

Company Name: Northbridge General Insurance Corporation

Taxi - Profile 1:

Operator 1 (Owner):

Male, Age 45
No driver training
New business
Licensed 25 years, Class G /5
Used as taxi, annual mileage 120 000 km, shared equally between drivers
No AF accidents
No convictions
2017 Chevrolet Impala LS V6 4DR (IBC VC: 547700)
List price: \$31,090

Implementation Dates (D/M/Y)	
New Business:	24-Aug-26
Renewals:	09-Oct-26

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	754	14	150	39	957	108	N/A	338	139	585	1,541
Proposed	791	15	157	39	1,003	108	N/A	338	139	585	1,587
% +/- to Current Rates	5.00%	4.98%	5.00%	0.00%	4.79%	0.00%	N/A	0.00%	0.00%	0.00%	2.98%
005 Current	754	14	150	39	957	108	N/A	338	139	585	1,541
Proposed	791	15	157	39	1,003	108	N/A	338	139	585	1,587
% +/- to Current Rates	5.00%	4.98%	5.00%	0.00%	4.79%	0.00%	N/A	0.00%	0.00%	0.00%	2.98%
006 Current	754	14	150	15	933	72	N/A	288	119	480	1,412
Proposed	791	15	157	15	979	72	N/A	288	119	480	1,458
% +/- to Current Rates	5.00%	4.98%	5.00%	0.00%	4.92%	0.00%	N/A	0.00%	0.00%	0.00%	3.25%
007 Current	754	14	150	12	929	72	N/A	331	112	515	1,445
Proposed	791	15	157	12	975	72	N/A	331	112	515	1,490
% +/- to Current Rates	5.00%	4.98%	5.00%	0.00%	4.94%	0.00%	N/A	0.00%	0.00%	0.00%	3.18%

* 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 :	77A
	Driving Record :	6
	Vehicle Rate Group :	12
	No surcharge applied on all coverages	

Proposed:	Class :	77A
	Driving Record :	6
	Vehicle Rate Group :	12
	No surcharge applied on all coverages	

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: Northbridge General Insurance Corporation

Implementation Dates (D/M/Y)	
New Business:	24-Aug-26
Renewals:	09-Oct-26

Taxi - Profile 2:

Operator 1 (Non-Owner):

Male, Age 40
No driver training
New business
Licensed 20 years, Class G /5
Used as limousine, not for airport use, annual mileage 90 000 km
No AF accidents
No convictions
2016 Toyota Camry LE 4DR (IBC VC: 045002)
List price: \$24,505

Operator 2 (Non-Owner):

Male, Age 30
Licensed 12 years, Class 5 license/G in Ontario
No AF accidents
No convictions

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	754	14	128	39	935	108	N/A	116	48	271	1,206
Proposed	791	15	135	39	980	108	N/A	116	48	271	1,251
% +/- to Current Rates	5.00%	4.98%	5.00%	0.00%	4.79%	0.00%	N/A	0.00%	0.00%	0.00%	3.71%
005 Current	754	14	128	39	935	108	N/A	116	48	271	1,206
Proposed	791	15	135	39	980	108	N/A	116	48	271	1,251
% +/- to Current Rates	5.00%	4.98%	5.00%	0.00%	4.79%	0.00%	N/A	0.00%	0.00%	0.00%	3.71%
006 Current	754	14	128	15	911	72	N/A	99	41	212	1,123
Proposed	791	15	135	15	956	72	N/A	99	41	212	1,168
% +/- to Current Rates	5.00%	4.98%	5.00%	0.00%	4.92%	0.00%	N/A	0.00%	0.00%	0.00%	3.99%
007 Current	754	14	128	12	908	72	N/A	114	38	224	1,132
Proposed	791	15	135	12	952	72	N/A	114	38	224	1,176
% +/- to Current Rates	5.00%	4.98%	5.00%	0.00%	4.94%	0.00%	N/A	0.00%	0.00%	0.00%	3.96%

* 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 :	77D
	Driving Record :	6
	Vehicle Rate Group :	10
	No surcharge applied on all coverages	

Proposed:	Class :	77D
	Driving Record :	6
	Vehicle Rate Group :	10
	No surcharge applied on all coverages	

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