## **Company Name:**

## 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

Implementation Dates (D/M/Y)						
New Business:	01-Sep					
Renewals:	01-Sep					

# 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	960.82	0.00	0.00	9.12	969.94	65.28	8.00	197.40	113.67	384.35	1354.29
Proposed	691.79	86.47	168.94	9.12	956.32	65.28	8.00	197.40	113.67	384.35	1340.67
% +/- to Current Rates	-28.00%			0.00%	-1.40%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.01%
005 Current	701.18	0.00	0.00	9.12	710.30	65.28	8.00	243.55	106.40	423.23	1133.53
Proposed	504.85	67.07	123.28	9.12	704.33	65.28	8.00	243.55	106.40	423.23	1127.56
% +/- to Current Rates	-28.00%			0.00%	-0.84%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.53%
006 Current	671.30	0.00	0.00	9.12	680.42	65.28	8.00	287.36	111.32	471.97	1152.39
Proposed	483.34	60.42	118.03	9.12	670.91	65.28	8.00	287.36	111.32	471.97	1142.87
% +/- to Current Rates	-28.00%			0.00%	-1.40%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.83%
007 Current	701.18	0.00	0.00	9.12	710.30	65.28	8.00	243.55	106.40	423.23	1133.53
Proposed	504.85	67.07	123.28	9.12	704.33	65.28	8.00	243.55	106.40	423.23	1127.56
% +/- to Current Rates	-28.00%			0.00%	-0.84%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.53%

<sup>\*</sup> 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:	RATE GROUP - 12	
	CLASS 44	
	DRIVING RECORD 1	
	No Discounts Apply	

Proposed:	RATE GROUP - 12
	CLASS 44
	DRIVING RECORD 1
	No Discounts Apply

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Com	pany	Name:
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### **Profile 2 - Commercial Vehicle:**

### Operator 1:

Male, Age 35
No driver training
Licensed 12 years, Appropriate class license

Licensed 12 years, Appropriate diagonical

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

Implementation Dates (D/M/Y)						
New Business:	01-Sep					
Renewals:	01-Sep					

### 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	937.39	0.00	0.00	9.12	946.51	65.28	8.00	244.88	161.63	479.78	1426.29
Proposed	674.92	84.36	164.82	9.12	933.22	65.28	8.00	244.88	161.63	479.78	1413.00
% +/- to Current Rates	-28.00%			0.00%	-1.40%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.93%
005 Current	684.08	0.00	0.00	9.12	693.20	65.28	8.00	302.13	151.29	526.70	1219.90
Proposed	492.54	65.44	120.28	9.12	687.37	65.28	8.00	302.13	151.29	526.70	1214.07
% +/- to Current Rates	-28.00%			0.00%	-0.84%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.48%
006 Current	654.93	0.00	0.00	9.12	664.05	65.28	8.00	356.47	158.29	588.05	1252.09
Proposed	471.55	58.94	115.15	9.12	654.76	65.28	8.00	356.47	158.29	588.05	1242.81
% +/- to Current Rates	-28.00%			0.00%	-1.40%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.74%
007 Current	684.08	0.00	0.00	9.12	693.20	65.28	8.00	302.13	151.29	526.70	1219.90
Proposed	492.54	65.44	120.28	9.12	687.37	65.28	8.00	302.13	151.29	526.70	1214.07
% +/- to Current Rates	-28.00%			0.00%	-0.84%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.48%

<sup>\*</sup> 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:	RATE GROUP - 15	Proposed:	RATE GRO
	CLASS 36		CLASS 36
	DRIVING RECORD 1		DRIVING R
	No Discounts Apply		No Discount

roposed:	RATE GROUP - 15
	CLASS 36
	DRIVING RECORD 1
	No Discounts Apply

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## **Company Name:**

## 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

Implementation Dates (D/M/Y)						
New Business:	01-Sep					
Renewals:	01-Sep					

# 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	556.41	0.00	0.00	9.12	565.53	65.28	8.00	98.74	113.67	285.69	851.22
Proposed	400.62	50.08	97.83	9.12	557.64	65.28	8.00	98.74	113.67	285.69	843.33
% +/- to Current Rates	-28.00%			0.00%	-1.39%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.93%
005 Current	406.05	0.00	0.00	9.12	415.17	65.28	8.00	121.82	106.40	301.50	716.67
Proposed	292.36	30.85	71.39	9.12	403.72	65.28	8.00	121.82	106.40	301.50	705.23
% +/- to Current Rates	-28.00%			0.00%	-2.76%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.60%
006 Current	388.75	0.00	0.00	9.12	397.87	65.28	8.00	143.73	111.32	328.34	726.21
Proposed	279.90	34.99	68.35	9.12	392.36	65.28	8.00	143.73	111.32	328.34	720.70
% +/- to Current Rates	-28.00%			0.00%	-1.39%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.76%
007 Current	406.05	0.00	0.00	9.12	415.17	65.28	8.00	121.82	106.40	301.50	716.67
Proposed	292.36	30.85	71.39	9.12	403.72	65.28	8.00	121.82	106.40	301.50	705.23
% +/- to Current Rates	-28.00%			0.00%	-2.76%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.60%

<sup>\*</sup> 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:	RATE GROUP - 12
	CLASS 35
	DRIVING RECORD 6
	No Discounts Apply

Proposed:	RATE GROUP - 12
	CLASS 35
	DRIVING RECORD 6
	No Discounts Apply

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Company	Name:
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List Price New: \$148,000

### **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

Implementation Dates (D/M/Y)New Business:01-SepRenewals:01-Sep

### 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 Currer	t 285.59	0.00	0.00	9.12	294.71	65.28	8.00	277.49	163.22	514.00	808.71
Propose	205.63	25.70	50.21	9.12	290.66	65.28	8.00	277.49	163.22	514.00	804.66
% +/- to Current Rates	-28.00%			0.00%	-1.37%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.50%
005 Currer	t 208.42	0.00	0.00	9.12	217.54	65.28	8.00	342.37	152.79	568.44	785.97
Propose	150.06	15.84	36.64	9.12	211.66	65.28	8.00	342.37	152.79	568.44	780.10
% +/- to Current Rates	-28.00%			0.00%	-2.70%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.75%
006 Currer	t 199.53	0.00	0.00	9.12	208.65	65.28	8.00	403.96	159.85	637.09	845.74
Propose	143.67	17.96	35.08	9.12	205.83	65.28	8.00	403.96	159.85	637.09	842.92
% +/- to Current Rates	-28.00%			0.00%	-1.36%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.33%
007 Currer	t 208.42	0.00	0.00	9.12	217.54	65.28	8.00	342.37	152.79	568.44	785.97
Propose	150.06	15.84	36.64	9.12	211.66	65.28	8.00	342.37	152.79	568.44	780.10
% +/- to Current Rates	-28.00%			0.00%	-2.70%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.75%

<sup>\*</sup> 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: RATE GROUP - 27

CLASS 54

DRIVING RECORD 6

No Discounts Apply

Proposed: RATE GROUP - 27

CLASS 54

DRIVING RECORD 6

No Discounts Apply

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