

Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	12/16/2020
Renewals:	1/30/2021

Profile 1 - Commercial Vehicle:

Operator 1:

Male, Age 45
 No driver training
 Licensed 25 years, Appropriate class license
 New business
 1 AF 12 months ago
 No convictions in 3 years
 2013 Ford Ecoline E450, SD Cutaway
 Use: wholesale delivery truck for a T.V sales and service operation
 List Price New: \$34,050

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$500 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	877.00 \$	109.00 \$	169.00 \$	12.00 \$	1,167.00 \$	36.00 \$	12.00 \$	300.00 \$	101.00 \$	449	1616
Proposed	856.00 \$	107.00 \$	161.00 \$	12.00 \$	1,136.00 \$	35.00 \$	12.00 \$	278.00 \$	119.00 \$	444	1580
% +/- to Current Rates	-2.39%	-1.83%	-4.73%	0.00%	-2.66%	-2.78%	0.00%	-7.33%	17.82%	-1.11%	-2.23%
005 Current	877.00 \$	109.00 \$	169.00 \$	12.00 \$	1,167.00 \$	36.00 \$	12.00 \$	300.00 \$	101.00 \$	449	1616
Proposed	856.00 \$	107.00 \$	161.00 \$	12.00 \$	1,136.00 \$	35.00 \$	12.00 \$	278.00 \$	119.00 \$	444	1580
% +/- to Current Rates	-2.39%	-1.83%	-4.73%	0.00%	-2.66%	-2.78%	0.00%	-7.33%	17.82%	-1.11%	-2.23%
006 Current	877.00 \$	109.00 \$	169.00 \$	12.00 \$	1,167.00 \$	36.00 \$	12.00 \$	300.00 \$	101.00 \$	449	1616
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% +/- to Current Rates	-2.39%	-1.83%	-4.73%	0.00%	-2.66%	-2.78%	0.00%	-7.33%	17.82%	-1.11%	-2.23%
007 Current	877.00 \$	109.00 \$	169.00 \$	12.00 \$	1,167.00 \$	36.00 \$	12.00 \$	300.00 \$	101.00 \$	449	1616
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% +/- to Current Rates	-2.39%	-1.83%	-4.73%	0.00%	-2.66%	-2.78%	0.00%	-7.33%	17.82%	-1.11%	-2.23%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:	Class: 44 VRG: 12 (Table II) Driving Record: 1
	Limit: TPL=1 000 000\$ FP=1 000 000\$ Ded: DCPD=0 COLL=500 COMP =500
	No discount and surcharges applicables

Proposed:	Class: 44 VRG: 11 (Table II) Driving Record: 1
	Limit: TPL=1 000 000\$ FP=1 000 000\$ Ded: DCPD=0 COLL=500 COMP =500
	No discount and surcharges applicables

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	12/16/2020
Renewals:	1/30/2021

Profile 2 - Commercial Vehicle:

Operator 1:

Male, Age 35
 No driver training
 Licensed 12 years, Appropriate class license
 New business
 1 AF 12 months ago
 No convictions in 3 years
 2014 Dodge Ram Cargo Van
 Use: wholesale delivery truck for a computer sales and service operation
 List Price New: \$29,845

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$500 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	844.00 \$	105.00 \$	222.00 \$	12.00 \$	1,183.00 \$	36.00 \$	12.00 \$	397.00 \$	138.00 \$	583.00 \$	1,766.00 \$
	Proposed	825.00 \$	103.00 \$	205.00 \$	12.00 \$	1,145.00 \$	35.00 \$	12.00 \$	356.00 \$	165.00 \$	568.00 \$	1,713.00 \$
% +/- to Current Rates		-2.25%	-1.90%	-7.66%	0.00%	-3.21%	-2.78%	0.00%	-10.33%	19.57%	-2.57%	-3.00%
005	Current	844.00 \$	105.00 \$	222.00 \$	12.00 \$	1,183.00 \$	36.00 \$	12.00 \$	397.00 \$	138.00 \$	583.00 \$	1,766.00 \$
	Proposed	825.00 \$	103.00 \$	205.00 \$	12.00 \$	1,145.00 \$	35.00 \$	12.00 \$	356.00 \$	165.00 \$	568.00 \$	1,713.00 \$
% +/- to Current Rates		-2.25%	-1.90%	-7.66%	0.00%	-3.21%	-2.78%	0.00%	-10.33%	19.57%	-2.57%	-3.00%
006	Current	844.00 \$	105.00 \$	222.00 \$	12.00 \$	1,183.00 \$	36.00 \$	12.00 \$	397.00 \$	138.00 \$	583.00 \$	1,766.00 \$
	Proposed	825.00 \$	103.00 \$	205.00 \$	12.00 \$	1,145.00 \$	35.00 \$	12.00 \$	356.00 \$	165.00 \$	568.00 \$	1,713.00 \$
% +/- to Current Rates		-2.25%	-1.90%	-7.66%	0.00%	-3.21%	-2.78%	0.00%	-10.33%	19.57%	-2.57%	-3.00%
007	Current	844.00 \$	105.00 \$	222.00 \$	12.00 \$	1,183.00 \$	36.00 \$	12.00 \$	397.00 \$	138.00 \$	583.00 \$	1,766.00 \$
	Proposed	825.00 \$	103.00 \$	205.00 \$	12.00 \$	1,145.00 \$	35.00 \$	12.00 \$	356.00 \$	165.00 \$	568.00 \$	1,713.00 \$
% +/- to Current Rates		-2.25%	-1.90%	-7.66%	0.00%	-3.21%	-2.78%	0.00%	-10.33%	19.57%	-2.57%	-3.00%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:	Class: 36 VRG: 15 Driving Record: 1
	Limit: TPL=1 000 000\$ FP=1 000 000\$ Ded: DCPD=0 COLL=500 COMP =500
	No discount and surcharges applicables

Proposed:	Class: 36 VRG: 14 Driving Record: 1
	Limit: TPL=1 000 000\$ FP=1 000 000\$ Ded: DCPD=0 COLL=500 COMP =500
	No discount and surcharges applicables

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	12/16/2020
Renewals:	1/30/2021

Profile 3 - Commercial Vehicle:

Operator 1:

Male, Age 40
 No driver training
 Licensed 20 years, Appropriate class license
 Renewal, Insured with current insurer for the last 10 years
 No AF accidents in 10 years
 No convictions in 10 years
 2012 Ford F150 Lariat Supercab 2WD
 Use: Artisans Truck. No personal use
 List Price New: \$44,100

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$500 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	524.00 \$	65.00 \$	138.00 \$	12.00 \$	739.00 \$	36.00 \$	12.00 \$	280.00 \$	138.00 \$	466.00 \$	1,205.00 \$
	Proposed	512.00 \$	64.00 \$	127.00 \$	12.00 \$	715.00 \$	35.00 \$	12.00 \$	251.00 \$	165.00 \$	463.00 \$	1,178.00 \$
% +/- to Current Rates		-2.29%	-1.54%	-7.97%	0.00%	-3.25%	-2.78%	0.00%	-10.36%	19.57%	-0.64%	-2.24%
005	Current	524.00 \$	65.00 \$	138.00 \$	12.00 \$	739.00 \$	36.00 \$	12.00 \$	280.00 \$	138.00 \$	466.00 \$	1,205.00 \$
	Proposed	512.00 \$	64.00 \$	127.00 \$	12.00 \$	715.00 \$	35.00 \$	12.00 \$	251.00 \$	165.00 \$	463.00 \$	1,178.00 \$
% +/- to Current Rates		-2.29%	-1.54%	-7.97%	0.00%	-3.25%	-2.78%	0.00%	-10.36%	19.57%	-0.64%	-2.24%
006	Current	524.00 \$	65.00 \$	138.00 \$	12.00 \$	739.00 \$	36.00 \$	12.00 \$	280.00 \$	138.00 \$	466.00 \$	1,205.00 \$
	Proposed	512.00 \$	64.00 \$	127.00 \$	12.00 \$	715.00 \$	35.00 \$	12.00 \$	251.00 \$	165.00 \$	463.00 \$	1,178.00 \$
% +/- to Current Rates		-2.29%	-1.54%	-7.97%	0.00%	-3.25%	-2.78%	0.00%	-10.36%	19.57%	-0.64%	-2.24%
007	Current	524.00 \$	65.00 \$	138.00 \$	12.00 \$	739.00 \$	36.00 \$	12.00 \$	280.00 \$	138.00 \$	466.00 \$	1,205.00 \$
	Proposed	512.00 \$	64.00 \$	127.00 \$	12.00 \$	715.00 \$	35.00 \$	12.00 \$	251.00 \$	165.00 \$	463.00 \$	1,178.00 \$
% +/- to Current Rates		-2.29%	-1.54%	-7.97%	0.00%	-3.25%	-2.78%	0.00%	-10.36%	19.57%	-0.64%	-2.24%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:	Class: 35 VRG: 15 (Table II) Driving Record: 6
	Limit: TPL=1 000 000\$ FP=1 000 000\$ Ded: DCPD=0 COLL=500 COMP =500
	No discount and surcharges applicables

Proposed:	Class: 35 VRG: 14 (Table II) Driving Record: 6
	Limit: TPL=1 000 000\$ FP=1 000 000\$ Ded: DCPD=0 COLL=500 COMP =500
	No discount and surcharges applicables

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	12/16/2020
Renewals:	1/30/2021

Profile 4 - Commercial Vehicle:

Operator 1:

Male, Age 45
 No driver training
 Licensed 25 years, Appropriate class license
 New business
 No AF accidents in 10 years
 No convictions in 10 years
 2012 Mack Granite GU813 Tri Axle Dump
 List Price New: \$148,000

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$5000 Deductible
Comprehensive \$5000 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1,128.00 \$	141.00 \$	519.00 \$	12.00 \$	1,800.00 \$	36.00 \$	12.00 \$	680.00 \$	126.00 \$	854.00 \$	2,654.00 \$
	Proposed	1,102.00 \$	137.00 \$	523.00 \$	12.00 \$	1,774.00 \$	35.00 \$	12.00 \$	663.00 \$	164.00 \$	874.00 \$	2,648.00 \$
% +/- to Current Rates		-2.30%	-2.84%	0.77%	0.00%	-1.44%	-2.78%	0.00%	-2.50%	30.16%	2.34%	-0.23%
005	Current	1,128.00 \$	141.00 \$	519.00 \$	12.00 \$	1,800.00 \$	36.00 \$	12.00 \$	680.00 \$	126.00 \$	854.00 \$	2,654.00 \$
	Proposed	1,102.00 \$	137.00 \$	523.00 \$	12.00 \$	1,774.00 \$	35.00 \$	12.00 \$	663.00 \$	164.00 \$	874.00 \$	2,648.00 \$
% +/- to Current Rates		-2.30%	-2.84%	0.77%	0.00%	-1.44%	-2.78%	0.00%	-2.50%	30.16%	2.34%	-0.23%
006	Current	1,128.00 \$	141.00 \$	519.00 \$	12.00 \$	1,800.00 \$	36.00 \$	12.00 \$	680.00 \$	126.00 \$	854.00 \$	2,654.00 \$
	Proposed	1,102.00 \$	137.00 \$	523.00 \$	12.00 \$	1,774.00 \$	35.00 \$	12.00 \$	663.00 \$	164.00 \$	874.00 \$	2,648.00 \$
% +/- to Current Rates		-2.30%	-2.84%	0.77%	0.00%	-1.44%	-2.78%	0.00%	-2.50%	30.16%	2.34%	-0.23%
007	Current	1,128.00 \$	141.00 \$	519.00 \$	12.00 \$	1,800.00 \$	36.00 \$	12.00 \$	680.00 \$	126.00 \$	854.00 \$	2,654.00 \$
	Proposed	1,102.00 \$	137.00 \$	523.00 \$	12.00 \$	1,774.00 \$	35.00 \$	12.00 \$	663.00 \$	164.00 \$	874.00 \$	2,648.00 \$
% +/- to Current Rates		-2.30%	-2.84%	0.77%	0.00%	-1.44%	-2.78%	0.00%	-2.50%	30.16%	2.34%	-0.23%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:	Class: 42 VRG: 27 (Table II) Driving Record: 6
	Limit: TPL=1 000 000\$ FP=1 000 000\$ Ded: DCPD=0 COLL=5000 COMP=5000
	No discount and surcharges applicables

Proposed:	Class: 42 VRG: 27 (Table II) Driving Record: 6
	Limit: TPL=1 000 000\$ FP=1 000 000\$ Ded: DCPD=0 COLL=5000 COMP=5000
	No discount and surcharges applicables

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	12/16/2020
Renewals:	1/30/2021

Interurban Truck - Profile 1

Operator 1:

No driver training
 Licensed 19 years, Appropriate class license
 New business
 No AF accidents in 10 years
 No convictions in 10 years
 2012 Freightliner Cascadia
 Use: 50% Ontario exposure, radius of operation over 160 km
 List Price New: \$162,000

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$6500 Deductible
Comprehensive \$6500 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1,128.00 \$	141.00 \$	519.00 \$	12.00 \$	1,800.00 \$	36.00 \$	12.00 \$	680.00 \$	126.00 \$	854.00 \$	2,654.00 \$
	Proposed	1,102.00 \$	137.00 \$	523.00 \$	12.00 \$	1,774.00 \$	35.00 \$	12.00 \$	663.00 \$	164.00 \$	874.00 \$	2,648.00 \$
% +/- to Current Rates		-2.30%	-2.84%	0.77%	0.00%	-1.44%	-2.78%	0.00%	-2.50%	30.16%	2.34%	-0.23%
005	Current	1,128.00 \$	141.00 \$	519.00 \$	12.00 \$	1,800.00 \$	36.00 \$	12.00 \$	680.00 \$	126.00 \$	854.00 \$	2,654.00 \$
	Proposed	1,102.00 \$	137.00 \$	523.00 \$	12.00 \$	1,774.00 \$	35.00 \$	12.00 \$	663.00 \$	164.00 \$	874.00 \$	2,648.00 \$
% +/- to Current Rates		-2.30%	-2.84%	0.77%	0.00%	-1.44%	-2.78%	0.00%	-2.50%	30.16%	2.34%	-0.23%
006	Current	1,128.00 \$	141.00 \$	519.00 \$	12.00 \$	1,800.00 \$	36.00 \$	12.00 \$	680.00 \$	126.00 \$	854.00 \$	2,654.00 \$
	Proposed	1,102.00 \$	137.00 \$	523.00 \$	12.00 \$	1,774.00 \$	35.00 \$	12.00 \$	663.00 \$	164.00 \$	874.00 \$	2,648.00 \$
% +/- to Current Rates		-2.30%	-2.84%	0.77%	0.00%	-1.44%	-2.78%	0.00%	-2.50%	30.16%	2.34%	-0.23%
007	Current	1,128.00 \$	141.00 \$	519.00 \$	12.00 \$	1,800.00 \$	36.00 \$	12.00 \$	680.00 \$	126.00 \$	854.00 \$	2,654.00 \$
	Proposed	1,102.00 \$	137.00 \$	523.00 \$	12.00 \$	1,774.00 \$	35.00 \$	12.00 \$	663.00 \$	164.00 \$	874.00 \$	2,648.00 \$
% +/- to Current Rates		-2.30%	-2.84%	0.77%	0.00%	-1.44%	-2.78%	0.00%	-2.50%	30.16%	2.34%	-0.23%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:	* Only written if radius of operation is under 400 km
	Class: 562 VRG: 29 (Table II) Driving Record: 6
	Limit: TPL=1 000 000\$ FP=1 000 000\$ Ded: DCPD=0 COLL=6000* COMP =6000*
	* We do not offer 6500\$ as deductible level, this is why we selected 6000\$
	No discount and surcharges applicables

Proposed:	* Only written if radius of operation is under 400 km
	Class: 562 VRG: 29 (Table II) Driving Record: 6
	Limit: TPL=1 000 000\$ FP=1 000 000\$ Ded: DCPD=0 COLL=6000* COMP =6000*
	* We do not offer 6500\$ as deductible level, this is why we selected 6000\$
	No discount and surcharges applicables

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Company Name:

Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	12/16/2020
Renewals:	1/30/2021

Interurban Truck - Profile 2

Operator 1:

No driver training
 Licensed 35 years, Appropriate class license
 New business
 No AF accidents in 10 years
 No convictions in 10 years
 2011 Peterbilt 386
 Use: 20% Quebec exposure, radius of operation over 160 km
 List Price New: \$178,000

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$6500 Deductible
Comprehensive \$6500 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	3,185.00 \$	397.00 \$	1,568.00 \$	12.00 \$	5,162.00 \$	36.00 \$	12.00 \$	2,466.00 \$	127.00 \$	2,641.00 \$	7,803.00 \$
	Proposed	3,111.00 \$	388.00 \$	1,579.00 \$	12.00 \$	5,090.00 \$	35.00 \$	12.00 \$	2,408.00 \$	165.00 \$	2,620.00 \$	7,710.00 \$
% +/- to Current Rates		-2.32%	-2.27%	0.70%	0.00%	-1.39%	-2.78%	0.00%	-2.35%	29.92%	-0.80%	-1.19%
005	Current	3,185.00 \$	397.00 \$	1,568.00 \$	12.00 \$	5,162.00 \$	36.00 \$	12.00 \$	2,466.00 \$	127.00 \$	2,641.00 \$	7,803.00 \$
	Proposed	3,111.00 \$	388.00 \$	1,579.00 \$	12.00 \$	5,090.00 \$	35.00 \$	12.00 \$	2,408.00 \$	165.00 \$	2,620.00 \$	7,710.00 \$
% +/- to Current Rates		-2.32%	-2.27%	0.70%	0.00%	-1.39%	-2.78%	0.00%	-2.35%	29.92%	-0.80%	-1.19%
006	Current	3,185.00 \$	397.00 \$	1,568.00 \$	12.00 \$	5,162.00 \$	36.00 \$	12.00 \$	2,466.00 \$	127.00 \$	2,641.00 \$	7,803.00 \$
	Proposed	3,111.00 \$	388.00 \$	1,579.00 \$	12.00 \$	5,090.00 \$	35.00 \$	12.00 \$	2,408.00 \$	165.00 \$	2,620.00 \$	7,710.00 \$
% +/- to Current Rates		-2.32%	-2.27%	0.70%	0.00%	-1.39%	-2.78%	0.00%	-2.35%	29.92%	-0.80%	-1.19%
007	Current	3,185.00 \$	397.00 \$	1,568.00 \$	12.00 \$	5,162.00 \$	36.00 \$	12.00 \$	2,466.00 \$	127.00 \$	2,641.00 \$	7,803.00 \$
	Proposed	3,111.00 \$	388.00 \$	1,579.00 \$	12.00 \$	5,090.00 \$	35.00 \$	12.00 \$	2,408.00 \$	165.00 \$	2,620.00 \$	7,710.00 \$
% +/- to Current Rates		-2.32%	-2.27%	0.70%	0.00%	-1.39%	-2.78%	0.00%	-2.35%	29.92%	-0.80%	-1.19%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:	* Only written if radius of operation is under 400 km
	Class: 562 VRG: 32 (Table II) Driving Record: 6
	Limit: TPL=1 000 000\$ FP=1 000 000\$ Ded: DCPD=0 COLL=6000* COMP =6000*
	* We do not offer 6500\$ as deductible level, this is why we selected 6000\$
	No discount and surcharges applicables

Proposed:	* Only written if radius of operation is under 400 km
	Class: 562 VRG: 31 (Table II) Driving Record: 6
	Limit: TPL=1 000 000\$ FP=1 000 000\$ Ded: DCPD=0 COLL=6000* COMP =6000*
	* We do not offer 6500\$ as deductible level, this is why we selected 6000\$
	No discount and surcharges applicables

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