

Company Name: Facility Association

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:	100 days post approval
Renewals:	100 days post approval

<b>Coverages:</b>	
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	936	117	196	19	1268	64	31	672	287	1054	2322
Proposed	893	112	185	19	1209	66	31	681	293	1071	2280
% +/- to Current Rates	-4.59%	-4.27%	-5.61%	0.00%	-14.48%	3.13%	0.00%	1.34%	2.09%	6.55%	-7.92%
005 Current	936	117	196	19	1268	64	31	672	287	1054	2322
Proposed	848	106	176	19	1149	65	31	660	279	1035	2184
% +/- to Current Rates	-9.40%	-9.40%	-10.20%	0.00%	-29.01%	1.56%	0.00%	-1.79%	-2.79%	-3.01%	-32.02%
006 Current	936	117	196	19	1268	64	31	672	287	1054	2322
Proposed	848	106	176	19	1149	65	31	660	279	1035	2184
% +/- to Current Rates	-9.40%	-9.40%	-10.20%	0.00%	-29.01%	1.56%	0.00%	-1.79%	-2.79%	-3.01%	-32.02%
007 Current	936	117	196	19	1268	64	31	672	287	1054	2322
Proposed	848	106	176	19	1149	65	31	660	279	1035	2184
% +/- to Current Rates	-9.40%	-9.40%	-10.20%	0.00%	-29.01%	1.56%	0.00%	-1.79%	-2.79%	-3.01%	-32.02%

\* 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	3	Collision deductible	500
	Limit	1000000	Comp. deductible	500
	Accident s/c	0%	Collision RG	13
	Conv s/c	0%	Comp. RG	13
			DCPD RG	13

Proposed:	Class	36	DCPD deductible	0
	DR	3	Collision deductible	500
	Limit	1000000	Comp. deductible	500
	Accident s/c	0%	Collision RG	13
	Conv s/c	0%	Comp. RG	13
			DCPD RG	13

Note: 2024 Commercial Rate Group Table I and II are used for this filing.

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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  
No AF accidents  
No convictions  
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)

<b>Coverages:</b>
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	936	117	163	19	1235	64	31	561	230	886	2121
Proposed	893	112	155	19	1179	66	31	569	235	901	2080
% +/- to Current Rates	-4.59%	-4.27%	-4.91%	0.00%	-13.78%	3.13%	0.00%	1.43%	2.17%	6.72%	-7.05%
005 Current	936	117	163	19	1235	64	31	561	230	886	2121
Proposed	848	106	147	19	1120	65	31	551	223	870	1990
% +/- to Current Rates	-9.40%	-9.40%	-9.82%	0.00%	-28.62%	1.56%	0.00%	-1.78%	-3.04%	-3.26%	-31.88%
006 Current	936	117	163	19	1235	64	31	561	230	886	2121
Proposed	848	106	147	19	1120	65	31	551	223	870	1990
% +/- to Current Rates	-9.40%	-9.40%	-9.82%	0.00%	-28.62%	1.56%	0.00%	-1.78%	-3.04%	-3.26%	-31.88%
007 Current	936	117	163	19	1235	64	31	561	230	886	2121
Proposed	848	106	147	19	1120	65	31	551	223	870	1990
% +/- to Current Rates	-9.40%	-9.40%	-9.82%	0.00%	-28.62%	1.56%	0.00%	-1.78%	-3.04%	-3.26%	-31.88%

\* 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	3	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	3	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

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Company Name: Facility Association

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:	100 days post approval
Renewals:	100 days post approval

<b>Coverages:</b>	
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	867	109	227	19	1222	64	31	780	346	1221	2443
004 Proposed	808	101	215	19	1143	66	31	791	353	1241	2384
% +/- to Current Rates	-6.81%	-7.34%	-5.29%	0.00%	-19.43%	3.13%	0.00%	1.41%	2.02%	6.56%	-12.87%
005 Current	867	109	227	19	1222	64	31	780	346	1221	2443
005 Proposed	767	96	204	19	1086	65	31	766	336	1198	2284
% +/- to Current Rates	-11.53%	-11.93%	-10.13%	0.00%	-33.59%	1.56%	0.00%	-1.79%	-2.89%	-3.12%	-36.72%
006 Current	867	109	227	19	1222	64	31	780	346	1221	2443
006 Proposed	767	96	204	19	1086	65	31	766	336	1198	2284
% +/- to Current Rates	-11.53%	-11.93%	-10.13%	0.00%	-33.59%	1.56%	0.00%	-1.79%	-2.89%	-3.12%	-36.72%
007 Current	867	109	227	19	1222	64	31	780	346	1221	2443
007 Proposed	767	96	204	19	1086	65	31	766	336	1198	2284
% +/- to Current Rates	-11.53%	-11.93%	-10.13%	0.00%	-33.59%	1.56%	0.00%	-1.79%	-2.89%	-3.12%	-36.72%

\* 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	15
	Conv s/c	0%	Comp. RG	15
			DCPD RG	15

Proposed:	Class	35	DCPD deductible	0
	DR	3	Collision deductible	500
	Limit	1000000	Comp. deductible	500
	Accident s/c	0%	Collision RG	15
	Conv s/c	0%	Comp. RG	15
			DCPD RG	15

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Company Name: Facility Association

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:	100 days post approval
Renewals:	100 days post approval

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	1741	217	326	19	2303	64	31	729	493	1317	3620
	Proposed	1593	199	308	19	2119	66	31	739	503	1339	3458
% +/- to Current Rates		-8.50%	-8.29%	-5.52%	0.00%	-22.32%	3.13%	0.00%	1.37%	2.03%	6.53%	-15.79%
005	Current	1741	217	326	19	2303	64	31	729	493	1317	3620
	Proposed	1513	189	293	19	2014	65	31	716	479	1291	3305
% +/- to Current Rates		-13.10%	-12.90%	-10.12%	0.00%	-36.12%	1.56%	0.00%	-1.78%	-2.84%	-3.06%	-39.18%
006	Current	1741	217	326	19	2303	64	31	729	493	1317	3620
	Proposed	1513	189	293	19	2014	65	31	716	479	1291	3305
% +/- to Current Rates		-13.10%	-12.90%	-10.12%	0.00%	-36.12%	1.56%	0.00%	-1.78%	-2.84%	-3.06%	-39.18%
007	Current	1741	217	326	19	2303	64	31	729	493	1317	3620
	Proposed	1513	189	293	19	2014	65	31	716	479	1291	3305
% +/- to Current Rates		-13.10%	-12.90%	-10.12%	0.00%	-36.12%	1.56%	0.00%	-1.78%	-2.84%	-3.06%	-39.18%

\* 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 and proposed deductible is 5% of the listing price round to the nearest \$250, which is \$8,250 based on FA Minimum deductible Rule 201 for Heavy Commercial Vehicles.  
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	8500
	Limit	1000000	Comp. deductible	8500
	Accident s/c	0%	Collision RG	29
	Conv s/c	0%	Comp. RG	29
			DCPD RG	29

Proposed:	Class	42	DCPD deductible	0
	DR	3	Collision deductible	8500
	Limit	1000000	Comp. deductible	8500
	Accident s/c	0%	Collision RG	29
	Conv s/c	0%	Comp. RG	29
			DCPD RG	29

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Company Name: Facility Association

Interurban Truck - Profile 1

Operator 1:  
Male, age 45  
No driver training  
Licensed 19 years, Appropriate class license  
New business  
No AF accidents  
No convictions  
2017 Volvo VNL64T780  
Use: 50% Ontario exposure, radius of operation over 160 km  
List Price New: \$156,824

\*NOTE: We are proposing change in Rule 228.B Interurban Outside Province Exposure S/C

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

<b>Coverages:</b>
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Standard
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	1347	168	395	7	1917	35	32	2338	1001	3406	5323
	Proposed	1886	236	554	7	2683	34	31	2226	1020	3311	5994
% +/- to Current Rates		40.01%	40.48%	40.25%	0.00%	120.74%	-2.86%	-3.13%	-4.79%	1.90%	-8.87%	111.87%
005	Current	1347	168	395	7	1917	35	32	2338	1001	3406	5323
	Proposed	1886	236	554	7	2683	34	31	2226	1020	3311	5994
% +/- to Current Rates		40.01%	40.48%	40.25%	0.00%	120.74%	-2.86%	-3.13%	-4.79%	1.90%	-8.87%	111.87%
006	Current	1347	168	395	7	1917	35	32	2338	1001	3406	5323
	Proposed	1886	236	554	7	2683	34	31	2226	1020	3311	5994
% +/- to Current Rates		40.01%	40.48%	40.25%	0.00%	120.74%	-2.86%	-3.13%	-4.79%	1.90%	-8.87%	111.87%
007	Current	1347	168	395	7	1917	35	32	2338	1001	3406	5323
	Proposed	1886	236	554	7	2683	34	31	2226	1020	3311	5994
% +/- to Current Rates		40.01%	40.48%	40.25%	0.00%	120.74%	-2.86%	-3.13%	-4.79%	1.90%	-8.87%	111.87%

\* 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 and proposed deductible is 5% of the list price new rounded up to the nearest \$250, which is \$8,000 based on FA Minimum deductible Rule 201 for Heavy Commercial Vehicles; IU Outside province s/c based on Rule 228.C

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	28
	Conv s/c	0%	Comp. RG	28
			DCPD RG	28
	Canadian Out of Province Exposure surcharge (BI, PD and DCPD only):			0%
	US Exposure Surcharge (BI, PD and DCPD only):			0%

Proposed:	Class	62	DCPD deductible	0
	DR	3	Collision deductible	8000
	Limit	1000000	Comp. deductible	8000
	Accident s/c	0%	Collision RG	28
	Conv s/c	0%	Comp. RG	28
			DCPD RG	28
	Canadian Out of Province Exposure surcharge (BI, PD and DCPD only):			50%
	US Exposure Surcharge (BI, PD and DCPD only):			0%

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Company Name: Facility Association

Interurban Truck - Profile 2

Operator 1:  
Male, age 55  
No driver training  
Licensed 35 years, Appropriate class license  
New business  
No AF accidents  
No convictions  
2017 Peterbilt 389  
Use: 20% US exposure, radius of operation over 160 km  
List Price New: \$169,999

\*NOTE: We are proposing change in Rule 228 Interurban Outside Province Exposure S/C  
\*profile did not mention of Canadian travel. Exposure surcharge will be based on U.S. Region that generates the highest s/c ( Region 3)

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

<b>Coverages:</b>	
Liability and END 44 \$1,000,000 Limit	
Accident Benefits - Standard	
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	1751	218	521	7	2497	35	32	2374	1020	3461	5958
	Proposed	1634	204	486	7	2331	34	31	2260	1041	3366	5697
% +/- to Current Rates		-6.68%	-6.42%	-6.72%	0.00%	-19.82%	-2.86%	-3.13%	-4.80%	2.06%	-8.73%	-28.55%
005	Current	1751	218	521	7	2497	35	32	2374	1020	3461	5958
	Proposed	1634	204	486	7	2331	34	31	2260	1041	3366	5697
% +/- to Current Rates		-6.68%	-6.42%	-6.72%	0.00%	-19.82%	-2.86%	-3.13%	-4.80%	2.06%	-8.73%	-28.55%
006	Current	1751	218	521	7	2497	35	32	2374	1020	3461	5958
	Proposed	1634	204	486	7	2331	34	31	2260	1041	3366	5697
% +/- to Current Rates		-6.68%	-6.42%	-6.72%	0.00%	-19.82%	-2.86%	-3.13%	-4.80%	2.06%	-8.73%	-28.55%
007	Current	1751	218	521	7	2497	35	32	2374	1020	3461	5958
	Proposed	1634	204	486	7	2331	34	31	2260	1041	3366	5697
% +/- to Current Rates		-6.68%	-6.42%	-6.72%	0.00%	-19.82%	-2.86%	-3.13%	-4.80%	2.06%	-8.73%	-28.55%

\* 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 and proposed deductible is 5% of the list price new rounded up to the nearest \$250, which is \$8,750 based on FA Minimum deductible Rule 201 for Heavy Commercial Vehicles; IU Outside province s/c based on Rule 228.C

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	8500
	Limit	1000000	Comp. deductible	8500
	Accident s/c	0%	Collision RG	30
	Conv s/c	0%	Comp. RG	30
			DCPD RG	30
	Canadian Out of Province Exposure surcharge (BI, PD and DCPD only):			0%
	US Exposure Surcharge (BI, PD and DCPD only):			30%

Proposed:	Class	62	DCPD deductible	0
	DR	3	Collision deductible	8500
	Limit	1000000	Comp. deductible	8500
	Accident s/c	0%	Collision RG	30
	Conv s/c	0%	Comp. RG	30
			DCPD RG	30
	Canadian Out of Province Exposure surcharge (BI, PD and DCPD only):			0%
	US Exposure Surcharge (BI, PD and DCPD only):			30%

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