

Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	1815	227	238	19	2299	65	31	768	229	1093	3392
Proposed	1749	218	230	19	2216	64	31	810	230	1135	3351
% +/- to Current Rates	-3.64%	-3.96%	-3.36%	0.00%	-10.96%	-1.54%	0.00%	5.47%	0.44%	4.37%	-6.60%
005 Current	1815	227	238	19	2299	65	31	768	229	1093	3392
Proposed	1749	218	230	19	2216	64	31	810	230	1135	3351
% +/- to Current Rates	-3.64%	-3.96%	-3.36%	0.00%	-10.96%	-1.54%	0.00%	5.47%	0.44%	4.37%	-6.60%
006 Current	1815	227	238	19	2299	65	31	768	229	1093	3392
Proposed	1749	218	230	19	2216	64	31	810	230	1135	3351
% +/- to Current Rates	-3.64%	-3.96%	-3.36%	0.00%	-10.96%	-1.54%	0.00%	5.47%	0.44%	4.37%	-6.60%
007 Current	1815	227	238	19	2299	65	31	768	229	1093	3392
Proposed	1749	218	230	19	2216	64	31	810	230	1135	3351
% +/- to Current Rates	-3.64%	-3.96%	-3.36%	0.00%	-10.96%	-1.54%	0.00%	5.47%	0.44%	4.37%	-6.60%

* 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	DCPD deductible	0
	DR	1	Collision deductible	500
	Limit	1000000	Comp. deductible	500
	Accident s/c	0%	Collision RG	11
	Conv s/c	0%	Comp. RG	11
			DCPD RG	11

Proposed:	Class	44	DCPD deductible	0
	DR	1	Collision deductible	500
	Limit	1000000	Comp. deductible	500
	Accident s/c	0%	Collision RG	11
	Conv s/c	0%	Comp. RG	11
			DCPD RG	11

Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	1365	171	238	19	1793	65	31	768	229	1093	2886
	Proposed	1316	165	230	19	1730	64	31	810	230	1135	2865
	% +/- to Current Rates	-3.59%	-3.51%	-3.36%	0.00%	-10.46%	-1.54%	0.00%	5.47%	0.44%	4.37%	-6.09%
005	Current	1365	171	238	19	1793	65	31	768	229	1093	2886
	Proposed	1316	165	230	19	1730	64	31	810	230	1135	2865
	% +/- to Current Rates	-3.59%	-3.51%	-3.36%	0.00%	-10.46%	-1.54%	0.00%	5.47%	0.44%	4.37%	-6.09%
006	Current	1365	171	238	19	1793	65	31	768	229	1093	2886
	Proposed	1316	165	230	19	1730	64	31	810	230	1135	2865
	% +/- to Current Rates	-3.59%	-3.51%	-3.36%	0.00%	-10.46%	-1.54%	0.00%	5.47%	0.44%	4.37%	-6.09%
007	Current	1365	171	238	19	1793	65	31	768	229	1093	2886
	Proposed	1316	165	230	19	1730	64	31	810	230	1135	2865
	% +/- to Current Rates	-3.59%	-3.51%	-3.36%	0.00%	-10.46%	-1.54%	0.00%	5.47%	0.44%	4.37%	-6.09%

* 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	DCPD deductible	0
	DR	1	Collision deductible	500
	Limit	1000000	Comp. deductible	500
	Accident s/c	0%	Collision RG	11
	Conv s/c	0%	Comp. RG	11
			DCPD RG	11

Proposed:	Class	36	DCPD deductible	0
	DR	1	Collision deductible	500
	Limit	1000000	Comp. deductible	500
	Accident s/c	0%	Collision RG	11
	Conv s/c	0%	Comp. RG	11
			DCPD RG	11

Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	900	112	184	19	1215	65	31	576	253	925	2140
Proposed	867	109	177	19	1172	64	31	609	254	958	2130
% +/- to Current Rates	-3.67%	-2.68%	-3.80%	0.00%	-10.15%	-1.54%	0.00%	5.73%	0.40%	4.59%	-5.56%
005 Current	900	112	184	19	1215	65	31	576	253	925	2140
Proposed	867	109	177	19	1172	64	31	609	254	958	2130
% +/- to Current Rates	-3.67%	-2.68%	-3.80%	0.00%	-10.15%	-1.54%	0.00%	5.73%	0.40%	4.59%	-5.56%
006 Current	900	112	184	19	1215	65	31	576	253	925	2140
Proposed	867	109	177	19	1172	64	31	609	254	958	2130
% +/- to Current Rates	-3.67%	-2.68%	-3.80%	0.00%	-10.15%	-1.54%	0.00%	5.73%	0.40%	4.59%	-5.56%
007 Current	900	112	184	19	1215	65	31	576	253	925	2140
Proposed	867	109	177	19	1172	64	31	609	254	958	2130
% +/- to Current Rates	-3.67%	-2.68%	-3.80%	0.00%	-10.15%	-1.54%	0.00%	5.73%	0.40%	4.59%	-5.56%

* 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	DCPD deductible	0
	DR	3	Collision deductible	500
	Limit	1000000	Comp. deductible	500
	Accident s/c	0%	Collision RG	12
	Conv s/c	0%	Comp. RG	12
			DCPD RG	12

Proposed:	Class	35	DCPD deductible	0
	DR	3	Collision deductible	500
	Limit	1000000	Comp. deductible	500
	Accident s/c	0%	Collision RG	12
	Conv s/c	0%	Comp. RG	12
			DCPD RG	12

Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	1807	226	333	19	2385	65	31	679	480	1255	3640
	Proposed	1741	217	320	19	2297	64	31	717	482	1294	3591
% +/- to Current Rates		-3.65%	-3.98%	-3.90%	0.00%	-11.54%	-1.54%	0.00%	5.60%	0.42%	4.47%	-7.06%
005	Current	1807	226	333	19	2385	65	31	679	480	1255	3640
	Proposed	1741	217	320	19	2297	64	31	717	482	1294	3591
% +/- to Current Rates		-3.65%	-3.98%	-3.90%	0.00%	-11.54%	-1.54%	0.00%	5.60%	0.42%	4.47%	-7.06%
006	Current	1807	226	333	19	2385	65	31	679	480	1255	3640
	Proposed	1741	217	320	19	2297	64	31	717	482	1294	3591
% +/- to Current Rates		-3.65%	-3.98%	-3.90%	0.00%	-11.54%	-1.54%	0.00%	5.60%	0.42%	4.47%	-7.06%
007	Current	1807	226	333	19	2385	65	31	679	480	1255	3640
	Proposed	1741	217	320	19	2297	64	31	717	482	1294	3591
% +/- to Current Rates		-3.65%	-3.98%	-3.90%	0.00%	-11.54%	-1.54%	0.00%	5.60%	0.42%	4.47%	-7.06%

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

* Note: the current deductible is \$7,500 due to FA minimum deductible Rule 201; and proposed deductible is \$37,000 due to FA minimum deductible Rule 201 for Heavy Commercial Vehicles effective October 1, 2020

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

Current:	Class	42	DCPD deductible	0
	DR	3	Collision deductible	7500
	Limit	1000000	Comp. deductible	7500
	Accident s/c	0%	Collision RG	27
	Conv s/c	0%	Comp. RG	27
			DCPD RG	27

Proposed:	Class	42	DCPD deductible	0
	DR	3	Collision deductible	37000
	Limit	1000000	Comp. deductible	37000
	Accident s/c	0%	Collision RG	27
	Conv s/c	0%	Comp. RG	27
			DCPD RG	27

Company Name:

Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	2019	252	594	10	2875	52	47	3036	1295	4430	7305
	Proposed	2021	252	597	10	2880	52	48	2948	1264	4312	7192
% +/- to Current Rates		0.10%	0.00%	0.51%	0.00%	0.60%	0.00%	2.13%	-2.90%	-2.39%	-3.16%	-2.56%
005	Current	2019	252	594	10	2875	52	47	3036	1295	4430	7305
	Proposed	2021	252	597	10	2880	52	48	2948	1264	4312	7192
% +/- to Current Rates		0.10%	0.00%	0.51%	0.00%	0.60%	0.00%	2.13%	-2.90%	-2.39%	-3.16%	-2.56%
006	Current	2019	252	594	10	2875	52	47	3036	1295	4430	7305
	Proposed	2021	252	597	10	2880	52	48	2948	1264	4312	7192
% +/- to Current Rates		0.10%	0.00%	0.51%	0.00%	0.60%	0.00%	2.13%	-2.90%	-2.39%	-3.16%	-2.56%
007	Current	2019	252	594	10	2875	52	47	3036	1295	4430	7305
	Proposed	2021	252	597	10	2880	52	48	2948	1264	4312	7192
% +/- to Current Rates		0.10%	0.00%	0.51%	0.00%	0.60%	0.00%	2.13%	-2.90%	-2.39%	-3.16%	-2.56%

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

* Note: the current deductible is \$8,000 due to FA minimum deductible Rule 201; and proposed deductible is \$40,500 due to FA minimum deductible Rule 201 for Heavy Commercial Vehicles effective October 1, 2020

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

Current:	Class	62	DCPD deductible	0
	DR	3	Collision deductible	8000
	Limit	1000000	Comp. deductible	8000
	Accident s/c	0%	Collision RG	29
	Conv s/c	0%	Comp. RG	29
	Exposure surcharge:	50%	DCPD RG	29
	Exposure surcharge (physical damage only):		25%	

Proposed:	Class	62	DCPD deductible	0
	DR	3	Collision deductible	40500
	Limit	1000000	Comp. deductible	40500
	Accident s/c	0%	Collision RG	29
	Conv s/c	0%	Comp. RG	29
	Exposure surcharge:	50%	DCPD RG	29
	Exposure surcharge (physical damage only):		25%	

Company Name:

Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	1615	202	481	8	2306	41	37	2708	1159	3945	6251
	Proposed	1616	202	484	8	2310	42	38	2628	1131	3839	6149
% +/- to Current Rates		0.06%	0.00%	0.62%	0.00%	0.69%	2.44%	2.70%	-2.95%	-2.42%	-0.23%	0.46%
005	Current	1615	202	481	8	2306	41	37	2708	1159	3945	6251
	Proposed	1616	202	484	8	2310	42	38	2628	1131	3839	6149
% +/- to Current Rates		0.06%	0.00%	0.62%	0.00%	0.69%	2.44%	2.70%	-2.95%	-2.42%	-0.23%	0.46%
006	Current	1615	202	481	8	2306	41	37	2708	1159	3945	6251
	Proposed	1616	202	484	8	2310	42	38	2628	1131	3839	6149
% +/- to Current Rates		0.06%	0.00%	0.62%	0.00%	0.69%	2.44%	2.70%	-2.95%	-2.42%	-0.23%	0.46%
007	Current	1615	202	481	8	2306	41	37	2708	1159	3945	6251
	Proposed	1616	202	484	8	2310	42	38	2628	1131	3839	6149
% +/- to Current Rates		0.06%	0.00%	0.62%	0.00%	0.69%	2.44%	2.70%	-2.95%	-2.42%	-0.23%	0.46%

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

* Note: the current deductible is \$9,000 due to FA minimum deductible Rule 201; and proposed deductible is \$44,500 due to FA minimum deductible Rule 201 for Heavy Commercial Vehicles effective October 1, 2020

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

Current:	Class	62	DCPD deductible	0
	DR	3	Collision deductible	9000
	Limit	1000000	Comp. deductible	9000
	Accident s/c	0%	Collision RG	31
	Conv s/c	0%	Comp. RG	31
	Exposure surcharge:	20%	DCPD RG	31
	Exposure surcharge (physical damage only):		10%	

Proposed:	Class	62	DCPD deductible	0
	DR	3	Collision deductible	44500
	Limit	1000000	Comp. deductible	44500
	Accident s/c	0%	Collision RG	31
	Conv s/c	0%	Comp. RG	31
	Exposure surcharge:	20%	DCPD RG	31
	Exposure surcharge (physical damage only):		10%	