Profile 1 - Commercial Vehicle:

Operator 1:

Male, Age 45

No driver training

Licensed 25 years, Appropriate class license

New business

No AF accidents

No convictions

2017 Ford Transit 350 WB 148 Cargo Van Diesel (IBC VC: 383600)

Use: wholesale delivery truck for a T.V sales and service operation

List Price New: \$46,094 (Weight: 2291)

Implementation Dates (D/M/Y)						
New Business:	2024-01-05					
Renewals:	2024-01-06					

Coverages:

Liability and END 44 \$1,000,000 Limit Accident Benefits - Standard

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	563.96	69.25	131.92	12.35	777.48	55.80	20.00	318.67	187.94	582.41	1,359.89
Proposed	563.96	69.25	131.92	12.35	777.48	55.80	20.00	318.67	187.94	582.41	1,359.89
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	377.53	46.36	88.31	12.35	524.54	37.35	20.00	288.32	187.94	533.61	1,058.15
Proposed	377.53	46.36	88.31	12.35	524.54	37.35	20.00	288.32	187.94	533.61	1,058.15
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	419.47	51.51	98.11	12.35	581.44	41.51	20.00	288.32	187.94	537.76	1,119.21
Proposed	419.47	51.51	98.11	12.35	581.44	41.51	20.00	288.32	187.94	537.76	1,119.21
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	377.53	46.36	88.31	12.35	524.54	37.35	20.00	288.32	187.94	533.61	1,058.15
Proposed	377.53	46.36	88.31	12.35	524.54	37.35	20.00	288.32	187.94	533.61	1,058.15
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

^{*} 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:	VRG 16 (VICC3836)	Proposed:	VRG 16 (VICC3836)
	Class 36		Class 36
	DR 5		DR 5
	5% Commercial Package Discount		5% Commercial Package Discount
	10% Conviction Free Discount		10% Conviction Free Discount
	10% Years Licenced Discount		10% Years Licenced Discount

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Profile 2 - Commercial Vehicle:

Operator 1:

No convictions

Male, Age 35
No driver training
Licensed 12 years, Appropriate class license
New business
No AF accidents

2015 Dodge Ram Promaster 1500 Cargo Van (IBC VC: 285800)

Use: wholesale delivery truck for a computer sales and service operation

List Price New: \$31,795 (Weight: 2072)

Implementation Dates (D/M/Y)						
New Business:	2024-01-05					
Renewals:	2024-01-06					

Coverages:

Liability and END 44 \$1,000,000 Limit
Accident Benefits - Standard
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	626.63	76.94	135.63	12.35	851.55	62.00	20.00	327.63	173.90	583.54	1,435.09
Proposed	626.63	76.94	135.63	12.35	851.55	62.00	20.00	327.63	173.90	583.54	1,435.09
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	419.48	51.51	90.79	12.35	574.12	41.50	20.00	296.43	173.90	531.83	1,105.95
Proposed	419.48	51.51	90.79	12.35	574.12	41.50	20.00	296.43	173.90	531.83	1,105.95
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	466.08	57.23	100.87	12.35	636.53	46.12	20.00	296.43	173.90	536.45	1,172.98
Proposed	466.08	57.23	100.87	12.35	636.53	46.12	20.00	296.43	173.90	536.45	1,172.98
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	419.48	51.51	90.79	12.35	574.12	41.50	20.00	296.43	173.90	531.83	1,105.95
Proposed	419.48	51.51	90.79	12.35	574.12	41.50	20.00	296.43	173.90	531.83	1,105.95
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

^{*} 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: v	/RG 15 (VICC2858)	Proposed:	VRG 15 (VICC2858)
С	Class 36		Class 36
D	DR 5		DR 5
5'	5% Commercial Package Discount		5% Commercial Package Discount
1/	10% Years Licenced Discount		10% Years Licenced Discount

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Profile 3 - Commercial Vehicle:

Operator 1:

Male, Age 40 No driver training

Licensed 20 years, Appropriate class license

New business

No AF accidents

No convictions

2016 Ford F150 Lariat Supercrew 2WD (IBC VC: 355901)

Use: Artisans Truck. No personal use List Price New: \$50,299 (Weight: 2084)

Implementation Dates (D/M/Y)						
New Business:	2024-01-05					
Renewals:	2024-01-06					

Coverages:

Liability and END 44 \$1,000,000 Limit

Accident Benefits - Standard

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	597.18	73.33	158.26	12.35	841.11	62.00	20.00	387.50	212.92	682.43	1,523.53
Proposed	597.18	73.33	158.26	12.35	841.11	62.00	20.00	387.50	212.92	682.43	1,523.53
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	399.76	49.08	105.94	12.35	567.13	41.50	20.00	350.60	212.92	625.02	1,192.15
Proposed	399.76	49.08	105.94	12.35	567.13	41.50	20.00	350.60	212.92	625.02	1,192.15
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	444.18	54.54	117.70	12.35	628.77	46.12	20.00	350.60	212.92	629.63	1,258.40
Proposed	444.18	54.54	117.70	12.35	628.77	46.12	20.00	350.60	212.92	629.63	1,258.40
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	399.76	49.08	105.94	12.35	567.13	41.50	20.00	350.60	212.92	625.02	1,192.15
Proposed	399.76	49.08	105.94	12.35	567.13	41.50	20.00	350.60	212.92	625.02	1,192.15
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

^{*} 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:	VRG 13 (VICC3559)	Proposed:	VRG 13 (VICC3559)
	Class 35		Class 35
	DR 5		DR 5
	5% Commercial Package Discount		5% Commercial Package Discount
	10% Years Licenced Discount		10% Years Licenced Discount

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Profile 4 - Commercial Vehicle:

Operator 1:

Male, Age 45
No driver training
Licensed 25 years, Appropriate class license
New business
No AF accidents
No convictions

2016 Mack Granite GU813 Tri/A Dump Truck (IBC VC: N/A)

List Price New: \$165,500 (Weight: 39912)

Implementation Dates (D/M/Y)						
New Business:	2024-01-05					
Renewals:	2024-01-06					

Coverages:

Liability and END 44 \$1,000,000 Limit
Accident Benefits - Standard
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	803.08	98.61	294.53	12.35	1,208.57	55.80	20.00	267.19	165.75	508.75	1,717.32
Proposed	803.08	98.61	294.53	12.35	1,208.57	55.80	20.00	267.19	165.75	508.75	1,717.32
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	537.60	66.01	197.16	12.35	813.12	37.35	20.00	241.75	165.75	464.85	1,277.96
Proposed	537.60	66.01	197.16	12.35	813.12	37.35	20.00	241.75	165.75	464.85	1,277.96
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	597.33	73.35	219.05	12.35	902.08	41.51	20.00	241.75	165.75	469.00	1,371.08
Proposed	597.33	73.35	219.05	12.35	902.08	41.51	20.00	241.75	165.75	469.00	1,371.08
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	537.60	66.01	197.16	12.35	813.12	37.35	20.00	241.75	165.75	464.85	1,277.96
Proposed	537.60	66.01	197.16	12.35	813.12	37.35	20.00	241.75	165.75	464.85	1,277.96
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

^{*} 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:	VRG 26 (VICC N/A)	Proposed:	VRG 26 (VICC N/A)
	Class 45		Class 45
	DR 5		DR 5
	5% Commercial Package Discount		5% Commercial Package Discount
	10% Conviction Free Discount		10% Conviction Free Discount
	10% Years Licenced Discount		10% Years Licenced Discount

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