab Licence Fee By-law No. 6123/93 is repealed.

SPC on IRPW given responsibility for vehicles for hire policy

80 The City Organization By-law No. 7100/97 is amended by adding the following subclause after subclause 13(a)(xii):

- (xiii) *vehicles for hire.*

MBEA Enabling By-law amended

81 The Municipal By-law Enforcement Act (MBEA) Enabling By-law No. 59/2016 is amended by adding the table set out in Schedule A to this By-law to Schedule A of the Municipal By-law Enforcement Act (MBEA) Enabling By-law immediately following the table setting out provisions in the Vacant Buildings By-law.

Winnipeg Parking By-law amended

82 Subsection 11(3) of the Winnipeg Parking By-law No. 86/2016 is replaced with the following:

11(3) No vehicle other than a taxi licenced under the Vehicles for Hire By-law may be stopped or parked in a space designated by a traffic control device for taxi or taxicab parking.

DIVISION 2 - COMING INTO FORCE**Coming into force**

83 Subject to section 85, this By-law comes into force on February 28, 2018.

Transitional

84 Despite section 84 (*Coming into force*) and pursuant to subsection 11(1) of *The Local Vehicles for Hire Act*, provisions of this By-law are hereby made effective prior to the coming into force of this By-law to the extent that it is necessary for them to be effective earlier in order for the By-law as a whole to be effective and operational on that date.

DONE AND PASSED this 13th day of December, 2017.

THIS IS SCHEDULE A TO
THE VEHICLES FOR HIRE BY-LAW NO. /2017

Vehicle for Hire By-law, By-Law No. /2017		Administrative Penalty	
Provision	Contravention	Administrative Penalty (\$)	Discounted Amount (\$)
s.4(1)	Provide transportation services without a license	500	250
s.4(2)	Allow provision of transportation services without a license	1000	500
s.4(3)	Dispatch a vehicle without a license	1000	500
s.5	Failure to pay a fare	500	250
s.6	Dispatch or offer to dispatch vehicle for hire without a valid dispatcher license	1000	N/A
s.7	Dispatch an unlicensed or unregistered vehicle for hire or driver	1000	N/A
s.10(1)	Failure to establish or maintain approved data security measures	1000	N/A
s.10(2)	Make changes to data security measures without approval	1000	N/A
s.10(3)	Failure to comply with an order to make changes to data security measures	1000	500
s.11(1)	Failure to establish or maintain an approved property retrieval process	1000	N/A
s.11(2)	Make changes to property retrieval process without approval	500	250
s.11(3)	Failure to comply with an order to make changes to a property retrieval process	1000	500
s.12(1)	Failure to establish or maintain an approved complaints response process	1000	500
s.12(2)	Failure to maintain complaints response process records	1000	500
s.12(2)	Failure to make records available within required time	1000	500
s.12(3)	Make changes to a complaints response process without approval	500	250
s.12(4)	Failure to comply with an order to make changes to a complaints response process	1000	500
s.13(1)	Failure to maintain dispatch insurance	1000	N/A
s.13(4)	Failure to provide proof of insurance within required time	500	250
s.14(1)	Failure to maintain required vehicle records	1000	500
s.14(1)(e)	Failure to maintain required driver records	1000	500
s.14(2)	Failure to retain required records for required period	1000	500
s.14(3)	Failure to provide records within approved time	500	250

s.14(4)	Failure to provide required records on license suspension, invalidation or termination	1000	N/A
s.14(5)	Failure to make required records available for inspection	500	250
s.15(a)	Failure to report change in driver registration with dispatcher	500	250
s.15(b)	Failure to report information regarding convictions and charges	1000	N/A
s.16	Failure to provide required public information through a digital platform	1000	500
s.17	Failure to provide estimated time of arrival of requested vehicle	500	500
s.18	Failure to dispatch taxis in order of request	500	250
s.19(1)	Failure to immediately dispatch an accessible taxi for hire to passenger identifying a need for such a vehicle	500	N/A
s.19(3)	Offering to dispatch accessible taxis without accessible taxis available for service	1000	N/A
s.21	Unauthorized dispatch of a taxi	1000	500
s.22(a)	Dispatch or offer to dispatch a taxi by a non-digital platform	1000	500
s.22(b)	Dispatch of unregistered taxi or taxi driver	1000	500
s.23	Failure to preserve camera records for required time period	1000	N/A
s.23	Failure to turn over camera records on request	1000	N/A
s.24	Failure to provide 24/7 service	1000	N/A
s.25	Failure to ensure required information is correctly displayed in taxi registered to the dispatcher	1000	500
s.26	Failure by dispatcher to report refusal of service within 24 hours of receipt of report.	1000	500
s.26	Failure to report all required information regarding a refusal of service	1000	500
s.27	Failure to report change in eligibility of drivers registered with dispatcher	1000	500
s.28	Dispatch of PTP or limousine without authorization	1000	500
s.29	Dispatch of an uninsured vehicle	1000	500
s.30	Use of a non-digital platform to dispatch a PTP other than a limousine	1000	N/A
s.31	Failure to issue identification card to PTP driver registered with the dispatcher	500	250
s.32(1)	Failure to provide required information to prospective passenger at time of request for service	500	250
s.32(2)(a)	Failure to provide driver information to person requesting PTP service	500	250
s.32(2)(b)	Failure to provide vehicle information to person requesting PTP service	500	250

s.32(2)(c)	Failure to provide estimate of total cost of PTP service/	500	250
s.32(3)(a)	Failure to identify service limitations through digital platform	1000	500
s.32(3)(b)	Failure to identify that payment may only be made through the digital platform	500	250
s.32(3)(c)	Failure to outline the complaints process on the digital platform	500	250
s.32(3)(d)	Failure to provide a process for a prospective passenger to accept or refuse the transportation service	1000	500
s.32(3)(d)	Failure to maintain records of acceptance and refusal of service	1000	500
s.32(3)(e)	Failure to provide a secure payment mechanism through the digital platform	1000	N/A
s.32(3)(f)	Failure to provide a receipt following the provision of service	1000	500
s.32(3)(f)	Failure to provide required information on the receipt	500	250
s.33(1)	Registration of PTP driver without required documentation	1000	N/A
s.33(2)	Registration of an ineligible driver (convictions)	1000	N/A
s.33(3)	Registration of an ineligible driver (child abuse registry)	1000	N/A
s.33(4)	Registration of an ineligible driver (major driving offence)	1000	N/A
s.33(5)	Failure to notify designated employee of charges against a prospective driver	500	N/A
s.33(5)	Registration of potentially ineligible driver without approval	1000	N/A
s.33(7)	Registration of driver without required consent regarding personal information release	1000	N/A
s.33(8)	Registration of a PTP driver without required training	500	250
s.34(1)	Failure to require updated driver eligibility documentation	1000	500
s.34(1)	Failure to terminate PTP driver registration if information not provided by driver	1000	500
s.34(2)	Failure to terminate an ineligible driver PTP registration.	1000	500
s.34(3)	Failure to comply with order to terminate PTP driver registration	1000	500
s.35(1)	Registration of accessible PTP driver without proof of required training	500	250
s.35(2)	Failure to terminate existing registration of accessible PTP driver without proof of required training	500	250
s.36(1)	Registration of an ineligible vehicle (PTP)	1000	500
s.36(2)	Failure to terminate PTP vehicle registration where required eligibility documentation is not provided	1000	500

s.36(3)	Failure to comply with order to terminate PTP vehicle registration	1000	N/A
s.37(a)	Provision or offer of transportation by means of a street hail without a licence and registration.	500	250
s.37(b)	Provision or offer of transportation by means of dispatch through a non-digital platform without a valid taxi licence	500	250
s.37(c)	Provision or offer of transportation in exchange for compensation by non-digital methods without a valid taxi licence	500	250
s.43(3)	Transfer of a taxi licence to an ineligible vehicle	1000	N/A
s.45(1)	Failure to ensure taxi meets qualifications for licensing while in operation	1000	500
s.45(2)	Failure to post required camera signage in taxi	1000	500
s.45(3)	Failure to comply with signage and marking requirements	1000	500
s.45(4)	Failure to have taxi inspected annually	1000	N/A
s.45(4)	Failure to submit vehicle for inspection as required	1000	500
s.46(1)(a)	Operating a vehicle for hire without registering with a licenced dispatcher	500	250
s.46(1)(b)	Operation of a vehicle for hire without valid driver's licence	1000	N/A
s.46(1)(c)	Operation of a vehicle for hire while ineligible (conviction)	1000	N/A
s.46(1)(d)	Operation of a vehicle for hire while ineligible (driving offences)	1000	N/A
s.46(2)	Failure of driver to notify dispatcher as required.	1000	500
s.47	Operation of a taxi without valid taxi driver licence	500	250
s.52	Failure to display taxi driver licence as required	250	125
s.53(a)	Failure to notify designated employee (convictions)	1000	N/A
s.53(b)	Failure to notify designated employee (charges)	1000	N/A
s.53(c)	Failure to notify designated employee (child abuse registry)	1000	N/A
s.53(d)	Failure to notify designated employee (licence suspension)	1000	N/A
s.53(e)	Failure to notify designated employee (medical condition)	1000	N/A
s.54(2)	Failure to provide dispatcher with information regarding street hails in required timeframe	250	125
s.56(a)	Failure to take most economical route	500	N/A
s.56(b)	Failure to provide reasonable assistance to a passenger	500	250
s.57(1)	Charge a fare not in accordance with the fare schedule	1000	500
s.57(2)	Negotiating a fare in excess of what would be charged under the fare schedule	1000	500
s.57(3)	Failure to operate the meter during service where a negotiated fare is in place.	1000	500

s.58(1)	Refusal to provide taxi service without reasonable grounds	1000	N/A
s.58(3)	Failure to notify dispatcher of notice of refusal of service	1000	500
s.59(2)	Failure to refund difference between fare as shown on meter and pre-payment	1000	500
s.60	Failure to comply with dispatcher's property retrieval policy	1000	500
s.61(1)	Refusal of service to eligible passenger by accessible taxi driver	1000	N/A
s.61(2)	Failure to respond to request for accessible taxi service	500	250
s.62(a)	Offering PTP services without registering with a PTP dispatcher	1000	500
s.62(b)	Offering PTP services in an unregistered vehicle	1000	500
s.62(c)	Offering PTP services without being dispatched by a licenced dispatcher	1000	500
s.64(a)	Holding out of ineligible vehicle as accessible	1000	500
s.64(b)	Holding out of ineligible driver as accessible PTP driver	500	250
s.65(a)(ii)	Charging a fare greater than the approved zone fare (limo)	1000	500
s.70(1)	Failure to comply with terms, restrictions or conditions of licence	1000	500
s.70(2)	Operation under licence during a period of suspension	1000	N/A

CAC (MPI) 2

Volume and Chapter:	2018 Interim Application	Page No.:	3 and 14
Topic:	Vehicles for Hire rate setting		
Sub Topic:	Industry experience to date		
Issue:	Jurisdictional scan		

Preamble to IR (If Any):

To date the Corporation has minimal claims experience (page 14) with respect to setting rates for the vehicles for hire industry in Manitoba. Because of the VFH Act becoming law on February 1, 2018 MPI is required to provide compulsory insurance for vehicles for hire. Vehicle for hire insurance is provided by the private property and casualty (PC) insurance industry in other provinces (eg. Ontario and Alberta, etc.).

Question:

Please advise whether MPI has performed a jurisdictional scan to determine and assess how the private PC companies rate the vehicle for hire exposures both from a physical damage and injury perspective. If yes, please file a copy of the jurisdictional scan. If not, please explain why MPI has not performed the jurisdictional scan to inform the rate setting process relative to other jurisdictions?

Rationale for Question:

To better understand how other jurisdictions determine vehicles for hire risk exposures and the corresponding rate setting process.

RESPONSE:

MPI performed a jurisdictional scan to identify existing Transportation Network Company (TNC) insurance coverages in Canada. Please see *PUB (MPI) 1* for a summary of the insurance models used in Ontario, Alberta, and Quebec and approximate insurance costs. This included identifying insurance providers in each jurisdiction and the type of coverages provided.

CAC (MPI) 3

Volume and Chapter:	2018 Interim Application	Page No.:	4
Topic:	Fees		
Sub Topic:			
Issue:	MPI proposes no changes to fees		

Preamble to IR (If Any):

On page 4 it states:

"Further, MPI proposes:

- Other than as specified above, no change to service fees for changing coverage*
- No change to Miscellaneous permits and certificates*
- No change to driver license premiums*
- No change to fleet rebates and surcharges"*

Question:

- Please explain in detail why there would be no changes to the fees as described in the Preamble.
- Please advise whether MPI is considering changes to the fees in a) in their 2019 GRA?

Rationale for Question:

To clarify the reasons and rationale for not proposing changes to the fees listed in the Preamble.

RESPONSE:

- a) There are no proposed changes to the service fees other than “Waiving of service fees for change of insurance for vehicles for hire” to avoid creating barriers and to allow flexibility for those Manitobans participating in providing vehicles for hire services. Hence, MPI will waive the fee for Manitobans to change insurance use to vehicle for hire and/or change the time bands selected, but will maintain all other service fees to ensure vehicles for hire are treated consistently in relation to all other service fees.
- b) Pursuant to directive 11.6 of PUB Order No. 130/17, a Service Fee Review and associated recommendations for service fees changes will be finalized and submitted with the 2019 General Rate Application (GRA).

CAC (MPI) 4

Volume and Chapter:	2018 Interim Application	Page No.:	4 and 10
Topic:	Time Bands		
Sub Topic:			
Issue:			

Preamble to IR (If Any):

To accommodate the Vehicles for Hire industry MPI proposes a number of time bands.

On page 4 it states:

"The proposed insurance framework will offer increased flexibility of insurance coverage to existing taxi/livery service vehicles, as well as new vehicles for hire customer. Time bands for coverage of vehicles for hire operation will allow operators to select desired times of coverage, tailoring their insurance costs to meet their operating needs."

On page 10 it states:

"The insurance policies will be based on time bands permitting vehicles for hire operation. Each of the 4 sub-categories (passenger, taxi, etc.) will have the same 4 time bands available to them. Customers can self-select any combination of 4 time bands and premiums will be based on the number of time bands selected. Customers will have the option to purchase 1, 2, 3, or all 4 time bands. At 4 time bands, a vehicle for hire has the flexibility to operate 24 hours a day, seven days a week."

Question:

- Please explain in detail how the time bands were determine and if they were determined in consultation with the current taxicab industry.
- Please explain if similar time bands are operational in other jurisdictions.
- Please elaborate as to whether the proposed time bands are a precursor to "Pay as you Drive" insurance coverage for insurance customers other than Vehicles for Hire customers.

Rationale for Question:

To better understand the rationale supporting the proposed time bands.

RESPONSE:

- a) Please see PUB (MPI) 6 for detail on the time bands. Please see CAC (MPI) 11 for a summary of the consultations related to the Vehicle for Hire (VFH) framework.
- b) MPI is not aware of similar time bands being operational in other jurisdictions, but in the Corporation's view, these time bands offer the greatest flexibility to VFH operators while aligning claims risk to the premiums charged.
- c) The proposed time bands are not a precursor to "Pay as you Drive" insurance coverage for other insurance customers.

CAC (MPI) 5

Volume and Chapter:	2018 Interim Application	Page No.:	6
Topic:	Rating Models		
Sub Topic:			
Issue:	See Preamble		

Preamble to IR (If Any):

MPI developed a number of rating models as per page 6:

"MPI developed and evaluated several rating models within the context of the compulsory nature of Basic, and MPI's intent to limit cross-subsidization between vehicles for hire and the rest of Basic."

Question:

Please describe the various rating models that were evaluated and provide the rationale for the selected rating model.

Rationale for Question:

To better understand the various rating models that MPI evaluated that resulted in the selected model.

RESPONSE:

The models that were evaluated were:

1. Time Restricted Model (Time Band)

This model results in the development of multiple Vehicles for Hire (VFH) insurance uses based on the time of day the vehicle is authorized to operate as a VFH. This is MPI's proposed model, where a driver can select up to four time bands. Full details

and rationale for the proposed rating model are provided in the Interim application.

2. Blended Rate

This model uses a flat rate across each territory blending 90% of the territory's All Purpose rate and 10% of the current taxicab territory rate. This model is a similar but limited version of the Time Restricted Model. The blended rate model does not prevent cross subsidization of premiums for vehicles for hire which operate in excess of 10% of the time. Also, the model is not actuarially based because it assumes the same risk as taxis when vehicle for hire drivers are operating on the platform.

3. Driver Safety Rating (DSR) Driver Premium

In this model the Basic insurance rate is determined for the VFH pool but claims and driving infractions are additionally surcharged to the driver via the driver premium. This model is complex and costly to implement, has challenges from claims administration, significant regulatory amendments, would introduce lack of symmetry with other vehicle types and insurance uses, and would be difficult from a customer communication perspective.

4. Hybrid

This model is similar to the Blended Rate model but this model determines a rate for each rate group (rather than flat rated) to reflect the different vehicles that may participate as a VFH. This model creates two new insurance uses to identify and separate full time VFH and part time VFH (using a maximum number of hours per week to define part-time). The rate differential between the two categories could be significant. An arbitrary number of hours (ex. 20hrs) would have to be selected to define part time use, would not be actuarially based or fair and equitable across all vehicles for hire, and would be difficult to enforce without customized data sharing arrangements with individual Transportation Network Company (TNC) platform providers.

5. Surcharge

This model is based on the existing off road vehicle (ORV) extension surcharges applicable for ORV collision coverage where a surcharge percentage is added to the base policy rate. Surcharges are determined based on driving behaviour over 3 years. Surcharges would be based on at-fault claims and driving convictions and insurance coverage only applies to 'named drivers' of the vehicle. This model therefore does not fit with the current framework for Basic compulsory auto insurance. This model would also be more cumbersome for the customer and for Autopac agents to administer the 'usual' drivers associated with insurance policy particularly for the taxi industry.

6. Operating Hours

This model is similar to the Hybrid Model in that it introduces a restriction on the number of hours operating as a VFH but keeps taxis and TNCs in separate grouping. This model could be priced either via a flat pre-determined rate for the TNC/Other or via premium load added to the base insurance premium (all-purpose rate) based on hours operating as a TNC. This model is not fair and equitable to the taxi industry.

7. DSR Premium

This model would create a new or supplemental DSR Vehicle Premium Discount model specifically for VFH with movement up and down the scale based on current DSR rules. Individual driving experience (claims/driving infractions) would continue to be captured via the driver's licence. This model is complex and costly to implement, has challenges from claims administration, significant regulatory amendments, would introduce lack of symmetry with other vehicle types and insurance uses, and would be difficult from a customer communication perspective.

8. Umbrella Policy

This model would have MPI providing a commercial fleet policy to the TNC which provides coverage for TNC drivers during the period they are operating on the TNC platform. This model is not compatible with the Basic compulsory insurance program which requires rating at the vehicle level for basic coverage (unless specifically excluded by legislation). This model is also not consistent with the basic rate making methodology and would circumvent the regulatory approval process, which is not in the public interest.

9. Vehicles for Hire (VFH) Endorsement

This model provides Basic insurance (All Purpose) to vehicles and require those operating as a VFH to purchase an endorsement allowing “carrying passengers for compensation” as an extension product. This model is not compatible with the Basic compulsory insurance program, which requires rating at the vehicle level for basic coverage (unless specifically excluded by legislation). This model is also not consistent with the basic rate making methodology and would circumvent the regulatory approval process, which is not in the public interest.

MPI selected the Time Restricted (Time Band) model because it did not circumvent the regulatory process and it best satisfied the following success criteria overall:

- a) That the rating model fair and equitable
- b) That the rating model is model actuarially-based
- c) That the rating model is flexible enough to accommodate different regulatory frameworks throughout the province as a result of Bill 30

CAC (MPI) 6

Volume and Chapter:	2018 Interim Application	Page No.:	
Topic:	Vehicle for Hire rates--actuarially based?		
Sub Topic:			
Issue:	See preamble		

Preamble to IR (If Any):

To-date MPI has minimal claims experience (page 14). One of the success criteria is "Is the rating model actuarially based?" as stated on page 7:

"MPI established vehicles for hire Rates for Service in accordance with existing Basic rates to accommodate vehicles for hire insurance use in a way that is consistent and equitable based on prior rates experience. Experience-based rate adjustments will be used to maintain rates that are equitable as experience is gained with vehicles for hire insurance use. A new vehicles for hire insurance use will be created so that claims experience can be tracked separately from the private passenger vehicle pool."

Question:

Please elaborate on the actuarially based soundness of the proposed Vehicles for Hire rates.

Rationale for Question:

To better understand the actuarial principles relied upon in setting the Vehicles for Hire rates.

RESPONSE:

As outlined in *Vehicles for Hire VFH.3 Rate Setting Framework*, the proposed rates for each subcategory of the Vehicle for Hire pool are based on modifications to existing PUB approved, actuarial-based rates from the 2017 and 2018 GRAs.

For the Taxi Vehicles for Hire (VFH), Limousine VFH, and Accessible VFH rating categories, MPI has significant historical experience to support that the overall rates charged for these categories are 'best estimates' of the loss exposure. MPI then made reasonable adjustments to the existing rates, where necessary, to account for changes in exposure caused by the creation of the new VFH insurance uses and time band categories. These adjustments include:

- Assumed reduction in loss exposure for Taxi VFH and Limousine VFH due to a loss in market share
- Assumed variable exposure from the selection of time bands
- Assumed reduction in loss exposure from the introduction of DSR vehicle premium discounts

MPI recognizes that these adjustments require varying levels of judgment; however, MPI believes these adjustments are required to produce best estimate rates using the available information. Going forward, the proposed rates for Taxi, Limousine, and Accessible VFH will all be adjusted based on actual claims experience utilizing the existing PUB approved rate making methodology.

For Passenger Vehicle for Hire, the proposed rates are calculated based on modifications to the existing PUB approved, Major Class 1, All-Purpose Insurance Use rates by rate group. The Major Class 1 rates in the 2017 and 2018 GRA were calculated based on Accepted Actuarial Practice (AAP). MPI judgmentally applied a 'load' to these actuarially-based rates to account for the assumed increase in exposure from varying levels of VFH exposure. MPI believes it is reasonable to assume an increase in exposure over All Purpose use for Passenger VFH because:

- Intuitively a vehicle would be expected to have higher loss exposure if the vehicle is spending more time on the road as a VFH.
- A jurisdictional scan supported the notion that an additional charge of approximately 20% over All Purpose use was determined to be reasonable in other jurisdictions.

Again, MPI believes these adjustments are required to produce best estimate rates based on the available information. Going forward, the proposed rates for Passenger VFH will be adjusted based on actual claims experience utilizing the existing PUB approved rate making methodology.

CAC (MPI) 7

Volume and Chapter:	2018 Interim Application	Page No.:	11
Topic:	Service Fees		
Sub Topic:			
Issue:	See preamble		

Preamble to IR (If Any):

On page 11 it states:

"There will be no charge associated with changing the vehicle for hire operating time bands meaning customers can add or drop time bands as needed. For example:

- Increasing or decreasing the number of time bands*
- Changing the selected time band"*

Question:

Please elaborate if brokers are handling increasing, decreasing and changing time bands without charging a fee.

Rationale for Question:

To better understand the broker fee structure as it relates to changing time bands.

RESPONSE:

Brokers handling increases, decreases and changes to vehicles for hire time bands will not charge customers a transaction fee. MPI will pay the broker a flat fee compensation for each transaction, in accordance with MPI's current contractual obligations.

CAC (MPI) 8

Volume and Chapter:	2018 Interim Application	Page No.:	12
Topic:	Comprehensive no-fault bodily injury coverage		
Sub Topic:			
Issue:	See preamble		

Preamble to IR (If Any):

On page 12 it states:

"Comprehensive no-fault bodily injury coverage will continue to apply to Manitobans injured in motor vehicle accidents including vehicles for hire accidents."

Question:

Please elaborate on how the Personal Injury Protection Plan (PIPP) operates in the context of the vehicles for hire industry. Additionally, please elaborate on the following examples:

- The injured vehicle for hire client is a Manitoba resident.
- The injured vehicle for hire client is an Ontario resident.
- The injured vehicle for hire client is a USA or UK resident.

Rationale for Question:

To better understand the PIPP coverage as it relates to vehicle for hire clients.

RESPONSE:

Personal Injury Protection Plan (PIPP) provides no-fault motor vehicle bodily injury accident insurance per Part 2 of the Manitoba Public Insurance Act (the Act). Section 71 of the Act specifies, subject to limited exceptions, that PIPP applies to any bodily injury that is caused by an automobile.

Automobile accidents and bodily injury resulting from vehicle for hire use, including taxi use today, falls within the scope of PIPP and is not excluded per section 71(2) of the Act.

Manitoba residents are, pursuant to section 74 of the Act, entitled to PIPP for automobile injuries occurring in Canada or the United States. Non-residents of Manitoba are deemed to be Manitoba residents, and entitled to PIPP benefits, if they are injured in Manitoba, while an occupant in a Manitoba registered automobile.

In summary, a vehicle for hire client, regardless of residency, who is injured in Manitoba, while an occupant in a Manitoba registered automobile is entitled to PIPP.

CAC (MPI) 9

Volume and Chapter:	2018 Interim Application	Page No.:	12
Topic:	Basic Deductible decrease		
Sub Topic:			
Issue:	See Preamble		

Preamble to IR (If Any):

MPI is proposing to decrease the deductible from \$600 to \$500 for taxicabs, limousines and livery vehicles. On page 12 it states:

"As a result of this change, taxicabs, limousines and livery vehicles (former 'x-plate' vehicles) will see Basic deductible reduced by \$100. MPI is not proposing to increase vehicles for hire Basic insurance rates due to the decrease in deductible level from \$600 (current deductible level for 'x-plate' vehicles) to \$500 (vehicles for hire deductible level). The policy decision to lower the deductible level is meant to align vehicles for hire with the rest of Basic, and is justified based on an expectation of reduced risk exposure in these classes (see section VFH.3 for further details)."

Question:

- Please provide a quantitative analysis supporting the rationale for not increasing premium rates to cover the additional exposure of reducing the deductible by \$100.
- Please elaborate if MPI is planning on reviewing the deductible levels in its next GRA.

Rationale for Question:

To better understand the rationale for not increasing premium rates to offset the additional deductible decrease exposure of \$100.

RESPONSE:

- a) As described in Vehicles for Hire VFH.3, MPI has assumed that there will be an as yet undetermined reduction in loss exposure for taxis and limousines as a result of competition from Passenger vehicles for hire (VFH) *and* that this reduction in exposure will offset the impact of decreasing the deductible from \$600 to \$500. MPI believes that the assumption of reduced market share / exposure is reasonable and required to produce best estimate rates; however, we cannot produce a quantitative analysis to support this assumption because there is no available data. Rates will be adjusted in future applications to reflect the actual claims experience.
- b) The deductible change for taxis and limousines is intended to create fairness and equity across all types of vehicles for hire. No changes to deductibles for other vehicles are proposed at this time and any future consideration of same would be made as part of an overall evaluation of premium requirements and claims costs in future years.

CAC (MPI) 10

Volume and Chapter:	2018 Interim Application	Page No.:	
Topic:	Financials		
Sub Topic:			
Issue:	Financial impact of changes proposed		

Preamble to IR (If Any):**Question:**

- a) Please elaborate on the overall financial impact to the Statement of Operations as filed in Compliance Filing to Board Order 130/17, page 2 as it relates to the changes proposed in the 2018 Interim Application (Vehicles for Hire), if any.
- b) Please provide a quantitative analysis of the IT costs to upgrade AOL and CARS to handle the Vehicle for Hire proposed changes.

Rationale for Question:

To better understand the financial impact of the vehicle for hire proposed changes to the Statement of Operations.

RESPONSE:

- a) The proposed rates for the Vehicle for Hire classifications are intended to 'break even' (i.e. 0% profit), and therefore, result in no material changes to the Corporation's forecasts. The estimated Information Technology (IT) costs, which are outlined in part (b), were not included in the Statement of Operations as filed in Compliance Filing to Board Order 130/17.

- c) MPI's Board of Directors approved the projected costs for amending the Autopac On-Line (AOL) and Claims Administration & Reporting Systems (CARS) for new Vehicles for Hire (VFH) insurance use are as follows:

Figure 1: Projected Corporate Costs for Amending the AOL and CARS Systems for New Vehicle for Hire

Line No.	Project Phase	Effort Hours	Cost
1	Phase 1: Inception and Planning	609	\$46,350
2	Phase 2: Elaboration	1295	\$76,775
3	Phase 3: Build and Development	3032	\$158,476
4	Phase 4: Testing	3364	\$120,100
5	Phase 5: Implementation and Warranty	570	\$34,300
6	Sub-TOTAL	8,870	\$436,001
7	Contingency at 20%		\$87,200
8	Total		\$523,201

The projected corporate costs for the VFH project will be treated as expenses, and will minimally impact the years 2017/18 and 2018/19, and will be captured in Insertions of Work. The estimated Basic impact for the years 2017/18 and 2018/19 are \$256,000 & \$140,000 respectively."

CAC (MPI) 11

Volume and Chapter:	2018 Interim Application	Page No.:	
Topic:	Engagement		
Sub Topic:			
Issue:	Engagement with stakeholders		

Preamble to IR (If Any):**Question:**

Has MPI conducted any engagement or consultations with stakeholders, and specifically with disability groups, regarding the Vehicle for Hire proposal? If so, please provide the results of the engagement or consultations. If not, please indicate whether MPI is planning stakeholder engagement or consultations regarding Vehicles for Hire prior to the 2019 GRA.

Rationale for Question:

To understand whether MPI has consulted stakeholders, including disability groups, regarding the proposal for Vehicles for Hire.

RESPONSE:

MPI has conducted discussions with the following stakeholders:

- The Winnipeg Community Taxi Coalition
- Uber
- Lyft
- City of Winnipeg
- Manitoba Infrastructure
- Manitoba Crown Services

- Indigenous and Municipal Relations
- Motor Transport Board
- Taxicab Board

At these discussions MPI reviewed a number of topics, including:

- The overall Vehicles for Hire (VFH) rating model
- Relevant legislation related to the basic, compulsory insurance program in Manitoba, including first-party coverage extended to all Manitoba residents and occupants of Manitoba-registered vehicles injured in motor vehicle collisions.
- The rate-making and regulatory framework in Manitoba, including the role of the PUB in approving basic insurance rates
- Creation of a separate insurance use for VFH and sub-categories within that classification to ensure rates charged are actuarially sound and to prevent no cross-subsidization within the pool or by other vehicle classes
- The time bands framework
- Changes to the vehicle registration model and plating requirements for VFH
- Adjustments to DSR eligibility and vehicle premium discounts
- Service fees

MPI had no reason to consult with “disability groups” in regard to the interim application for VFH rates so did not do so. With respect to issues of accessibility to VFH services, consumer safety measures and other eligibility requirements for VFH operations, the *Local Vehicles for Hire Act* confers the power to regulate the VFH industry to Manitoba municipalities. Municipalities may make regulations tailored for persons with disabilities, and consultation with disability groups is meaningful and effective with in this context. For example, MPI understands that the City of Winnipeg has considered such matters in By-law 129/2017, and that the City of Winnipeg conducted consultations with disability groups. MPI’s Accessible VFH sub-category was created to accommodate the municipal by-laws that are tailored to accessible vehicles.

MPI is planning to hold further stakeholder engagement and information sharing sessions with law enforcement representatives and any other stakeholder group which request a briefing regarding insurance rates for VFH prior to March 1, 2018.

**MANITOBA PUBLIC INSURANCE
VEHICLE FOR HIRE 2018 INTERIM APPLICATION
CLOSSING SUMBISSION**

Manitoba Public Insurance

Consumers' Association of Canada (Manitoba)

CLOSING SUBMISSION

VEHICLES FOR HIRE
2018 INTERIM APPLICATION
JANUARY 5, 2018



**Manitoba
Public Insurance**

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1 INTRODUCTION

- 1 *The Local Vehicles for Hire Act* comes into force on February 28, 2018 and allows for a new class of vehicles for hire in addition to existing taxicab/livery services.
- 2 As the provider of compulsory vehicle insurance in Manitoba, MPI must have Rates for Service in place for new vehicles for hire, and for the existing classes of vehicles for hire, for March 1, 2018.
- 3 MPI has developed an insurance rating model that achieves the following key outcomes:
 - Complies with the compulsory and universal nature of Manitoba's Basic insurance program, principles and legislation
 - Provides for oversight and approval of rates associated with the model by the PUB, to the benefit of public interest
 - Flexible and straightforward to enable vehicle for hire participation
 - Achieves equity and fairness for all vehicles for hire
 - Ensures that the premium paid is commensurate to risk in accordance with accepted actuarial practice, and PUB approved rate-making methodologies
 - Allows the experience of each group to be tracked independently to facilitate future rates driven by experience, thereby preventing cross subsidization within the vehicle for hire pool and between other vehicle classes
 - Addresses the requirements for Transportation Network Companies ("TNCs") consistent with Basic's principles and legislative and regulatory framework
- 4 MPI therefore submits that approval of the following, effective March 1st, 2018, is appropriate:
 - Interim vehicles for hire Rates for Service for both the 2017/18 and 2018/19 insurance year based on rates approved in PUB Orders 162/16 and 130/17 respectively.
 - Allowing vehicle premium discounts for vehicles for hire.

- Waiving service fees for change of insurance for vehicles for hire.
- Allowing MPI to refund or collect any variance between interim and final approved vehicles for hire Rates for Service with the final rates being determined through the 2019 General Rate Application (GRA).

2 INTERIM APPLICATION DUE TO COMPRESSED IMPLEMENTATION TIMELINE

- 5 Given the adequate alternative remedy available in the 2019 GRA, and the proposal to true up any variance between interim and final approved vehicles for hire rates, MPI submits that there is no prejudice to intervenors or interested parties as a result of this interim application.

2.1 Full Testing During the 2019 GRA

- 6 As part of the 2019 GRA, MPI will include an application for 2017/18 and 2018/19 rates for service, as well as 2019/20 vehicles for hire Rates for Service.
- 7 MPI submits that including 2017/18 and 2018/19 Rates for Service in the 2019 GRA will allow all interveners, interested parties and the public at large to fully test the Rates for Service during the 2019 GRA. Parties with standing will be able to challenge the evidence and bring their case to the PUB for determination of final vehicles for hire Rates for Service. The PUB's final determination on 2017/18 and 2018/19 rates would be contained in the 2019 GRA Order.

2.2 Variance Between Interim and Final Rates Refunded or Collected on a Customer Account Basis

- 8 MPI proposes that any variance between interim and final approved vehicle for hire rates be rebated or collected on a customer by customer basis. This way, there would be no risk to customers of paying higher than required rates, nor would there be any risk to MPI associated with charging inadequate rates.
- 9 If there is a variance between interim and final rates, MPI will identify all vehicles for hire customers and initiate a re-rating of the insurance policy. This will complete a new insurance rating calculation process and the new approved rates will be used to determine the appropriate insurance premium that should have been collected.

- 10 Whether the variance results in an increase or reduction in premium, MPI submits that the associated balance should be applied to the respective customer account so that each customer benefits from or is responsible for, any change in premium.

3 TIME BAND MODEL ACHIEVES KEY OBJECTIVES

- 11 MPI evaluated several rating models considering the compulsory nature of Basic, and the intent to limit cross-subsidization between vehicles for hire and the rest of Basic. MPI submits that the 'time band' model is:

- a) Flexible and Straightforward
- b) Fair and Equitable
- c) Compliant with Manitoba's legislative scheme

3.1 Flexible and Straightforward

- 12 The time band model allows all vehicles for hire customers to have the option to purchase 1, 2, 3, or all 4 time bands. At 4 time bands, a vehicle for hire has the maximum flexibility to operate at any time, 24 hours a day, seven days a week.
- 13 Each time band is designed to accommodate the hours of operation that vehicles for hire drivers might prefer, while balancing the increased level of exposure from operation between the four time bands. The selection of time bands is flexible, so customers can tailor their operating periods and related insurance costs to fit their desired vehicles for hire participation level.
- 14 The time bands were selected such that each additional time band equates to approximately 25% additional claims exposure. However, for rating purposes only the number of time bands selected is relevant, rather than the specific time bands selected. The relative rate by level will eventually be adjusted based on actual claims experience.
- 15 Consistent pricing of the time bands makes the model straightforward. Having a different rate for each individual time band would create 15 different possible

combinations a customer would have to assess in making their buying decision. It could also potentially lead to misunderstanding about why one time band is more or less costly than another time band. Therefore, by having the same cost of coverage for each individual time band, MPI has made it easier for customers to understand the model and to make buying decisions.

3.2 Fair and Equitable

- 16 The proposed rate model applies consistently to TNCs, taxicabs and limousines, and other formerly x-plated vehicles for hire. Any vehicles for hire driver can choose the time band(s) that reflect the hours they wish to operate as a vehicles for hire and all vehicles for hire will be subject to the same DSR incentives and deductible.

3.2.1 No New Registration Class and No More X-Plates

- 17 No new registration class, stickers, or plates will be created for vehicles for hire and MPI will discontinue the registration classes used for existing taxis, limousines and liveries. Therefore, MPI submits that all vehicles for hire will be treated consistently.

3.2.2 Consistent Coverage

- 18 All vehicles for hire will have Basic insurance coverage consistent with Basic's all-purpose passenger vehicle coverage.
- 19 All vehicles for hire will have a \$500 deductible, reducing the current \$600 deductible for taxis and limousines by \$100. This reductions is further supported on the reasonable expectation that there will be reduced loss exposure for taxis and limousines as a result of competition from Passenger vehicles for hire, and based on the new incentives created for safe driving behaviour by extending vehicle premium discount eligibility to the taxicab pool.

- 20 Comprehensive no-fault bodily injury coverage will continue to apply to Manitobans injured in motor vehicle accidents and to non-Manitoban passengers in Manitoba registered vehicles, injured in motor vehicle accidents in Manitoba - including those involving vehicles for hire.

3.2.3 The Model will Accommodate Different Municipal Regulations

- 21 *The Local Vehicles For Hire Act* determines that only the City of Winnipeg is specifically required to establish by-laws to regulate vehicles for hire. However, each municipality in Manitoba is responsible for regulating vehicles for hire within municipal boundaries and so there may be a range of regulatory frameworks throughout Manitoba. As a result, many variations of municipal regulatory frameworks may emerge over time.
- 22 MPI anticipates that the proposed model will be flexible enough to accommodate different municipal regulatory frameworks.
- 23 Since each municipality is responsible for regulating vehicles for hire, stakeholders should seek to work with municipalities on issues of accessibility, safety and eligibility.

3.3 Model is Compliant with Manitoba's Basic Insurance Program, Principles and Legislation

- 24 Legislation requires Manitobans to register vehicles and purchase Basic insurance which includes Personal Injury Plan Protection benefits, third party liability and all perils physical damage coverage.

3.3.1 Private Insurance Models not Appropriate

- 25 Currently in Canada, only Alberta, Ontario and Quebec allow ridesharing (vehicles for hire) for compensation. Insurance for ridesharing vehicles in these jurisdictions is

provided by either individual endorsement or a blanket policy with the particular TNC. In all three jurisdictions, automobile insurance is sold privately and, subject to limited accident benefits¹ (injury), third party liability coverage and tort action. First party physical damage coverage is optional in all three jurisdictions.

- 26 The universal compulsory nature of Basic does not contemplate, nor does the legislation permit, that Basic compulsory insurance coverage may become secondary, based on temporary (or part time) change in vehicle use from a passenger vehicle to a vehicles for hire. Basic coverage remains constant in all cases, and the only change is in the rate charged, reflecting the use, type and territory of the vehicle. Vehicles for Hire is a new use and it is appropriate that Basic rates are to be set for that type/use.
- 27 Use of an umbrella policy with a TNC or individual endorsement are not applicable nor appropriate to replace compulsory coverage provided under the Basic program. Providing Basic insurance to TNC's through an umbrella policy also creates the risk that individual operators would not incur their true incremental cost of insurance, as they will under MPI's proposed model that accounts for vehicle type and driver safety. In addition, the use of an umbrella policy would not be fair and equitable to existing vehicles for hire, such as taxis and limos.

3.3.2 Per-Kilometer Model Does Not Fit Manitoba

- 28 Based on a high level assessment of publicly available information, MPI identified the following concerns with a kilometer based model:
- A monthly charge per driver per kilometer is not necessarily actuarially sound for individual driver risks.
 - Vehicles for Hire (VFH) drivers may not face the true incremental cost of insurance.

¹ With exception of Quebec, which has pure no-fault injury coverage

- This model, if applied in the context of Manitoba's legislative framework, would not be fair or equitable to existing vehicles for hire (taxis and limos), and could result in cross subsidization between Basic and the VFH pool.

29 MPI therefore determined and submits that the model proposed in this interim application is most appropriate for Manitoba.

3.3.3 Oversight and Approval by the PUB Serves the Public Interest

30 Alternative insurance models used in other jurisdictions would, if adopted in Manitoba, result in coverage outside of the Basic Insurance. Premiums charged for vehicles for hire insurance would consequently be outside the jurisdiction of the PUB. MPI submits that it would not be in the public interest to intentionally design compulsory insurance coverage for passenger vehicle operations that is outside of the Basic model and outside of regulatory oversight.

3.4 Supporting the Transition

31 To facilitate the transition to this new vehicles for hire insurance framework, MPI will waive the fee for Manitobans to change insurance use to vehicle for hire and the fee to change time bands. MPI will pay the broker a flat fee compensation for each transaction, in accordance with MPI's current contractual obligations.

32 MPI will monitor this aspect to ensure that it continues to provide value and may present alternate approaches in future GRAs.

4 ACTUARIALLY BASED RATES

4.1 Consistency and Fairness Achieved by Using Existing Basic Rates

- 33 MPI established vehicles for hire rates for service in accordance with existing Basic rates to accommodate vehicles for hire insurance use in a way that is consistent and equitable based on prior rates experience.
- 34 Given that vehicles for hire have never before operated in Manitoba, there is no loss experience. To best capture anticipated differences in loss experience and coverage, MPI used a 'percentage increase' method to establish initial rates for Passenger vehicles for hire with the rates based on the percentage difference between All Purpose and Passenger vehicles for hire rates used in other jurisdictions. Experience-based rate adjustments will be used to maintain rates that are equitable as experience is gained with vehicles for hire insurance use. MPI submits that this is the best method to determine rates when there is no existing loss experience.
- 35 A new vehicles for hire insurance use will be created so that claims experience can be tracked separately from the private passenger vehicle pool. Doing so ensures that the loss experience for vehicles for hire will not be subsidized by other vehicle classes.

4.2 Rates for Taxicab Limousines and Accessible Vehicles for Hire

- 36 The proposed rates for Taxicab, Limousine, and Accessible Vehicles for Hire (VFH) classes are based on the existing rates for these classes with an adjustment to account for the introduction of time bands, Driver Safety Rating (DSR), and competition from Passenger VFH. Specifically:
- An assumed reduction in loss exposure for Taxi VFH and Limousine VFH due to a loss in market share

- An assumed reduction in loss exposure from the introduction of DSR vehicle premium discounts
- Assumed variable exposure from the selection of time bands

- 37 MPI recognizes that these adjustments require varying levels of judgment; however, MPI believes these adjustments are required to produce best estimate rates using the available information. MPI believes the rates for these classes, on an overall basis, are reasonably close to the eventual experienced based rates under the new VFH model.
- 38 Going forward, as experience data becomes available (i.e. in the 2020 GRA), the proposed rates for Taxi, Limousine, and Accessible VFH will all be adjusted based on actual claims experience utilizing the existing PUB approved rate making methodology. This process ensures that at least 10% of the weight will be given to experience in the rate relativity calculation in each GRA.

4.3 Rates for Passenger Vehicles for Hire (VFH)

- 39 For Passenger VFH, MPI recognizes that there is no historical claims experience for this rating classification. It is also uncertain how many vehicle units will exist in this rating category.
- 40 MPI judgmentally applied a 'load' to these actuarially-based rates to account for the assumed increase in exposure from varying levels of VFH exposure. MPI believes these adjustments are required to produce best estimate rates based on the available information, and that it is reasonable to assume an increase in exposure over All Purpose use for Passenger VFH because:
- Intuitively a vehicle would be expected to have higher loss exposure if the vehicle is spending more time on the road as a VFH.
 - A jurisdictional scan supported the notion that an additional charge of approximately 20% over All Purpose use was determined to be reasonable in other jurisdictions.

- 41 Going forward, the proposed rates for Passenger VFH will be adjusted based on actual claims experience utilizing the existing PUB approved rate making methodology. This means applying the approved Basic ratemaking methodology for adjusting vehicle group relativities, which would give at least 10% weight to the Passenger VFH experience in each rate application.
- 42 However, if experienced based rates are observed to be significantly different from the initial rates, MPI *may* come forward with a special rating adjustment that falls outside the approved ratemaking methodology.

4.4 Vehicles for Hire (VFH) Insurance Use Will Form a New Pool

- 43 The primary means of limiting cross subsidization between vehicles for hire, and the rest of Basic, is through the creation of a new pool to track the vehicles for hire claims experience.
- 44 MPI will collect the same information on VFH policy claims as it does for all other policies. The claims experience for VFH classes will be tracked separately, through the use of an additional field in the Enterprise Data Warehouse. These separately tracked claims will form the 'VFH pool' that will be used to set actuarially sound rates for VFH policies. Once a customer is a VFH policy holder, all claims under that policy will fall into the VFH pool, and be isolated from the rest of Basic's customers.

4.5 Applying the Driver Safety Rating (DSR) will Encourage Safe Driving

- 45 All individual vehicles for hire customers will be eligible for a Driver Safety Rating ("DSR") vehicle premium discount. This means that individual customers who choose to be passenger VFH drivers will not lose their DSR discount and DSR vehicle premium discounts will become available to individual customers that own and insure taxis, limousines, and other formerly 'x-plated' vehicles.

- 46 MPI submits that this is consistent with the goal of establishing fair and equitable rates across the vehicles for hire pool. This has the added advantage of enhancing the incentive for all vehicles for hire drivers to drive safely, move up the DSR scale, and increase the vehicle premium discount.

5 FINANCIAL IMPACTS TO MPI

- 47 The proposed rates for the Vehicles for Hire classifications are intended to 'break even' (i.e. 0% profit), and therefore, result in no material changes to the Corporation's overall financial forecast. The various impacts of the VFH proposal are expected to be offset by factors explained below, but there is no data available at this time, to perform analysis.

5.1 Driver Safety Rating (DSR) Vehicle Premium Discounts Offset by Improved Loss Experience

- 48 Under MPI's VFH rating model, all VFH policies will be eligible for DSR vehicle premium discounts. As explained above, this allows existing passenger vehicle policy holders to carry their DSR Vehicle premium discounts forward to the VFH insurance use, while opening up the vehicle premium discount to existing taxicabs, limousines and other formerly x-plated vehicles owned and insured by individual customers.
- 49 The reduced vehicle premium revenue is expected to be offset by reduced loss exposure through increased incentive to drive safer. MPI will adjust rates to reflect actual loss experience as it develops.

5.2 Reduced Deductible for Taxis and Limousines Offset by Improved Loss Experience

- 50 MPI has assumed that there will be an as yet undetermined reduction in loss exposure for taxis and limousines as a result of competition from Passenger vehicles for hire and stronger incentives for safe driving as a result of having access to vehicle premium discounting; *and* that this reduction in exposure will offset the impact of decreasing the deductible from \$600 to \$500. Further, the deductible change for taxis and limousines is intended to create fairness and equity across all types of vehicles for hire.

- 51 MPI believes that the assumption of reduced market share / exposure is reasonable and required to produce best estimate rates. However, data to support this assumption is not yet available. Rates will be adjusted in future applications to reflect the actual claims experience.

5.3 Other Financial Impacts

- 52 MPI anticipates that some taxis and limousines may reduce their insurance costs, by selecting fewer than four (4) time bands, which will result in decreased revenue. As well, MPI expects that new passenger VFH policies will be sold resulting in additional revenue. At this time, MPI is unable to forecast how many new policies might be sold, or how many taxi and limousines will pursue narrowed windows of coverage.
- 53 While these policies are priced to break even, the impact to pro forma financial statements will be in offsetting directions.

5.4 Implementation Costs

- 54 MPI's Board of Directors approved the projected costs for amending the Autopac On-Line (AOL) and Claims Administration & Reporting System (CARS) systems for new Vehicles for Hire insurance of approximately \$525,000². The projected corporate costs for the VFH project will be treated as expenses, will minimally impact the years 2017/18 and 2018/19, and will be captured in Insertions of Work. The estimated Basic impact for the years 2017/18 and 2018/19 are \$256,000 and \$140,000 respectively.
- 55 The estimated Information Technology (IT) costs, which are outlined in part (b), were not included in the Statement of Operations as filed in [Compliance Filing to Board Order 130/17](#).

² CAC (MPI) 10 Figure 1

6 TNC CONCERNS ADDRESSED

- 56 No TNC was granted standing in this interim application, and therefore there are no TNC submissions on the evidentiary record in this proceeding.
- 57 The legislation does not permit for basic compulsory coverage to be suspended based on a vehicle's particular use at a particular time. The non-evidentiary submission of UBER raised concerns in terms of needing to rely on their operators to be properly insured. MPI understands this concern, and has offered to provide contingent and excess coverage for rideshare operations through a special risk commercial umbrella policy. This will ensure that the TNC providers are never put at risk from a financial or reputational liability perspective if one of their operators is in a collision while providing for-hire services outside of the self-declared time bands or by failing to carry the minimum third party liability (TPL) insurance coverage limit that may be required by the TNC provider. However, this approach will respond to losses only on a contingent basis, and not primary in cases of losses while operating on the platform.
- 58 This is MPI's way of addressing the concerns of UBER without violating the principles, legislative and regulatory frameworks established for the Basic compulsory insurance program in Manitoba.

Manitoba Branch of the Consumers' Association of Canada

Closing Submissions

Manitoba Public Insurance

Vehicles for Hire 2018 Interim Application

January 9, 2018

Introduction

On February 28, 2018, *The Local Vehicles for Hire Act*¹ (“Act”) will come into force in the Province of Manitoba. The Act repeals *The Taxicab Act* and dissolves the Taxicab Board. The Act enables municipalities to make by-laws regulating the vehicle-for-hire industry, including taxis, limousines and vehicles hired through an online application, a digital network or platform or a website.

The Act provides that “Winnipeg must make a by-law regulating the vehicle-for-hire industry in the city.” The Act also states that information must be collected and shared between Manitoba Public Insurance (“MPI”), the Registrar of Motor Vehicles and municipalities with vehicle-for-hire by-laws. The Act allows for municipal by-laws to establish a Vehicles for Hire Commission.

In the City of Winnipeg, the *City of Winnipeg Vehicles for Hire By-law*, By-Law 129/2017 was passed by Council on December 13, 2017. The By-law regulates dispatchers of vehicles for hire, vehicles for hire and drivers of vehicles for hire. The By-law also divides vehicles for hire into two categories: taxis, including standard taxis and accessible taxis, and Personal Transportation Provides (PTP) vehicles, consisting of standard PTP vehicles, accessible PTP vehicles, and limousines.²

On December 15, 2017, MPI filed an Application for Interim 2018/19 Vehicles for Hire Premium Rates with the Public Utilities Board (“PUB”).

On December 22, the Manitoba Branch of the Consumers' Association of Canada (“CAC Manitoba”) was approved as an Intervener in the Application for Interim 2018/19 Vehicles for Hire Premium Rates.

CAC Manitoba Position on MPI's Interim Application

In the context of the Act coming into effect on February 28, 2018 and the resulting short timeframe under which the PUB must approve rates for vehicles for hire, CAC Manitoba recommends that MPI's Application for Interim 2018/19 Vehicles for Hire Premium Rates be approved.

In the interim, until a final determination is made by the PUB following a full hearing of the 2019 General Rate Application (“GRA”), CAC Manitoba believes that MPI's approach is reasonable. MPI's proposal provides for sufficient flexibility to refund or charge additional premiums, if necessary.

The *Crown Corporations Governance and Accountability Act* provides that all new rates for service proposed by MPI must be reviewed and approved by the Public Utilities Board.³ In the case of MPI, rates for service means “rate bases and premiums charged with respect to

1 Bill 30, 2nd Session, 41st Legislature, Manitoba, 66 Elizabeth II, 2017.

2 CAC (MPI) 1, Attachment A.

3 *Crown Corporations Governance and Accountability Act*, C.C.S.M. c. C336, s 25(1).

compulsory driver and vehicle insurance provided by that corporation.”⁴ *The Public Utilities Board Act* applies to a review relating to rates for services.⁵ The factors to be taken into consideration by the Public Utilities Board in setting rates are listed at section 25(4) and 25(5) of the *Crown Corporations Governance and Accountability Act*.⁶

Under section 47(2) of the *Public Utilities Board Act*, the Board “may, instead of making an order final in the first instance, make an interim order and reserve further directions, either for an adjourned hearing of the matter, or for further application.”⁷

In this Application, MPI has developed and evaluated its rating model for vehicles for hire according to the following criteria:

- Is the rating model fair and equitable?
- Is the rating model actuarially-based?
- Is the rating model flexible enough to accommodate different regulatory frameworks throughout the province as a result of Bill 30?⁸

Based on its review of MPI's evidence, CAC Manitoba is satisfied that the criteria outlined above are met, in the context of this interim application.

CAC Manitoba has also reviewed the written presentations submitted by UBER Canada to the PUB. CAC Manitoba notes page 17 of MPI's closing submissions, which attempts to address the concerns raised by UBER by offering “to provide contingent and excess coverage for rideshare operations through a special risk commercial umbrella policy.” Given Manitoba's legislative requirement for all drivers in Manitoba to be covered by Basic insurance, CAC Manitoba is satisfied, in the interim, that MPI's proposal is a reasonable attempt to address UBER's concerns.

4 *Ibid*, s 25(2)(b).

5 *Ibid*, s 25(3).

6 Factors to be considered, hearings

25(4) In reaching a decision pursuant to this Part, The Public Utilities Board may

(a) take into consideration

(i) the amount required to provide sufficient funds to cover operating, maintenance and administration expenses of the corporation,

(ii) interest and expenses on debt incurred for the purposes of the corporation by the government,

(iii) interest on debt incurred by the corporation,

(iv) reserves for replacement, renewal and obsolescence of works of the corporation,

(v) any other reserves that are necessary for the maintenance, operation, and replacement of works of the corporation,

(vi) liabilities of the corporation for pension benefits and other employee benefit programs,

(vii) any other payments that are required to be made out of the revenue of the corporation,

(viii) any compelling policy considerations that the board considers relevant to the matter, and

(ix) any other factors that the Board considers relevant to the matter; and

(b) hear submissions from any persons or groups or classes of persons or groups who, in the opinion of the Board, have an interest in the matter.

MPIC

25(5) In the case of a review pursuant to this Part of rates for services of the Manitoba Public Insurance Corporation, The Public Utilities Board may take into consideration, in addition to factors described in subsection (4), all elements of insurance coverage affecting insurance rates.

7 *The Public Utilities Board Act*, C.C.S.M. c. P280, s 47(2).

8 December 15, 2017 Application, p. 7.

Issues for Examination in 2019 GRA

While CAC Manitoba recommends that MPI's application be approved in the interim, given the short timeframe until the Act comes into effect, there are number of issue which it recommends should be examined in further detail in the 2019 GRA before final approval is granted to the insurance rating model for vehicles for hire.

Final Approval in 2019 GRA

CAC Manitoba agrees with MPI's proposal that the Corporation submit an application for 2017/18 and 2018/19 rates for service, as well as 2019/20 vehicles for hire Rates for Service at the 2019 GRA. This will allow Interveners and the public to adequately test the evidentiary basis of MPI's rating model for vehicles for hire within a full hearing setting.

CAC Manitoba is satisfied that MPI's proposal would allow for any variance between interim and final approved vehicle for hire rates to be rebated or collected on a customer by customer basis. MPI's proposal also appears to be consistent with section 27 of the *Crown Corporations Governance and Accountability Act*, which allows for compensation or refunds where a final order differs from an interim order.⁹

Taxicab versus Vehicles for Hire Insurance Rates

Two taxi companies, Unicity Taxi Ltd. And Duffy's Taxi (1996) Ltd., have provided written comments in this proceeding, which raise concerns that taxicabs will pay rates much higher than passenger vehicles for hire for the same number of time bands selected for insurance purposes.

While CAC Manitoba recommends that MPI's proposal should be approved in the interim, the issue of rates for taxicab rates compared to passenger vehicles for hire rates should be examined in greater detail in the 2019 GRA. Specifically, the issue of whether, for insurance purposes, the taxicab class should disappear and fall within one of the other definitions of vehicles for hire should be examined.

Interplay Between Legislation and Insurance Rating Model

CAC Manitoba recommends that MPI should be required to provide a detailed study of the interplay between *The Local Vehicles for Hire Act*, The City of Winnipeg By-law No. 129/2017 (and any other municipal regulations that are enacted before the 2019 GRA) and the rating model proposed by MPI for vehicles for hire to be tested in the 2019 GRA.

Such a study would allow the PUB and Interveners to test whether all vehicles for hire and drivers are adequately covered and protected by the insurance rating model within the meaning of the Act and the Regulations.

⁹ Compensation or refunds

²⁷ When a new rate for services or an increased rate is allowed pursuant to an interim order and a final order does not allow any changes or allows changes other than those permitted in the interim order, The Public Utilities Board may make any order to compensate for or to refund any excess amounts collected by the corporation that it considers necessary and appropriate in the circumstances.

Financial Impact of the Vehicles for Hire Rating Model on MPI

CAC Manitoba recommends that MPI should be required to provide information on the financial impact of the vehicles for hire rating model changes on the Corporation at the 2019 GRA. Financial impacts should include, but not be limited to:

- Overall financial impact of the changes relating to the vehicles for hire model on MPI's Pro-Forma Financials;
- Financial premium impact of the proposed deductible decrease from \$600 to \$500 for taxicabs, limousines and accessible vehicles; and
- Impacts on broker commissions and Service Fees regarding transactions to change time bands for vehicles for hire.

Driver Safety Rating Premium Impacts

CAC Manitoba recommends that MPI should be required to provide information regarding Driver Safety Rating ("DSR") premium discount impacts, if any, resulting from the vehicles for hire rating model implementation at the 2019 GRA. This should include, but not be limited to, any impact on driver behaviour and claims, as well as any losses to DSR premium revenues.

Information Technology Costs

CAC Manitoba recommends that MPI should be required to provide a detailed breakdown of the Information Technology costs related to upgrading or modifying AOL and CARS to manage the vehicles for hire transactions, for testing at the 2019 GRA.

Forecasting of Claims Incurred

CAC Manitoba recommends that MPI's forecasting of claims incurred for vehicles for hire, including additional 'use' codes and time bands, be further examined at the 2019 GRA.

Road Safety and Loss Prevention

CAC Manitoba recommends that the implications of the changing marketplace of vehicles for hire on customer access to reliable, safe and high quality transportation services should be studied.

Road safety is an issue that is routinely examined during MPI rate applications. As it relates to quality of service, the Manitoba Court of Appeal has previously found that the Public Utilities Board has jurisdiction to consider "the nature, quality and adequacy of service before authorizing or approving of increases in rates or tolls."¹⁰

The safety and protection of both drivers and clients of vehicles for hire is a priority issue for CAC Manitoba. A further examination of the impacts of the new vehicles for hire scheme on road safety and loss prevention should be conducted in the 2019 GRA or at a technical

¹⁰ *Brandon Transit Consumers Assn In v Brandon (City)*, 34 Man R (2d) 36, 18 DLR (4th) 459, at paras 10, 24.

conference prior to the GRA proceeding.

In the 2019 GRA, and in subsequent GRAs, CAC Manitoba intends to examine whether safety and training standards are sufficient and adequate for all vehicles for hire, including taxicabs, limousines, accessible vehicles and any ridesharing or Transportation Network Companies (“TNC”) operating in Manitoba.

CAC Manitoba also intends to examine the fairness of safety and training requirements for drivers of vehicles for hire. Safety and training requirements for all vehicles for hire, including taxicabs, limousines, accessible vehicles and ridesharing of TNC vehicles should be equivalent and fair for drivers.

As a specific issue, training relating to transportation of persons with disabilities should be mandatory for all drivers of vehicles for hire. Currently, taxicab drivers must attend mandatory disability training offered by the Independent Living Resource Centre. Under the new vehicles for hire framework, disability awareness training should be mandatory for all drivers and the possibility of additional training, which would provide an incentive through a credit to insurance payments, should be explored.

An issue raised by one disability group with which CAC Manitoba consulted is the definition of “accessible” vehicle in the Winnipeg By-Law. In the By-law, “accessible” in respect of a vehicle means:

- (a) constructed and equipped to permit the loading, transportation and off-loading of individuals who use a wheelchair, or similar device which can accommodate a seated individual, and who cannot self-transfer; and
- (b) **driven by an individual who is physically capable of providing, and trained to provide in compliance with the requirements of this By-law, transportation services to individuals who use a wheelchair, or similar device which can accommodate a seated individual, and who cannot self-transfer;** (emphasis added)

A concern exists that the requirement that the driver be “physically capable” of providing assistance to clients could be prohibitive to persons with disabilities who own an accessible vehicle. Given that fully accessible vehicles are often owned and driven by persons with disabilities, this requirement could lead to a deficit of accessible vehicles for hire eligible to provide services.

While CAC Manitoba acknowledges that MPI is not responsible for making amendments to the City of Winnipeg By-law, it recommends that the Corporation should consult with disability groups on issues relating to the vehicles for hire scheme. In some cases, issues could be rectified through changes to the insurance scheme without changes to the by-law. In other cases, MPI may have to change its insurance scheme for vehicles for hire in response to potential future changes to the by-law.

CAC Manitoba recommends that issues relating to persons with disabilities should be studied

prior to and/or during the 2019 GRA.

One of the important aspects of making a final determination regarding the vehicles for hire insurance scheme would be to access research on road safety and quality of service from a customer perspective in jurisdictions where ridesharing services exist. For example, CAC Manitoba is concerned that the marketplace for accessible vehicles could be limited significantly for some customers in the new vehicles for hire scheme if ridesharing drivers are able to pick and choose which customers they decide to accept as clients.

CAC Manitoba acknowledges that some of the issues outlined in this section may overlap with responsibilities of other stakeholders in the province. CAC Manitoba recommends that a representative from the City of Winnipeg (and any other relevant stakeholder) be invited to attend the 2019 MPI GRA and/or any technical conference on road safety to assist in the Board's and other parties' understanding of the shared responsibilities for safety and quality of service of vehicles for hire.

Ridesharing and TNCs

CAC Manitoba recommends that MPI meet with ridesharing companies and TNCs who are considering expanding their services to Manitoba to explain MPI products and the legislative environment in this province. This may assist ridesharing companies and TNCs in making informed decisions regarding whether, how and when to expand their products to Manitoba.

Monitoring of Industry Standards and Best Practices

In its application, MPI states:

Transportation Network Companies (TNCs) are a relatively new business model in North America, and in Canada in particular. Based on MPI's analysis of TNC by-laws and insurance rates in Canada, no industry standard has developed on insurance rating models within or across jurisdictions that currently permit operation of TNCs. Further, coverage and pricing varies by insurance company within and across jurisdictions.¹¹

CAC Manitoba recommends that MPI should monitor best practices and standards of the TNC industry and present the results of its monitoring in the 2019 GRA and subsequent annual rate applications.

Stakeholder Engagement

CAC Manitoba recommends that MPI be ordered to submit a report on stakeholder engagement it has conducted and will be conducting prior to the 2019 GRA relating to vehicles for hire, including any engagement with the City of Winnipeg, other municipalities, consumer groups and disability groups. Engagement with stakeholders would assist in ensuring that all stakeholders have an opportunity to express their concerns and that the vehicles for hire rating model be adjusted, if needed.

¹¹ December 15, 2017 Application, p. 6.

Engagement should include ample opportunity for meaningful stakeholder input by providing information to participants in advance and opportunities for retaining experts, where applicable. MPI's report on engagement should include how stakeholder feedback was taken into consideration in the decision-making process and if feedback was not incorporated, an explanation should be provided regarding why not.

Conclusion

Given the short timeframe until February 28, 2018 when *The Local Vehicles for Hire Act* will come into effect, CAC Manitoba recommends that MPI's application for vehicles for hire be approved by the PUB on an interim basis.

CAC Manitoba recommends that MPI include an application for 2017/18 and 2018/19 rates for service, as well as 2019/20 vehicles for hire Rates for Service to be fully tested during the 2019 GRA.

CAC Manitoba intends to examine a number of issues in further detail at the 2019 GRA. It recommends that MPI be ordered to provide further information regarding:

- the interplay between the Act, the Regulations and the insurance rating model;
- rates for taxicabs versus passenger vehicles for hire;
- the financial impact of the vehicles for hire rating model on the Corporation;
- DSR premium discount impacts, if any;
- information technology costs;
- forecasting of claims incurred;
- road safety and loss prevention, especially relating to safety and training standards and requirements for vehicles for hire operating in Manitoba;
- monitoring of industry standards and best practices; and
- stakeholder engagement.

MANITOBA PUBLIC INSURANCE
VEHICLE FOR HIRE 2018 INTERIM APPLICATION
INTERESTED PARTIES

Uber Canada Inc

Supplemental Submission

Taxi Cab Association

UBER CANADA, INC.
SUBMISSIONS TO THE MANITOBA PUBLIC UTILITIES BOARD
RE: Manitoba Public Insurance Corporation - 2018 Interim Vehicles for Hire Rate
Application

Introduction

Uber Canada Inc. and its affiliates ("Uber") leverage a proprietary digital platform to connect ridesharing drivers with persons requesting transportation services. Should Uber elect to enter the Manitoba market, the drivers using Uber's app would constitute the largest group of purchasers for the Manitoba Public Insurance Corporation ("MPI") proposed Vehicle for Hire insurance product associated with ridesharing.

While Uber appreciates the effort that MPI has devoted to the development of its proposed ridesharing insurance product, Uber is respectfully of the view that the structure of the insurance product, including its rate bands, does not meet the insurance needs of rideshare drivers using the Uber app.

The Proposed Insurance Product

As outlined in MPI's filing, MPI is proposing a rideshare insurance product that would function as an "add on" to drivers' personal basic coverage. Drivers would purchase add on ridesharing coverage in time bands, depending on which times of the day a driver wants to drive in. This product structure differs greatly from insurance models in place across North America (including Ontario, Alberta and Quebec) and deviates in several important ways from the type of insurance that Uber has found to be effective in North America.

Effective Ridesharing Insurance

In order to be effective, ridesharing insurance needs to have certain characteristics.

Effective Rideshare Insurance:

- Facilitates compliance
 - Allows rideshare company to purchase commercial insurance on behalf of drivers so that the rideshare company and regulator know that consistent coverage is in place and rideshare drivers, a majority of whom drive only 5-10 hours a week for durations of less than a year, are not individually burdened by cost of commercial rideshare insurance
- Recognizes that many drivers rideshare on a part-time basis
 - Traditional taxi insurance is based on very heavy usage - i.e. one cab driven in shifts by multiple taxi drivers which can result often in 24/7 use

- Most rideshare drivers in Canadian cities engage in commercial activity for only 5-10 hours per week
- Effective rideshare insurance bases premium on the number of KMs actually driven
- Minimizes friction for drivers since many drivers are trying ridesharing for the first time
 - Avoids requiring drivers to make changes to their personal insurance
- Minimizes workload for insurer
 - Avoids a situation where a backlog occurs as a result of a large numbers of rideshare drivers approaching broker/MPI to change to a different insurance class

Assessing the Proposed Product Using the Elements of Effective Ridesharing Insurance

- Facilitates compliance
 - The proposed product will make it very difficult for ridesharing companies to assess compliance with insurance requirements. Drivers can, and may have to, change their personal policies on a daily or weekly basis depending on what times of the day they want to be covered to drive, which can present potential issues with compliance.
- Recognizes that many drivers rideshare on a part-time basis
 - The proposed product does not accommodate part-time drivers who want to drive at different times of the day for a very limited number of hours. Those drivers would be forced to purchase every band at a cost that will prohibit drivers from trying ridesharing.
- Minimizes friction for drivers since many drivers are trying ridesharing for the first time
 - The proposed product will create friction for drivers by requiring drivers to make changes to their personal insurance.
 - The time band element of the product would require drivers to potentially make changes multiple times per month if drivers want to drive at different times.
 - Drivers will need to track their driving hours and potentially refrain from driving during times of high demand due to their limited insurance coverage if they have only purchased certain bands.
- Minimizes workload for insurer
 - MPI/brokers will be required to process multiple requests for changes in personal automobile insurance, both when drivers first begin ridesharing and when drivers wish to change the time of day when they have insurance coverage.

The North American Ridesharing Insurance Model

Throughout North America, regulators have permitted ridesharing companies to purchase commercial, blanket insurance covering drivers while they are engaging in ridesharing activity. Uber has found that this is the insurance model that best protects drivers, passengers, pedestrians and the public.

Under this model:

- The driver’s personal policy covers personal use
- The blanket policy covers rideshare use
- The blanket policy is Uber purchased with robust limits and coverage
- The blanket policy is priced on KMs driven - KMs are tracked by Uber systems









This model used in the United State and has also been approved for use in Ontario, Alberta and Quebec. A schematic of Alberta program is below - rideshare coverage is placed with a private insurer. For Manitoba, it would be MPI.



Product Comparison

For ease of reference, the following chart outlines the features of the proposed MPI product versus the characteristics of blanket insurance:

	Facilitates Part Time Activity	Minimizes Friction for Drivers	Minimizes Friction for Insurers	Facilitates Compliance
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MPI Proposed Insurance				
North America Wide Blanket Insurance				

Conclusion

Based on the deficiencies in the MPI proposed product versus the type of insurance that is available to ridesharing companies in cities across North America, Uber will, unfortunately, be unable to consider expansion of services to Winnipeg on March 1, 2018. In the absence of a commercial, blanket policy designed to cover all drivers during ridesharing activity, Uber will find it difficult from a risk and compliance perspective to do business in Manitoba. We feel that this will be detrimental to the citizens of Manitoba who are seeking efficient, safe transportation.

Thank you for considering our submissions.

UBER CANADA, INC.
SUPPLEMENTAL SUBMISSIONS TO THE MANITOBA PUBLIC UTILITIES BOARD
RE: Manitoba Public Insurance Corporation - 2018 Interim Vehicles for Hire Rate
Application

January 5, 2018

Having had the benefit of reviewing the Information Requests and Responses filed in this proceeding on January 4, 2018, Uber Canada, Inc. ("Uber") wishes to make the following supplemental submissions to clarify some information contained in the Responses to the Information Requests.

Legislative Ability to Issue a Blanket Policy to a Ridesharing Company

There do not appear to be any provisions in the *The Manitoba Public Insurance Corporation Act* (the "Act") or the *Automobile Insurance Coverage Regulations* that would preclude the creation of a commercial, blanket policy as outlined in Uber's previous submission. In fact, there are sections of the Act that facilitate the creation of new insurance products.

The following sections of the Act are relevant in this regard:

31(1) The Lieutenant Governor in Council may make regulations authorizing the corporation to engage in and carry on any class of insurance or any insurance plan, set out in section 6, upon such terms as the regulations under this Act may provide and he may, by regulation, provide that certain provisions of this Act or the regulations do not apply to a particular class of insurance or insurance plan carried on pursuant to this section.

33(1) Subject to subsection (1.1), for the purpose of carrying out the provisions of this Act according to their intent, the Lieutenant Governor in Council may make such regulations as are ancillary thereto and not inconsistent therewith; and every regulation shall be deemed to be part of this Act and has the force of law; and, without restricting the generality of the foregoing, the Lieutenant Governor in Council may make regulations

- (a) establishing, amending, and revoking such plans of automobile insurance and plans of universal compulsory automobile insurance for the insurance within Manitoba of such losses, damages, injuries, or deaths arising out of the perils and risks attendant upon or relating to the use, operation, or ownership of motor vehicles and trailers as the Lieutenant Governor in Council may designate;

33(3) The Lieutenant Governor in Council may, by regulation, exclude or exempt any non-residents or class of non-residents and any motor vehicle or trailer or class thereof from the operation of this Act or the regulations, or any provision of the Act or the regulations, or any plan or part of a plan upon such terms and conditions as he may prescribe.

Assessing Risk Experience of Ridesharing Drivers

A blanket insurance product provides a significantly better opportunity to assess the risk experience of rideshare drivers. The blanket policies in place across North America provide coverage *only* during ridesharing activity. With the proposed MPI product, a driver will not necessarily be engaged in ridesharing during the time bands that the driver has selected to have the potential to rideshare within. An accident that occurs within one of those timebands is not necessarily connected, in any way, to ridesharing. As a result, it will be very difficult to extrapolate meaningful risk data.

Compliance

The City of Winnipeg By-Law provides that a ridesharing company cannot connect a ridesharing driver with a ridesharing passenger on a day or at a time when the ridesharing driver does not have ridesharing insurance. The individual nature of the proposed MPI product and the timeband elements of it will render it impossible for ridesharing companies to meet the requirement of the City of Winnipeg By-Law without checking a driver's insurance at the time of every matching with a passenger. Unfortunately, that is not feasible.

MANITOBA PUBLIC INSURANCE CORPORATION (“MPI” or “the Corporation”)

APPLICATION TO THE PUBLIC UTILITIES BOARD (“PUB”)
FOR INTERIM 2018/19 VEHICLES FOR HIRE PREMIUM RATES

Unicity Taxi Ltd. (“Unicity Taxi”) and Duffy’s Taxi (1996) Ltd. (“Duffy’s Taxi”) hereby submit the following comments for consideration by the PUB in relation to the above mentioned Application by MPI. As Unicity Taxi and Duffy’s Taxi operate in the City of Winnipeg, the focus of these comments is essentially restricted to vehicle operations within the City of Winnipeg.

MPI is a Crown Corporation, and as such, rates and/or proposed rates should be fully tested for justness and reasonableness thereof. The task of adjudicating on the justness and reasonableness of rates and/or proposed rates falls to the PUB.

The Application of MPI suggests that transportation network companies (“TNCs”) are a relatively new business model in North America, and in Canada in particular. For the purposes of our comments, these transportation network companies will be referred to either as “TNCs” or “internet-based vehicles for hire”. MPI further suggests that “no industry standard has developed on insurance rating models within or across jurisdictions that currently permit operation of TNCs.” None of the jurisdictions currently permitting the operation of TNCs have insurance coverage through a Crown Corporation.

MPI suggests on page 7 of Exhibit “A” to the Affidavit of Luke Johnston, that the proposed rate model is fair and equitable in that it “applies consistently to taxis, TNCs and other vehicles for hire.” It is our comment and position that the proposed rate model is not fair and equitable and overlooks many relevant factors.

On page 10 of the Affidavit, MPI refers to the created concept of time bands, which will be commented upon later in our comments.

It is submitted, as a fundamental factor, that there needs to be an equivalence between rates applicable for taxis operated by Unicity Taxi and Duffy’s Taxi with rates applicable to companies such as Uber, which is considered as part of the TNCs.

On page 14 of the Affidavit, there is a reference to Ratemaking Assumptions. It is assumed (by MPI) that loss exposure for TNCs “is greater than the Private Passenger All-Purpose insurance use, but less than a taxi.” In footnote 3, it is indicated that this assumption is based “on MPI’s analysis of literature, other jurisdictions and discussions with the industry.” There is no description of what literature or other jurisdictions were analyzed. Furthermore, what discussions occurred with “industry”? Certainly it was not

with the Winnipeg taxi industry, as it was not materially consulted by MPI prior to MPI filing its Application with the PUB. It is inherently unjust and unreasonable to accept the assumptions of MPI, when the basis for such assumptions are so completely unstated.

At the bottom of page 15 of the Affidavit, MPI states that there “will be an as yet undetermined reduction in loss exposure for taxis as a result of competition from Passenger Vehicles for hire.” MPI goes on to say that the “exposure for taxis is always greater than the All-Purpose Passenger Vehicle use for the same vehicle, even for taxis selecting the lowest level, i.e. level one.

Inherent in these assumptions is that is the notion that loss exposure increases as daily, weekly, monthly and annual distance travelled increases. While this may be a reasonable assumption, it fails to take into account the fact the currently operated taxicabs will experience mileage reductions per annum of approximately 50%. Logic dictates the likelihood of this degree of reduction owing to various factors, including:

1. With the introduction of Uber and other TNCs, it may be expected that demand for traditional taxicabs, such as those operated by Uncity Taxi and Duffy’s Taxi, will drop somewhere between 30-40% (or possibly more). This appears to be the experience in other jurisdictions.
2. The City of Winnipeg intends to license a further 120 taxis during the period from March 1, 2018 to the end of February, 2019. This, of and by itself, is likely to reduce the per annum mileage of each taxi by 15-20% (or more).

As a result of the foregoing factors, it can be anticipated that trip volumes and mileage and consequently loss exposure for taxis will drop by approximately 50%. No effort has been made by MPI to input this into the rate structure.

As noted above, MPI has assumed that the loss exposure for taxis is always greater than the All-Purpose Passenger Vehicle use for the same vehicle, even for taxis selecting the lowest level, i.e. Level 1. The corollary of this should be that the loss exposure operating on the lowest level would be basically the same, whether it is a traditional taxi or a TNC vehicle. Likewise, it can be assumed that TNC vehicles operating at the highest level (that is, Level 4), would have the same loss exposure as a taxi operating at the highest level (that is, Level 4).

The current proposal by MPI in terms of insurance is unfair because it essentially starts Uber rates at a dramatically lower rate. So, for example, a taxicab operated with Unicity Taxi or Duffy’s Taxi, which has selected four bands, will have an insurance cost of approximately \$11,000.00. An internet-based vehicle for hire, using the same model of vehicle, with a selection of four bands, would have an insurance cost in the range of \$1,800.00. Such a discrepancy cannot be justified. Put a different way, such a discrepancy creates an unjust situation for the vehicles associated with Unicity Taxi and Duffy’s Taxi.

Taxi drivers with Unicity Taxi and Duffy's Taxi hold a Class 4 Commercial driver's license and have received substantial training. Neither of the foregoing have been imposed upon drivers in Manitoba who will operate for Uber or other internet-based vehicles for hire. No effort has been made by MPI to factor the foregoing into expected loss exposure. It would be reasonable to assume that loss exposure experience may be higher for an internet-based vehicle than it would be for a Unicity Taxi or a Duffy's Taxi, assuming that each is operating on the same time band level. It should be noted that in Calgary and Edmonton, Uber drivers cannot obtain insurance coverage for Uber activities without having a commercial driver's license. Yet, MPI imposes no such requirement nor does it require compulsory training for Uber drivers or other similar drivers.

From a public policy perspective, efforts should be made to create insurance cost equivalency between internet-based vehicles for hire and regular taxis operating through Unicity Taxi and Duffy's Taxi.

Unicity Taxi and Duffy's Taxi respectfully submit to the PUB that the current MPI proposal is grossly unfair because it starts internet-based taxis at a lower rate than traditional taxis, based on extremely questionable assumptions and without adequately considering all appropriate issues. Both experience in other jurisdictions and objective analysis would result in a conclusion that internet-based vehicles for hire (like Uber) and their drivers are a significant insurance risk.

It is interesting to note that in many jurisdictions, Uber drivers have driven without proper insurance, a practice that was strongly supported by Uber. In Quebec, the government announced an intention to require proper insurance on vehicles providing Uber service, and as well, proper training for such drivers. Rather than applauding such initiatives, Uber initially announced that it would pull out of Quebec entirely, even though it had thousands of drivers on the road already. Uber has acquired a justly earned reputation, as flaunting laws in many jurisdictions in which it operates.

There are many cities and/or jurisdictions in which Uber initially established operations but were subsequently banned from operating. Even in London, England, where Uber had established large operations, the City of London announced that it was not intending to renew or allow continuance of operations by Uber. The explanation offered by the City of London was that Uber was not a proper party to operate a taxi type of system.

It is interesting to note that the highest Courts in Europe have concluded that Uber and other similar operations do not qualify as an internet business and are simply a transportation service which must abide by the local laws in the various countries in which it operates in Europe. Uber has been recognized as having a track record of non-compliance with local laws and requirements.

It is imperative that the premiums paid by internet-based vehicles for hire cover claims so that personal use policy holders, and indeed regular taxicabs, do not end up subsidizing the rate structure applicable to internet-based vehicles for hire. The MPI proposal does

not reflect reality as it underestimates the safety exposure associated with Uber drivers and their vehicles and the loss exposure related to all internet-based vehicles for hire.

For the most part, Uber (and similar services) have based marketing on an illusion of safety. The true facts on the ground are that Uber has a record of faulty or inadequate screening of drivers, limited or no training, no requirement for a commercial driver's license and a culture of flaunting laws and regulations. It is difficult to obtain data that would reflect the actual safety (or unsafety) of operations like Uber. This is partly a result of the fact that Uber takes the position that it is simply an "app" company and that their drivers are independent contractors. That is an assertion that has been rejected in many countries.

Historically, the regulated taxi industry in Winnipeg has offered 24-hour-a-day service, 365 days a year. Several years ago, the government and the taxicab board commissioned a study to determine the state of the regulated taxi industry in Winnipeg. The report is referred to as the "Monday Report", named after its author, Dr. Monday. Dr. Monday was particularly complimentary to Unicity Taxi and Duffy's Taxi for the advanced technologies that they had implemented for dispatching, GPS positioning and otherwise. Dr. Monday concluded that no further permanent regular taxi licenses were necessary to serve the Winnipeg market. With the change in regulatory and legislative environment, there will be an enormous number of additional traditional taxis as well as internet-based vehicles for hire in the Winnipeg market.

The MPI rate proposal is dramatically tilted in favour of internet-based vehicles for hire, at a time when much of the rest of the world has become concerned with the operations of internet-based vehicles for hire, such as those operated by Uber. The existence of unidentifiable vehicles carrying fee-paying customers should not be promoted by insurance rates, but, if anything, should be discouraged.

In anticipation of the change in legislative environment to allow (and license) the establishment in Winnipeg of internet-based vehicles for hire (and subsequently the determination of the City of Winnipeg to issue 120 additional taxicab licenses), the resale value of taxicabs associated with Unicity Taxi and Duffy's Taxi has dropped from approximately \$500,000.00 to approximately \$150,000.00 - \$160,000.00. This drop in value is not the subject of any compensation by the Provincial Government. This decrease in value has had a tremendous negative effect on taxicab operators associated with Unicity Taxi and Duffy's Taxi as it dramatically affects future retirement plans, and as well, leaves many taxi operators owing more money on their taxicabs than the current value of such taxicabs. This loss of value is a tangible consequence of the expected drop in per-taxicab expected revenues and that drop in revenues will result from the drop in the number of per-taxicab trips. The lesser number of trips results in fewer miles travelled per annum and the MPI loss exposure will be obviously dramatically reduced on a per-taxicab basis. The discrepancy between the proposed MPI rate structure for internet-based vehicles for hire and the rate structure for traditional taxicabs is simply salt on the wounds. It is grossly unfair and unjust that traditional taxicabs should bear the disproportionate cost of insurance amongst the categories of vehicles for hire, including

those which are internet-based. The rate structure proposed by MPI fails to take into account the expected realities “on the ground”. Unicity Taxi and Duffy’s Taxi have no choice but to count on the PUB to restore some equity and balance in relation to the proposed rate structure. There is simply no reason and certainly no logical reason to perpetuate or create insurance rates that will have the effect of the traditional taxicab industry subsidizing Uber and other internet-based vehicles for hire.

It is the submission of Unicity Taxi and Duffy’s Taxi that the time bands appear to have been constructed and designed for the benefit of Uber and other internet-based vehicle for hire operations. Consider, for example, that an Uber driver could elect to drive every weekday during rush hour, namely 7:00 a.m. to 10:00 a.m. and 3:00 p.m. to 7:00 p.m. This would allow the Uber driver to select one time band and cover seven hours of rush hour, five days a week, fifty-two weeks per year, essentially equivalent to a full-time job. As the rate proposal and the time bands are currently constituted, it would only cost the Uber driver 28 cents per day for commercial insurance over and above his personal use rate. This 28 cents per day has been calculated based on an annual personal use rate of \$1,500.00, with a \$75.00 upcharge for one time band. MPI would be receiving only 28 cents per day for the substantial risk exposure of commercial taxi operations by the Uber driver covering 7 hours per day, five days per week and 52 weeks per year. This cannot make any actuarial sense and demonstrates how beneficially Uber (or other internet-based vehicles for hire) are being treated by MPI compared to existing taxicabs.

To take the example one step further, the Uber driver could have his vehicle for hire in use for 24 hours per day, 7 days per week in every year (using 4 time bands) for a cost of \$300.00 over his personal use cost. This translates to a commercial insurance cost of approximately 20.5 cents per day. The total insurance cost to the Uber driver for being engaged in commercial operations 24 hours a day, for 365 days a year would be \$1,800.00. For the existing taxicab operators with Unicity Taxi and Duffy’s Taxi, the same commercial insurance is over \$10,000.00.

The MPI rate structure for Uber drivers (and/or existing taxicabs) must be radically changed to create more equivalency between Uber and current taxicab operators. The rate structure proposed by MPI in no way reflects the relative loss exposure from Uber drivers compared to existing taxicabs. For your reference, we are attaching some material drawn from the internet concerning Uber.

Some existing drivers (who do not own their own taxis) may in the future opt to simply drive for Uber or other internet-based vehicles for hire. Such drivers are already in short supply and the pool of drivers may diminish in the future. For that reason, or other reasons, taxicab owners may choose to elect just to operate on days and not nights.

Historically, metered taxicabs were on the road 24 hours per day, 365 days per year. To take into account the potential of owners electing to only operate 12 hours per day, the time band options should be such that a metered taxi operator can accomplish this with an appropriate corresponding reduction of insurance costs. So for example, there could be a time band or bands developed specifically for traditional taxis. This could include a time

band for weekdays (or perhaps all week) that is 6:00 a.m. to 6:00 p.m. and another time band for 6:00 p.m. to 6:00 a.m. If time bands were created to accommodate Uber and similar internet-based vehicles for hire, why not have time bands that are created for the benefit of regular taxicabs.

There are many ways in which the MPI proposal fails to take into account the realities of, and the insurance risks associated with, internet-based vehicles for hire. It should be noted that unlike metered taxicabs, the internet-based vehicles for hire will not have driver shields or on-board cameras, both of which make a valuable contribution to safety in the vehicle for hire arena. Metered taxicabs are insured for commercial operation even when they are only travelling to pick up a customer. MPI appears to assume that Uber vehicles only need to have commercial insurance coverage after they pick up a customer.

The discrepancy in the cost of commercial insurance coverage between taxicab and internet-based vehicles for hire such as Uber, gives rise to MPI creating a false perception to the public that Uber is safer than traditional taxicabs. The creation of this perception by MPI is unfortunate, inaccurate, and grossly unfair to the taxicab industry, which has dedicated operators with training and commercial driver's licenses.

We hope and trust that the PUB will seriously consider the comments contained herein as it considers the justness and reasonableness of the MPI proposal.

**ALL OF WHICH IS RESPECTFULLY SUBMITTED BY
UNICITY TAXI AND DUFFY'S TAXI.**

Uber Sued 435 Times in 2017... and Counting

<http://dailycaller.com/2017/08/23/uber-sued-at-least-435-times-in-2017-says-report/>

Deaths - Uber and Lyft

32 Number of Deaths

[Seven-Year-Old San Francisco Girl Struck and Killed by Uber Driver; Uber Denies Responsibility \(5/7/14\)](#)

[Two Dead in Uber Crash in Bengaluru, India \(10/15/17\)](#)

[Lyft Passenger Dies in Car Crash in Washington, DC \(9/21/17\)](#)

[Police: Saint Petersburg, Florida Man Dies after Punch from Uber Driver \(8/12/17\)](#)

[Third Fatality in Singapore Involving an Uber Driver \(7/10/17\)](#)

[New York, New York Uber Driver Confesses To Killing Cousin \(6/27/17\)](#)

[Ex-Uber driver arrested in connection with Florida woman's murder \(6/2/17\)](#)

[Off-duty Uber, Lyft driver charged in deadly Clayton County, Georgia crash \(5/23/17\)](#)

[Singapore Uber Driver Fined After Causing Pedestrian's Death \(3/30/17\)](#)

[Man dies following crash in which an Uber also set off fiery explosion at Seattle gas station in Seattle, Washington \(3/16/17\)](#)

[Uber Driver Arrested After Fatally Hitting Man in Crosswalk, New York PD Says \(1/19/17\)](#)

[Uber Kills Queensland, Australia Man after Running Him Over in His Driveway \(12/2/16\)](#)

[Florida Uber Driver Found Guilty of Running Red Light in Fatal Crash \(10/14/16\)](#)

New Dehli Uber Cab Crash: Driver Will Face Negligence Charge (9/30/16)

Young Woman Dies in What Could be the First Fatal Accident Involving Uber in Singapore (9/28/16)

Federal Officer and Part-Time Uber Driver Sentenced to 5 Years for Fatal Drunken Driving Crash in Montgomery County, Maryland (8/3/16)

Woman Dies After Being Struck by Uber Driver in North Philadelphia (6/1/16)

Florida Crash Victim's Family Files Negligence Lawsuit Against Seminole County Deputy, Uber Driver (4/19/16)

Uber Driver Shoots and Kills Six People and Wounded Two Others in Kalamazoo, Michigan (2/22/16)

Pedestrian Struck By An Uber Driver in Connecticut Pronounced Dead at Hospital (2/22/16)

Uber and Uber Driver Sued for Negligence After Collision Kills Passenger in Miami (1/14/16)

Lyft facing a wrongful death lawsuit after one of its drivers allegedly struck and killed Miami motorcyclist (11/19/15)

Woman Dies After Being Run Over by the Rear Wheel of an Uber Vehicle in Columbus, OH (8/28/15)

Manhattan Uber Driver Strikes and Kills Pedestrian (3/10/15)

Lyft's First Fatality: Passenger Dies In Crash Near Sacramento (11/2/14)

Alleged Sexual Assaults and Harassment Incidents by Uber and Lyft Drivers

327 Number of Alleged Sexual Assaults

Cops: Pittsburgh Uber Driver Kidnapped, Fondled Female Rider (10/17/17)

13 Reported Uber 'sex Attacks' since 2015 in England Outside of London (10/1/17)

Southport, Australia Uber Driver Denied Bail on Rape Charges (9/30/17)

Uber Driver Charged With Assaulting Middletown, Rhode Island Woman (9/26/17)

Report: Former Lyft Driver Accused of Raping Zionsville, Indiana Woman (9/23/17)

Minneapolis, Minnesota Police Warn Ride-Share App Users After Four Reported Assaults (9/23/17)

Lawsuit Claims Uber Driver Talked to San Francisco, California Teen Rider about Her Virginity, His Erection (9/22/17)

Morgantown, West Virginia Lyft Driver Charged with Sexual Assault (9/21/17)

Police Investigate Boston, Massachusetts Lyft Driver for Alleged Sexual Assault (9/20/17)

Morgantown, West Virginia Uber Driver Arrested on Charges of Sexual Assault (9/18/17)

Seattle, Washington Police: Uber Driver Allegedly Groped Passenger (9/15/17)

Uber Driver Charged with Raping Kent, Washington Woman (9/15/17)

Fourth Brisbane, Australia Uber Driver Accused of Sexual Assault Since July (9/11/17)

Detroit, Michigan Uber Driver Accused of Raping Passenger in Police Custody (9/8/17)

Singapore Uber Driver Who Molested Woman Gets Probation (9/5/17)

After Alleged Sexual Assault by Her Uber Driver in Sao Paulo, Brazil, Brazilian Activist Launches Online Campaign (9/1/17)

Lawsuit Against Lyft Following Alleged Rape in Cardiff, California (8/28/17)

Ex-Uber Driver Admits Raping More than a Dozen Women and Girls Near El Cajon, California (8/22/17)

London, England Uber Driver Accused of Raping a Passenger 'Freaked Out' When She Told Him She 'Had HIV', Court Hears (8/22/17)

Chicago, Illinois Uber Driver Locked Passenger in Vehicle, Demanded Sex, Authorities Say (8/19/17)

Uber Driver in New York City Allegedly Rapes Unconscious Passenger in His Home after She Falls Asleep in His Car (8/18/17)

Former Uber Driver Admits to Exposing Himself to Multiple Young Girls in Malden, Massachusetts (8/16/17)

Former Uber Driver Accused of Raping Sleeping Passenger in Tulsa, Oklahoma (8/16/17)

Police: Third Woman In Brisbane, Australia Sexually Assaulted by an Uber Driver Since July, Cases Unrelated (8/9/17)

San Diego Police Investigate Claim That Lyft Driver Sexually Assaulted Woman (8/4/17)

Police: Ride Hail Driver Repeatedly Raped Woman in Seattle, Washington (8/2/17)

How Safe Is Your Uber? Growing Concern as Police Figures Suggest Company's Drivers Are Linked to One Sex Attack in London per Week (7/28/17)

Chicago, Illinois Lyft Driver Kidnapped, Zip-Tied And Raped Passenger, Prosecutors Say (7/24/17)

Uber Driver Charged with Raping Teenage Girl in Brisbane, Australia (7/14/17)

Uber Driver Arrested Over Sexual Assault Allegation in York, England (7/12/17)

Uber Driver Held for Raping a Woman in Ghaziabad, India (7/9/17)

Uber Driver Charged with Sexual Assault in Brisbane, Australia (7/7/17)

San Antonio, Texas Woman Passenger Sues Lyft, Driver Accused of Rape (7/6/17)

Uber Driver Wanted for Sexual Assault in Hyattsville, Maryland (7/6/17)

Uber Driver Charged with Sexually Assaulting Young Female Passenger in Suburban Toronto, Canada (7/5/17)

Sappy County, Nebraska Uber Driver Allegedly Threatened Passenger Who Wouldn't Date Him (7/3/17)

Kansas City, Missouri Woman Sues Uber For Negligence After Driver Allegedly Raped Her (6/28/17)

Uber Driver in Perth, Australia Allegedly Molested Passenger (6/27/17)

Gainesville, Florida Uber Driver Diverts Ride, Gropes Woman: Police (6/26/17)

Los Angeles, California Uber Driver Accused of Kidnapping, Sexually Assaulting Passenger (6/26/17)

Los Angeles, California Customer Sues After Uber Driver Allegedly Stuck Hand Up Her Dress (6/22/17)

Allentown, Pennsylvania Uber, Lyft Driver Offered Minor Money And Rides For Sex, Cops Say (6/21/17)

Los Angeles, California Lyft Driver Dropped Pants, Says Passenger (6/19/17)

Uber Driver Allegedly Sexually Assaults Woman In Detroit, Michigan (6/13/17)

Uber Driver Arrested In Sexual Battery Of Passenger In Moraga, California (6/6/17)

Uber, Lyft driver stalked Hazlet, New Jersey teen, police say (5/25/17)

Police Identify Uber Driver Wanted in Connection With Sexual Assault of University Student in Riverside, California (5/24/17)

Toronto Uber driver charged with kidnapping, forcible confinement (5/23/17)

Florida Uber driver arrested after sexually assaulting 14-year-old passenger: Police (5/12/17)

Palm Beach County, Florida Uber driver accused of kidnapping, sexual battery and burglary (5/9/17)

University of Kentucky Police Department: Student Reports Sexual Abuse on Campus by Uber Driver (4/27/17)

Uber driver in Orange County, California charged with raping his passenger (4/26/17)

Newton, Massachusetts Uber Driver Accused Of Sexually Assaulting Female Passenger (4/25/17)

Uber driver accused of sexually assaulting passenger in Akron, Ohio turns himself in (4/12/17)

Everett, Massachusetts Lyft driver accused of sexually assaulting developmentally-delayed passenger (3/20/17)

New Dehli Uber driver harasses woman rider; investigation on (3/16/17)

Uber driver suspended, investigated for making advances on women in Greenville, North Carolina (3/15/17)

Uber driver charged with raping passenger in Virginia Beach (3/7/17)

Minnesota Woman: After I Rebuffed My Uber Driver's Advances, He Tried to Rape Me (2/25/17)

Toronto Police make arrest in alleged sexual assault of woman by Uber driver (2/14/17)

Lyft driver accused of raping woman on ride home, Atlanta, Georgia (1/27/17)

Lyft sued by Westwood, California woman over allegations of driver sexual assault (1/19/17)

San Antonio, Texas Uber Driver Accused of Raping 22-Year-Old Woman (1/16/17)

London Uber Driver Charged with Sexually Assaulting Passenger (12/19/16)

Former Uber Driver Charged With Sexually Assaulting Passenger in Houston, Texas (12/9/16)

Uber Driver Arrested in Melbourne, Australia Over Alleged Sexual Assault (12/5/16)

Sacramento, California Uber Driver Under Investigation After Woman's 'Creepy' Ride (11/24/16)

Woman Claims Uber Driver Sexually Assaulted Her, Ross, Pennsylvania Police Investigating (11/23/16)

Dallas, Texas Woman says Lyft Driver Threatened, Harassed Her (11/16/16)

Ohio Woman Says Uber Driver Sexually Assaulted Her Inside Her Home: Mayfield Heights Police Blotter (11/9/16)

Uber Driver Charged with Sexually Assaulting Teenage Girl in Laguna Beach, California (11/8/16)

Uber Just Settled a Huge Sexual-Assault Lawsuit in California (11/4/16)

Palo Alto, California Police Arrest Uber Driver on Suspicion of Sexual Battery, Stalking (11/1/16)

Uber Driver Accused of Raping Passenger in Miami-Dade County, Florida (10/20/16)

Uber Says It's Helping New Jersey Police After Driver Charged in Sex Attack (10/19/16)

Uber Driver Charged with Sexually Abusing 14-Year-Old Girl near Ceresville, Maryland (10/19/16)

YouTube Personality Alleges Toronto Uber Driver Demanded Blowjob for Payment (10/19/16)

Paterson, New Jersey Man Charged with Sexually Assaulting Passenger Was Driving for Uber, Company Confirms (10/19/16)

Dallas, Texas Woman Says Uber Driver Sexted Her During Ride (10/7/16)

Uber Driver Charged with Harassing Women in Shippensburg Township, Pennsylvania (10/6/16)

Uber Driver Sexually Assaults Woman After Turning Off Ride Sharing App, Sydney, Australia (10/5/16)

Davis Police Searching For California Man Who Posed As Uber Driver, Demanded Kiss As Payment (10/3/16)

New Alleged Sexual Assault Involving Uber Driver Under Investigation in San Antonio, Texas (9/30/16)

Lyft Driver Arrested, Accused of Raping Customer in Orange County, Florida (9/29/16)

New York Man Claims Uber Laughed at Him When He Tried to Report Sexual Assault (9/23/16)

Former Uber, Lyft Driver Charged with Assaulting Passengers in Escondido, California (9/22/16)

Uber Driver Charged with Sexual Assault of Passenger on Sydney, Australia's North Shore (9/20/16)

Woman Claimed she was Raped by Uber Driver on Way Home from Night Out, Manchester, England (9/2/16)

Police: Uber Driver Exposed Himself to Women in Malden and Everett, Massachusetts (8/29/16)

Student says she was Sexually Assaulted by Uber Driver, Philadelphia, Pennsylvania (8/23/16)

Two Women Take to Facebook Against Harassment by Uber Drivers, One Held in Mumbai (8/20/16)

Local Uber Driver Arrested for Raping Women in Boynton Beach, Florida (8/19/16)

Atlanta, Georgia Woman Leaving Buckhead Bar Says Uber Driver Raped Her (8/16/16)

Uber Driver Charged with Rape in Everett Massachusetts (8/11/16)

St. Louis, Missouri Rape Investigation Delayed by Uber's 'Technical Obstacles' (8/7/16)

'I Don't Feel Safe Anymore': Los Angeles, California Woman Claims Uber Driver Lunged At Her, Shoved Tongue In Mouth (8/5/16)

Uber, LTRFB Investigating Alleged Rape of Passenger in Manila, Philippines (8/2/16)

Quezon City, Philippines Uber Driver who Allegedly Raped Female Passenger has a Girlfriend, still Demanded Payment for Uber Ride (8/1/16)

Uber Driver Arrested for Sexual Assault in Palo Alto, California (7/23/16)

West Hollywood, California Woman Sues Uber for Negligence after Being Raped by Driver (7/22/16)

Kolkata, India: What this Woman Did after Uber Driver Threatened to Rape her will Leave you Shocked! (7/16/16)

Police Warn Users after Alleged Uber Rape, Sandton, South Africa (7/16/16)

Chicago Uber Driver Charged in Sexual Assault of Intoxicated Passenger (7/15/16)

Uber Driver Arrested after Attempting to Rape a Passenger in India (7/8/16)

Massachusetts Uber Driver Accused of Harassing, Groping Female Passenger (7/6/16)

Uber Driver Faces Charges of Sex Assault on Woman in Orlando, Florida (6/29/16)

Uber Driver Charged Following Sexual Assault of Boy in Oshawa, Canada: Police (6/15/16)

Woman Says Uber Driver Molested Her in Utah (6/9/16)

Uber Drivers Accused of 32 Rapes and Sex Attacks on London Passengers Over the Past Year (5/19/16)

Mexico City Uber Driver Arrested for Allegedly Raping and Robbing Passenger (5/9/16)

Woman Claims Uber Driver Sexually Assaulted Her During Ride to North Salt Lake City (5/4/16)

Seattle Uber, Lyft Drivers Investigated for Sexual Assault (4/28/16)

Toronto Uber Driver Charged With Sexual Assault (4/27/16)

Honolulu Uber Driver Arrested and Charged with Sex Assault (4/20/16)

PolitiFact: In Uber fight, statistics get twisted like a bad wreck (4/15/16)

Raleigh, NC Uber Driver Arrested and Charged with Sexual Battery (4/1/16)

San Diego Uber Driver Charged with Rape of an Intoxicated Person, Faces 8 Years in Prison (3/30/16)

Two East Lansing, Michigan, Uber Drivers Charged with Criminal Sexual Assault (3/18/16)

Uber Driver Charged with Felony Forcible Rape and Two Other Felony Sex-Related Offenses Against Passenger in Orange County, California (3/17/16)

Guleph, Ontario, Uber driver charged with sexual assault (3/14/16)

Grand jury indicts Murfreesboro, TN, Uber driver on two counts of aggravated rape and two counts of rape (3/14/16)

Seattle-area Lyft and Uber driver accused of trying to sexually assault a passenger charged with attempted rape (3/11/16)

Brooklyn Uber Driver Exposes Himself To, Sexually Assaults Passenger (2/29/16)

Woman in Henry County, GA, Accuses Uber Driver of Attacking, Groping Her (2/29/16)

Police Say 2 Students At Michigan State University Have Been Sexually Assaulted by a Rideshare Driver (2/26/16)

Perth, Canada Uber Driver in Court over Alleged Indecent Assault of Female Passenger (2/25/16)

University of North Florida Student Files Suit for Battery After Alleging Her Lyft Driver Groped Her (2/12/16)

Uber Driver Arrested for Allegedly Molesting Journalist in Delhi, India (1/22/16)

Lyft Passenger in Jacksonville, FL, Granted Temporary Injunction to Protect Her From Stalking By Driver Who Allegedly Sexually Assaulted Her (1/18/16)

Uber Passenger Sues Driver for Sexual Assaulted and Battery, False Imprisonment, Intentional Infliction of Emotional Distress and Negligence in Los Angeles (1/18/16)

Uber Driver Indicted for One Count of Rape, Two Counts of Indecent Assault and Battery on a Person Over 14 and One Count of Assault to Rape on Cape Cod (1/8/16)

Uber Driver Sexually Assaults Athens, GA, Customer in Burglary of Her Home, Police Say (1/7/16)

Uber Driver Arrested in Connection with Scottsdale, AZ, Sexual Assault Against Teen Passenger (1/1/16)

Dozens of Students Accuse Uber Driver of Harassment, Intimidation in Geuleph, Canada (11/26/15)

Kansas City, MO, Police Report 7 Sexual Assaults by Ride-hailing Drivers Since 2014 (11/23/15)

Los Angeles Uber Driver Accused of Sexual Battery after Allegedly Groping USC Student (11/22/15)

Uber Driver Accused of Sexually Assaulting a Passenger in Denver, CO (11/19/15)

Lyft Driver Held at \$1 Million Bond After Allegedly Raping Passenger in Dallas, TX (11/16/15)

Austin, TX Police Investigating 7 Cases of Alleged Sexual Assault by Uber, Lyft Drivers (11/13/15)

British Uber Driver Gets 8 Months in Jail For Sexually Assaulting a Passenger (11/5/15)

San Diego Lawsuit: Lyft Driver Groped Passenger (10/30/15)

'Ridesharing' Driver Charged with Allegedly Raping a British Tourist in Sydney, Australia (10/22/15)

Uber Driver Sought for Alleged Sexual Assault in Toronto in June, 2015 (9/25/15)

Toronto Uber Driver Accused of Sexually Assaulting a Passenger in His Vehicle (9/17/15)

Woman in Ohio Allegedly Sexually Assaulted by Uber Driver (9/10/15)

Uber Driver in New Jersey Accused of Raping a Female Customer (8/28/15)

An Uber Driver in China Charged with Robbery and Rape (8/26/15)

Philadelphia Uber Driver Accused of Rape in June Loses Bail Request (8/12/15)

Uber Driver Accused of Kidnapping and Raping a Female Passenger in South Carolina (8/12/15)

Uber Driver Charged with Sexual Battery in Virginia (8/6/15)

Uber Driver Accused of Sexual Assault in Dallas (8/1/15)

Uber Driver Allegedly Caught Masturbating In Front of Female Passenger in India (7/22/15)

Uber Driver Linked by DNA Evidence, Witness Accounts to Five Other Sexual Assaults in Boston between 2006 and 2010 (7/14/15)

Uber Driver in Chicago Allegedly Exposes Himself to a Female Passenger, Uber Admits He Should Have Failed Background Check (6/26/15)

Virginia Mother Alleges Uber Driver Molested Her 13-year-old Daughter (6/16/15)

Lyft Driver in Seattle Allegedly Drags Customer Behind Car After Demanding Sex (6/5/15)

Uber Driver in New Jersey Fondles Himself in Backseat with Female Passenger (6/3/15)

Uber New Delhi Molestation Case: Uber Cab Driver Suspended After He Molested Female Passenger in Gurgaon (6/1/15)

Mississauga, Canada, Uber driver is facing a charge of sexual assault after allegedly assaulting a female passenger (5/20/15)

University of Southern California Student Says Uber Driver Raped Her After Party (5/1/15)

New York Woman Says Uber Driver Grabbed, Assaulted Her (4/30/15)

Wisconsin Woman Tells Police Uber Driver Inappropriately Touched Her (4/27/15)

Houston Uber Driver Accused of Rape Started Work After 14 Years in Federal Prison (4/7/15)

Uber Driver Arrested on Sexual Assault Charges in Paris (3/25/15)

Philadelphia Woman Says She Was Raped and Kidnapped by an UberX Driver (3/24/15)

Uber Driver Tried to Rape Seattle, Washington-Area Passenger (3/11/15)

Uber Driver Investigated After Alleged Sexual Assault in Mar Vista, California (2/3/15)

Chicago Uber Driver Charged with Sexual Assault, Unlawful Restraint and kidnapping of 21-year-old male passenger (1/14/15)

Uber Driver Arrested Over Alleged Sexual Assault in Melbourne, Australia (1/10/15)

London Uber Driver Asks Rider for Oral Sex (12/11/14)

Uber Driver in India Accused of Rape (12/8/14)

Orlando Uber Passenger Allegedly Touched by Uber Driver (9/25/14)

Three San Francisco Women Say Uber Driver Sexually Harassed Them (9/25/14)

DC Uber Driver Accused of Molesting Rider (7/28/14)

Uber Driver Charged with Fondling Passenger in Chicago (4/10/14)

New York-based Journalist Sexually Harassed and Stalked by Uber Driver (3/28/14)

DC Uber Driver Arrested for Alleged Rape but Not Charged Despite Strong Evidence (9/14/13)

"Rideshare" Driver Sends Seemingly Endless Amount of Creepy Text Messages to Rider (7/16/13)

Imposters (Fake UBER/LYFT drivers)

86 Number of Imposters

New Orleans, Louisiana Man Robbed By Fake Uber Driver (10/13/17)

Chicago, Illinois Man Posing as Uber Driver Picked up Women Outside Bars and Raped Them, Prosecutors Say (9/30/17)

Teenage Driver on Mother's Lyft Account Avoids Charges After Passenger Dies in Crash in Lantana, Florida (9/20/17)

Uber Impostors Accused of Sexually Assaulting Woman in Toronto, Canada (9/12/17)

Fake Uber Driver Allegedly Sexually Assaults Toronto, Canada Woman (8/22/17)

Police: Man Posing As Uber Driver Attempts to Rape Asheville, North Carolina Woman (8/1/17)

Fake Uber Driver Arrested for Sexual Assault in Beverly Hills, California (7/31/17)

Montreal, Canada Woman Says She Was Assaulted By Fake Uber Driver (7/27/17)

Fake Uber Driver Sought In Connection With Beavercreek, Ohio Sexual Assault (7/26/17)

Fake Uber, Lyft Drivers Robbing Passengers At Gunpoint In Chicago, Illinois (7/12/17)

Two Women Posing as Uber Drivers Choke, Rob Passenger in Atlanta, Georgia (7/10/17)

Police: Man Posing as Uber Driver in Minneapolis, Minnesota Sexually Assaults Woman Passenger (7/7/17)

Man In Melbourne, Australia Posed As Uber Driver To Sexually Assault Woman (6/30/17)

New Orleans, Louisiana Police: Phony Uber driver robbed man, dragged him down street (6/8/17)

Man stabbed in Bethesda, Maryland after ride in what he thought was Uber or taxi (6/7/17)

Los Angeles, California police seek rape suspect mistaken for Uber driver (5/10/17)

Atlanta, Georgia Uber impostor reportedly rapes, robs woman passenger (5/3/17)

Man claiming to be Uber driver sexually assaults Bowling Green Ohio woman, reports say (5/2/17)

Man stranded after person poses as Lyft driver, in Memphis, Tennessee (4/28/17)

Guelph, Canada man accused of posing as Uber driver (4/19/17)

North Suburban Man Impersonating Uber Driver Sexually Assaulted 2 Women: Skokie, Illinois Police (3/22/17)

Intoxicated Bangor, Maine group attacked by fake Uber driver (3/21/17)

Fake Uber driver allegedly gropes woman in Omaha, Nebraska (3/14/17)

Man: Women Posing as Uber Driver Robbed Him in New Orleans, Louisiana (3/13/17)

Providence, Rhode Island police: Man posing as Uber driver sexually assaulted girl, 15 (2/23/17)

Warning over 'fake Ubers' on Mornington Peninsula, Victoria, Australia (1/22/17)

Ohio State student says she was attacked by fake Lyft driver (1/16/17)

Police: Fake Rideshare Driver Scams Passenger For \$1K in Chicago, Illinois (12/13/16)

24-Year-Old Woman Kidnapped By Rideshare Driver, San Francisco, California (12/10/16)

Man Robbed by Women in SUV Posing as Uber Ride in French Quarter: New Orleans, Louisiana Police Department (11/26/16)

Four Women Posing as Uber Kidnap Woman, Hold her at Knife Point; French Quarter: New Orleans, Louisiana Police (11/22/16)

PBSO: Lake Worth, Florida Woman Thought Car was Uber, Ends Up Robbed, Beaten (11/17/16)

Fake Uber Driver in Maserati Arrested for Sex Assault, San Diego, California (11/16/16)

Man Assaulted Illinois Woman After Posing as Ride-Share Driver in Lakeview: Cops (11/7/16)

Texas Christian University Student Drugged, Assaulted by Imposter "Lyft" Driver (10/15/16)

Woman Sexually Assaulted by Man who Claimed to be Ride-Share Driver in Toronto, Canada (10/4/16)

Fake Uber Drivers Gouge Passengers at New York City Airports (10/5/16)

Man Posing as Uber Driver Sought by Toronto Police in Alleged Sexual Assault (10/5/16)

Boston, Massachusetts Woman Assaulted After Getting Into Vehicle She Thought Was Ride-Share (9/24/16)

Fake Uber Drivers are Scamming Tourists at US Open in Queens, New York (9/10/16)

Police: Kansas City, Missouri Man Posing as Uber Driver Kidnapped, Raped Woman (9/8/16)

Man Accused of Posing as Uber Driver, Assaulting UMass Student (9/7/16)

Couple Attacked, Kidnapped in Fake Uber Taxi in Johannesburg, South Africa (8/30/16)

Man Pretended to be Uber Driver Accused of Raping Woman in Atlanta, Georgia (8/29/16)

University of Florida Police Seek Fake Uber Driver (8/23/16)

Police: Fake Uber Driver Tries to Sexually Assault Woman in Woodbury, New York (8/22/16)

Man Posing As LYFT Driver Wanted For Murder in Carrollton, Texas (8/11/16)

Fake Uber Driver tries to Kidnap Ocean Beach, California Woman (7/26/16)

Naples, Florida Woman Victim of Fake Uber Driver (6/20/16)

Woman, 24, Robbed by Fake Manhattan, New York Uber Driver who Threatened to Rape, Shoot Her (6/1/16)

"He Yelled to Get in His Car"; Fake Uber Driver Reportedly Targeting Women in Riverwest, Milwaukee, Wisconsin (5/29/16)

Los Angeles, California Man Posed as an Uber Driver, Lured a Woman Waiting for a Ride Into His Car, Where He Choked Her Unconscious Several Times and Sexually Assaulted Her (4/12/16)

A Man Who Posed As An Uber Driver Is Accused of Raping a Woman in Hamden, CT (2/27/16)

Toronto Police Warn Uber Users After Report of Imposters Attempting to Lure a Woman Into Their Vehicle (2/17/16)

Man Driving Car with Uber Decals Murdered, Raising Security Concerns with LA, California Police (2/9/16)

Two Men Robbed by Suspect Posing as Uber Driver in Memphis, Tennessee (2/3/16)

Harley Quinn Smith, daughter of director Kevin Smith, almost kidnapped in Los Angeles, California by Two Men Posing as Uber Drivers (2/3/16)

Women Pose as Uber Drivers in San Diego, California in Scheme to Rob Man (12/5/15)

Man Impersonating an Uber Driver Picks Up Woman in Portland, Oregon (10/28/15)

Chicago, Illinois Criminals Posing as Uber Drivers to Commit Robberies (9/22/15)

Fake Uber Driver Tried to "Lure" a Simmons College Student into a Vehicle in Boston, Massachusetts (9/14/15)

Man Posing as an Uber Driver Picked Up Two College Students in Texas (9/7/15)

Man Posing as Uber Driver Arrested for Attempting to Abduct Tallahassee, Florida College Student (9/1/15)

Fake Uber Driver Picks Up a Couple in Kansas City (6/23/15)

Man Posing As Uber Driver Sought for Sexual Assault by Washington D.C. Police (5/11/15)

False Uber Driver Sexually Assaults Passenger in Manhattan, New York (5/11/15)

Uber Imposter Reported in Dallas, Texas (10/22/14)

Man Posing As Uber Driver Robs Atlanta, Georgia Passenger (7/21/14)

Alleged Kidnappings by Uber Drivers

13 Number of Alleged Kidnappings

Cops: Pittsburgh Uber Driver Kidnapped, Fondled Female Rider (10/17/17)

Jacksonville, Florida Native Says Lyft Driver Held Her Hostage (10/9/17)

Chicago, Illinois Lyft Driver Kidnapped, Zip-Tied And Raped Passenger, Prosecutors Say (7/24/17)

Pittsburgh Man Tells Police His Uber Driver Tried to Kidnap Him (2/22/17)

24-Year-Old Woman Kidnapped By Rideshare Driver, San Francisco, California (12/14/16)

Uber Cab Driver Abducts Dehli Public School Student, Indian Police Rescue Boy (10/31/16)

Lyft Driver Arrested, Accused of Raping Customer in Orange County, Florida (9/29/16)

Charges: West Saint Paul, Minnesota Uber Driver takes Passenger to Apartment for Sex (9/14/16)

South Carolina Uber Driver Accused Of Kidnapping And Raping Female Passenger (8/12/15)

Philadelphia Woman Says She Was Raped and Kidnapped by an UberX Driver (3/24/15)

Chicago Uber Driver Charged with Sexual Assault (1/14/15)

Uber Driver Takes NYC Woman on Nightmare \$293 Zigzagging Odyssey (12/13/14)

Los Angeles Woman Claims Uber Driver Kidnapped Rider; Uber Claims "Inefficient Route" (10/14/14)

DC Uber Driver Takes Riders on High Speed Chase (7/9/14)

Driver Allegedly Kidnaps Drunk Woman in LA (6/3/14)

Felons Behind the Wheel

19 Number of Felons Behind the Wheel

Uber Was Warned About Driver's Violent Past, Before He Raped a Passenger, New LawsUIT Alleges (6/28/17)

