

## Type of Use

Reporting Format					
Field Format	Field Alignment	Fill Character	Field Size	Field Positions	
				Premium	Claim
Char	N/A	N/A	2	279 – 280	181 – 182

Applicable Vehicle Class													
Individually Rated				Fleet Rated (per vehicle basis)				Fleet Rated (bulk basis)				Miscellaneous	
Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Private Passenger Vehicles	Other Personal Use Vehicles	Commercial	Public Automobiles	Garages, Manufacturers and Automobile Dealers	Driver and Non-owned policies
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

				Applicable Jurisdictions									
Description	Code	Policy Effective START date	Policy Effective STOP date	All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Private Passenger Use Vehicle													
Principal operator 25 years of age or over.	01				✓	✓		✓	✓	✓	✓	✓	✓
			Jan. 1, 2006 <sup>1</sup>				✓						
Principal operator 9 or more years licensed		Jan. 1, 2006 <sup>1</sup>					✓						
Automobile used for pleasure only. No driving to and from work or school, no business, professional or vocational use.				✓									
Annual mileage not to exceed 16,000 km				✓									

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
No male driver under 25 years of age; no female drivers under 25 years of age (not having a spouse or same-sex partner), without driver training	01				✓	✓		✓	✓	✓	✓	✓	✓
			Jan. 1, 2006 <sup>1</sup>				✓						
Not more than 2 drivers, per automobile, in the household, each of whom has held a valid driver's license for the past 3 years					✓	✓		✓	✓	✓	✓	✓	✓
			Jan. 1, 2006 <sup>1</sup>				✓						
Not more than 2 drivers, per automobile, in the household		Jan. 1, 2006 <sup>1</sup>					✓						
Principal operator is 25 years of age or over	02				✓	✓		✓	✓	✓	✓	✓	✓
			Jan. 1, 2006 <sup>1</sup>				✓						
Principal operator 9 or more years licensed		Jan. 1, 2006 <sup>1</sup>					✓						
If automobile used for driving to and from work or school, one way mileage not to exceed 16 km				✓									
No male driver under 25 years of age; no female drivers under 25 years of age (not having a spouse or same-sex partner), without driver training					✓	✓		✓	✓	✓	✓	✓	✓
			Jan. 1, 2006 <sup>1</sup>				✓						
No business, professional or vocational use		Jan. 1, 2006 <sup>1</sup>					✓						
Not more than 2 drivers, per automobile, in the household				✓									

				Applicable Jurisdictions									
Description	Code	Policy Effective START date	Policy Effective STOP date	All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Principal operator is 25 years of age or over	03				✓	✓		✓	✓	✓	✓	✓	✓
			Jan. 1, 2006 <sup>1</sup>				✓						
		Jan. 1, 2006 <sup>1</sup>				✓							
					✓	✓		✓	✓	✓	✓	✓	✓
			Jan. 1, 2006 <sup>1</sup>				✓						
No business, professional or vocational use	03	Jan. 1, 2006 <sup>1</sup>				✓							
Occasional female operator under age 25	05	Jan. 1, 1997							✓	✓	✓	✓	✓
		Jan. 1, 1997	Jan. 1, 2005 <sup>1</sup>			✓		✓					
		Jan. 1, 1997	Jan. 1, 2006 <sup>1</sup>				✓						
		Jan. 1, 1997	Jan. 1, 2008 <sup>1</sup>		✓								
		Jan. 1, 2005 <sup>1</sup>			✓		✓						
		Jan. 1, 2008 <sup>1</sup>			✓								
		Jan. 1, 2006 <sup>1</sup>				✓							
Occasional male operator under age 25	06								✓	✓	✓	✓	✓
			Jan. 1, 2005 <sup>1</sup>			✓		✓					
			Jan. 1, 2006				✓						
			Jan. 1, 2008 <sup>1</sup>		✓								
		Jan. 1, 2005 <sup>1</sup>			✓		✓						
		Jan. 1, 2008 <sup>1</sup>			✓								
Occasional male operator													

Description	Code	Policy Effective START date	Policy Effective STOP date	Applicable Jurisdictions									
				All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Automobile used for business purpose	07			✓									
No male drivers under 25 years of age					✓	✓		✓	✓	✓	✓	✓	✓
			Jan. 1, 2006 <sup>1</sup>				✓						
Principal operator 9 or more years licensed		Jan. 1, 2006 <sup>1</sup>					✓						
Principal operator, whether applicant or not, married male under 21 years of age, residing with spouse	08				✓	✓		✓	✓	✓	✓	✓	✓
			Jan. 1, 2006 <sup>1</sup>				✓						
Principal operator, whether applicant or not, married male under 25 years of age, residing with spouse	09				✓	✓		✓	✓	✓	✓	✓	✓
			Jan. 1, 2006 <sup>1</sup>				✓						
Unmarried male principal operator, whether applicant or not, 16, 17 or 18 years of age	10				✓	✓		✓	✓	✓	✓	✓	✓
			Jan. 1, 2006 <sup>1</sup>				✓						
Principal operator, less than 3 years licensed		Jan. 1, 2006 <sup>1</sup>					✓						
Unmarried male principal operator, whether applicant or not, 19 or 20 years of age	11				✓	✓		✓	✓	✓	✓	✓	✓
			Jan. 1, 2006 <sup>1</sup>				✓						
Principal operator, 3 of 4 years licensed		Jan. 1, 2006 <sup>1</sup>					✓						
Unmarried male principal operator, whether applicant or not, 21 or 22 years of age	12				✓	✓		✓	✓	✓	✓	✓	✓
			Jan. 1, 2006 <sup>1</sup>				✓						
Principal operator, 5 or 6 years licensed		Jan. 1, 2006 <sup>1</sup>					✓						
Unmarried male principal operator, whether applicant or not, 23 or 24 years of age	13				✓	✓		✓	✓	✓	✓	✓	✓
			Jan. 1, 2006				✓						
Principal operator, 7 or 8 years licensed		Jan. 1, 2006					✓						

				Applicable Jurisdictions									
Description	Code	Policy Effective START date	Policy Effective STOP date	All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Principal operator, whether applicant or not, female under 21 years of age	18				✓	✓		✓	✓	✓	✓	✓	✓
			Jan. 1, 2006				✓						
Principal operator, whether applicant or not, female under 25 years of age, but not under 21 years of age	19				✓	✓		✓	✓	✓	✓	✓	✓
			Jan. 1, 2006				✓						
Other Personal Use Vehicles													
On-road motorcycles used for pleasure – touring	21	Jan. 1, 1997		✓									
On-road motorcycles used for pleasure – other than touring	22	Jan. 1, 1997		✓									
On-road motorcycles used for commuting	23	Jan. 1, 1997		✓									
Off-road motorcycles	24	Jan. 1, 1997		✓									
All terrain vehicles (including other recreational vehicles)	26	Jan. 1, 1997		✓									
Motor assisted bicycles (mopeds)	31			✓									
Motorcycles, motor scooters, motorettes and mini bikes not exceeding 100 c.c. and not exceeding 10 HP; and unlicensed trialbikes	32		Jan. 1, 1997	✓									
Other motorcycles exceeding 100 c.c. and 10 HP.	56		Jan. 1, 1997	✓									
Snow vehicles	50			✓									
Trailer homes	65			✓									
Self-powered motor homes	66			✓									
Antiques and classic automobiles	67			✓									

1. Description only

					Applicable Jurisdictions										
Description		Code		Policy Effective START Date	Policy Effective STOP data	All	AB	NB	NL	NS	ON	PE	NT	NU	YK
		L <sup>1</sup>	H <sup>2</sup>												
Commercial vehicles															
A															
	All vehicles NOC <sup>3</sup> – Retail delivery	43	45			✓									
	All vehicles NOC <sup>3</sup> -Wholesale delivery	36	44			✓									
	All vehicles NOC <sup>3</sup> – not delivery	36	44			✓									
	Armoured cars	46	46			✓									
	Artisan	35	-			✓									
	Auto access/Parts – Retail delivery	43	45			✓									
	Auto access/Parts – Wholesale delivery	36	44			✓									
B															
	Bakeries and distributors	44	45			✓									
	Brewers and distributors	45	45			✓									
	Building products	46	46			✓									
	Butchers – Retail delivery	43	45			✓									
	Butchers – Wholesale delivery	47	47		Jan. 1, 2014	✓									
		49	49	Jan. 1, 2014		✓									
C															
	Caterers	43	45			✓									
	Canteen vendors	43	45			✓									

						Applicable Jurisdictions									
Description		Code		Policy Effective START Date	Policy Effective STOP data	All	AB	NB	NL	NS	ON	PE	NT	NU	YK
		L <sup>1</sup>	H <sup>2</sup>												
Commercial vehicles															
	Cement block, Building block/brick	46	46			✓									
	Cement mixers (mix-in-transit)	-	45			✓									
	Chemical products	48	48			✓									
	Chip hauling (wood)	47	47		Jan. 1, 2014	✓									
		41	41	Jan. 1, 2014		✓									
	Cleaners and dyers	44	45			✓									
	Coal and wood dealers	44	44			✓									
	Construction equipment	54	54			✓									
	Contractors – excl. transportation of Bricks, Building blocks, Cement, gravel, logs, pulpwood, petroleum products, sand, stone, earth, asphalt	35	44			✓									
	Courier service	44	46			✓									
	Cranes (licensed mobile)	-	44			✓									
D															
	Dairies and distributors	44	45			✓									
	Dangerous goods <sup>4</sup>	48	48			✓									
	Delivery NOC <sup>3</sup> Retail	43	45			✓									
	Delivery NOC <sup>3</sup> Wholesale	36	44			✓									
	Dock & Station trucks (used exclusively on private premises)	55	55			✓									

						Applicable Jurisdictions									
Description		Code		Policy Effective START Date	Policy Effective STOP data	All	AB	NB	NL	NS	ON	PE	NT	NU	YK
		L <sup>1</sup>	H <sup>2</sup>												
Commercial vehicles															
	Drug stores	43	45			✓									
	Drug manufacturers and wholesalers	36	44			✓									
E															
	Explosive Manufacturers/distributors	48	48			✓									
	Express Companies	44	46			✓									
F															
	Farm tractors	55	55			✓									
	Farm trucks (used on and off farm)	33	34			✓									
	Fire department automobiles	53	53			✓									
	Fishermen	33	34			✓									
	Fish and sea food distributors – Retail delivery	43	45			✓									
	Fish and sea food distributors – Wholesale delivery	46	46			✓									
	Florist operation	35	45			✓									
	Florist Delivery	43	45			✓									
	Fruit dealer – Retail Delivery	43	45			✓									
	Fruit dealer – Wholesale delivery	46	46			✓									
	Fuel dealers – Solid fuels (coal & wood)	44	44			✓									
	Fuel dealers – Other (see Petroleum Products)														



					Applicable Jurisdictions										
Description		Code		Policy Effective START Date	Policy Effective STOP data	All	AB	NB	NL	NS	ON	PE	NT	NU	YK
		L <sup>1</sup>	H <sup>2</sup>												
Commercial vehicles															
	Funeral directors' automobiles (Casket wagons, Funeral carriages, Hearses – see Public Automobiles Other – see Private Passenger Vehicles														
	Furniture Manufacturers & Distributors	46	46			✓									
G															
	Garbage trucks	45	45			✓									
	Gardeners and horticulturists Operation	35	45			✓									
	Gardeners and horticulturists Delivery	43	45			✓									
	Gasoline trucks – see Petroleum products														
	Golf carts	55	55			✓									
	Gravel, Sand, Stone, Earth	47	47		Jan. 1, 2014	✓									
		42	42	Jan. 1, 2014		✓									
	Greenhouse operators – see Gardeners														
	Grocers – Retail Delivery	43	45			✓									
	Grocers – Wholesale delivery	46	46			✓									
H															
	Hardware Delivery	43	45			✓									
	Horticulturists – see Florists														
I															
	Ice Cream Manufacturers & Distributors	44	45			✓									

						Applicable Jurisdictions									
Description		Code		Policy Effective START Date	Policy Effective STOP data	All	AB	NB	NL	NS	ON	PE	NT	NU	YK
		L <sup>1</sup>	H <sup>2</sup>												
Commercial vehicles															
	Ice Cream vendors	43	45			✓									
	Ice Dealers	44	45			✓									
	Industrial Machinery Manufacturers and Distributors	36	44			✓									
	Industrial trucks – used solely on private premises	55	55			✓									
	Interurban trucks – see Truckmen														
L															
	Landscape gardeners – see Gardeners														
	Laundries	44	45			✓									
	Lawnmowers	55	55			✓									
	Livestock	46	46			✓									
	Logging trucks	47	47		Jan. 1, 2014	✓									
		41	41	Jan. 1, 2014		✓									
	Lumber dealers	46	46			✓									
M															
	Mail trucks	44	46			✓									
	Market gardeners – see Gardeners														
	Meals – home delivery (Pizza, Chinese, etc.)	43	45			✓									
	Meat packers	47	47		Jan. 1, 2014	✓									
		49	49	Jan. 1, 2014		✓									

						Applicable Jurisdictions									
Description		Code		Policy Effective START Date	Policy Effective STOP data	All	AB	NB	NL	NS	ON	PE	NT	NU	YK
		L <sup>1</sup>	H <sup>2</sup>												
Commercial vehicles															
	Messenger service	44	46			✓									
	Motorcycles	57	57			✓									
	Municipal Corporation vehicles (other than Ambulances, Fire, Police)	43	44			✓									
N															
	Newspaper Delivery – (daily newspapers)	47	47		Jan. 1, 2014	✓									
		49	49	Jan. 1, 2014		✓									
	Nurserymen – see Florists														
O															
	Oil Drilling, Exploration and Seismograph	54	54			✓									
	Oil tank trucks – see Petroleum products														
P															
	Parcel Delivery	44	46			✓									
	Petroleum Products	48	48			✓									
	Photo or film – Retail Delivery	43	45			✓									
	Photo or film – Wholesale Delivery	36	44			✓									
	Police department vehicles	53	53			✓									
	Poultry dealers – Retail Delivery	43	45			✓									
	Poultry dealers – Wholesale delivery	46	46			✓									
	Produce dealers – Retail Delivery	43	45			✓									
	Produce dealers – Wholesale Delivery	46	46			✓									

						Applicable Jurisdictions									
Description		Code		Policy Effective START Date	Policy Effective STOP data	All	AB	NB	NL	NS	ON	PE	NT	NU	YK
		L <sup>1</sup>	H <sup>2</sup>												
Commercial vehicles															
	Public Service automobiles (Other than Police, Ambulances, fire and Funeral directors)	43	44			✓									
	Pulpwood trucks – see Logging Trucks														
R															
	Radioactive Materials	48	48			✓									
	Radio & TV Sales & Service (Retail)	43	44			✓									
	Road Construction & Maintenance (excluding Gravel trucks) – Graders, Snow blowers and ploughs, Street sweepers, Tar spreaders and like equipment specially designed and used for road construction and maintenance)	54	54			✓									
S															
	Safe dealer or manufacturer	36	44			✓									
	Sand, Gravel, Earth or Stone	47	47		Jan. 1, 2014	✓									
		42	42	Jan. 1, 2014		✓									
	Scrap (Paper, Rags or metal)	47	47		Jan. 1, 2014	✓									
		49	49	Jan. 1, 2014		✓									
	Sewer cleaning equipment (including septic tanks)	43	44			✓									
	Snow blowers and Ploughs – see Road construction														

						Applicable Jurisdictions									
Description		Code		Policy Effective START Date	Policy Effective STOP data	All	AB	NB	NL	NS	ON	PE	NT	NU	YK
		L <sup>1</sup>	H <sup>2</sup>												
Commercial vehicles															
	Snow vehicles Under 2,000 G.V.W – see Miscellaneous Auto Section Over 2,000 G.V.W. – classify according to use														
	Soft Drink Manufacturers & Distributors	44	45			✓									
	Special Delivery – Retail Delivery	43	45			✓									
	Special Delivery – Wholesale Delivery	36	44			✓									
	Station trucks, used exclusively on premises	55	55			✓									
	Steel Manufacturers & Distributors	46	46			✓									
T															
	T.V. or Radio Sales & Service – Retail delivery and Service	43	45			✓									
	T.V. or Radio Sales & Service – Wholesale Delivery	36	44			✓									
	Tractors – Farm	55	55			✓									
	Tractors – Road Construction	54	54			✓									
	Tractors – Other than Farm, Road construction, not highway type	55	55			✓									
	Tow Trucks	43	43			✓									
	Truckmen NOC <sup>3</sup> – operating within 40 km. radius	46	46			✓									

						Applicable Jurisdictions									
Description		Code		Policy Effective START Date	Policy Effective STOP data	All	AB	NB	NL	NS	ON	PE	NT	NU	YK
		L <sup>1</sup>	H <sup>2</sup>												
Commercial vehicles															
	Truckmen NOC <sup>3</sup> – operating within 80 km radius	47	47		Jan. 1, 2014	✓									
		49	49	Jan. 1, 2014		✓									
	Truckmen NOC <sup>3</sup> – operating within 80 km radius where classification within 41, 42 and 49 is unknown	T1	T1	Jan. 1, 2014		✓									
	Truckmen NOC <sup>3</sup> – operating within 160 km radius	61	61			✓									
	Truckmen NOC <sup>3</sup> – operating within 161 - 400 km radius	62	62	Jan. 1, 2014		✓									
	Truckmen NOC <sup>3</sup> – operating within 401 - 750 km radius	63	63	Jan. 1, 2014		✓									
	Truckmen NOC <sup>3</sup> – operating over 750 km radius	64	64	Jan. 1, 2014		✓									
	Truckmen NOC <sup>3</sup> – operating over 161 km radius where classification within 62, 63 and 64 is unknown	T2	T2	Jan. 1, 2014		✓									
	Truckmen NOC <sup>3</sup> – operating over 160 km radius	51	51		Jan. 1, 2014	✓									
	Truckmen NOC <sup>3</sup> – operating outside Canada	99	99			✓									
V															
	Valet Service	44	45			✓									
	Vegetable dealers – Retail Delivery	43	45			✓									

					Applicable Jurisdictions										
Description		Code		Policy Effective START Date	Policy Effective STOP data	All	AB	NB	NL	NS	ON	PE	NT	NU	YK
		L <sup>1</sup>	H <sup>2</sup>												
Commercial vehicles															
	Vegetable dealers – Wholesale Delivery	46	46			✓									
W															
	Well drilling	36	44			✓									
	Wood chip hauling	47	47		Jan. 1, 2014	✓									
		41	41	Jan. 1, 2014		✓									
	Wrecking Contractors Trucks	47	47		Jan. 1, 2014	✓									
		49	49	Jan. 1, 2014		✓									

1. Light, Gross Vehicle Weight less than 4,500 kg.

2. Heavy, Gross Vehicle Weight over 4,500 kg.

3. Not Otherwise Classified

4. Substances classified as Dangerous Goods under *Transportation of Dangerous Goods Act, Canada*

					Applicable Jurisdictions									
Description		Code	Policy Effective START Date	Policy Effective STOP data	All	AB	NB	NL	NS	ON	PE	NT	NU	YK
Public Automobile														
	Ambulance – private or Other	76			✓									
	Leased vehicles – daily rental	79			✓									
	Funeral carriages and hearses	75			✓									
	Hotel, summer camp, resort, golf and country club buses	72			✓									
	Private buses	79			✓									

				Applicable Jurisdictions										
Description		Code	Policy Effective START Date	Policy Effective STOP data	All	AB	NB	NL	NS	ON	PE	NT	NU	YK
	Public buses operating within limits of city or town, or within 25 km of such limits	70			✓									
	Public buses operating more than 25 km and not more than 80 km between terminal points	73			✓									
	Public buses operating more than 80 km and not more than 240 km between terminal points	74			✓									
	Public buses operating more than 240 km between terminal points	78			✓									
	School buses (incl. privately owned used to transport students)	71			✓									
	Taxis, jitneys, liveries, airport limousines and other limousines	77			✓									
	All other public automobiles <sup>1</sup>	79			✓									
Garages, Manufacturers and Automobile Dealers <sup>2</sup>														
	Dealers	86			✓									
	Manufacturers and wholesale finance and floor plan policies	89			✓									
	Parking lots (open air)	84			✓									
	Repair garages only	81			✓									
	Service stations	82			✓									
	Storage and parking garages	85			✓									
Driver's and Non-Owned policies														
	Driver's policies <sup>3</sup>	98			✓									



					Applicable Jurisdictions									
Description		Code	Policy Effective START Date	Policy Effective STOP data	All	AB	NB	NL	NS	ON	PE	NT	NU	YK
	Non-owned automobile policy (Contingent liability)	91			✓									
	Lessor's contingent policy <sup>4</sup>	92			✓									
Other														
	Confiscation and Single Interest coverage	Blank			✓									

1. Including Leased vehicles that are being rented, per time or trip.

2. In multiple use categories, the class with the greatest number of vehicles exposed should be reported

3. The other coding instruction applicable to an Owner's Policy shall be followed.

4. Not valid for Facility Association