

Company Name: Northbridge General, Tokio Marine, and Verassure

Implementation Dates (D/M/Y)	
New Business:	24-Aug-2026
Renewals:	9-Oct-2026

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)

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	451	56	109	16	632	38	16	271	209	534	1,166
004 Proposed	451	56	87	16	610	38	16	215	160	429	1,039
% +/- to Current Rates	0.00%	0.00%	-20.18%	0.00%	-3.48%	0.00%	0.00%	-20.66%	-23.44%	-19.66%	-10.89%
005 Current	451	56	109	16	632	38	16	271	209	534	1,166
005 Proposed	451	56	87	16	610	38	16	215	160	429	1,039
% +/- to Current Rates	0.00%	0.00%	-20.18%	0.00%	-3.48%	0.00%	0.00%	-20.66%	-23.44%	-19.66%	-10.89%
006 Current	451	56	109	16	632	38	16	271	209	534	1,166
006 Proposed	451	56	87	16	610	38	16	215	160	429	1,039
% +/- to Current Rates	0.00%	0.00%	-20.18%	0.00%	-3.48%	0.00%	0.00%	-20.66%	-23.44%	-19.66%	-10.89%
007 Current	451	56	109	16	632	38	16	271	209	534	1,166
007 Proposed	451	56	87	16	610	38	16	215	160	429	1,039
% +/- to Current Rates	0.00%	0.00%	-20.18%	0.00%	-3.48%	0.00%	0.00%	-20.66%	-23.44%	-19.66%	-10.89%

* 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:	44R
	Driving Record:	6
	Vehicle Rate Group:	14
	No surcharge applied on all coverages	

Proposed:	Class:	44R
	Driving Record:	6
	Vehicle Rate Group:	12
	No surcharge applied on all coverages	

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Company Name: Northbridge General, Tokio Marine, and Verassure

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)

Implementation Dates (D/M/Y)	
New Business:	24-Aug-2026
Renewals:	9-Oct-2026

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	457	57	88	16	618	38	16	107	160	321	939
Proposed	457	57	71	16	601	38	16	86	122	262	863
% +/- to Current Rates	0.00%	0.00%	-19.32%	0.00%	-2.75%	0.00%	0.00%	-19.63%	-23.75%	-18.38%	-8.09%
005 Current	457	57	88	16	618	38	16	107	160	321	939
Proposed	457	57	71	16	601	38	16	86	122	262	863
% +/- to Current Rates	0.00%	0.00%	-19.32%	0.00%	-2.75%	0.00%	0.00%	-19.63%	-23.75%	-18.38%	-8.09%
006 Current	457	57	88	16	618	38	16	107	160	321	939
Proposed	457	57	71	16	601	38	16	86	122	262	863
% +/- to Current Rates	0.00%	0.00%	-19.32%	0.00%	-2.75%	0.00%	0.00%	-19.63%	-23.75%	-18.38%	-8.09%
007 Current	457	57	88	16	618	38	16	107	160	321	939
Proposed	457	57	71	16	601	38	16	86	122	262	863
% +/- to Current Rates	0.00%	0.00%	-19.32%	0.00%	-2.75%	0.00%	0.00%	-19.63%	-23.75%	-18.38%	-8.09%

* 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:	36R
	Driving Record:	6
	Vehicle Rate Group:	12
	No surcharge applied on all coverages	

Proposed:	Class:	36R
	Driving Record:	6
	Vehicle Rate Group:	10
	No surcharge applied on all coverages	

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Company Name: Northbridge General, Tokio Marine, and Verassure

Implementation Dates (D/M/Y)	
New Business:	24-Aug-2026
Renewals:	9-Oct-2026

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)

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	390	49	103	16	558	38	16	296	231	581	1,139
004 Proposed	390	49	94	16	549	38	16	271	209	534	1,083
% +/- to Current Rates	0.00%	0.00%	-8.74%	0.00%	-1.61%	0.00%	0.00%	-8.45%	-9.52%	-8.09%	-4.92%
005 Current	390	49	103	16	558	38	16	296	231	581	1,139
005 Proposed	390	49	94	16	549	38	16	271	209	534	1,083
% +/- to Current Rates	0.00%	0.00%	-8.74%	0.00%	-1.61%	0.00%	0.00%	-8.45%	-9.52%	-8.09%	-4.92%
006 Current	390	49	103	16	558	38	16	296	231	581	1,139
006 Proposed	390	49	94	16	549	38	16	271	209	534	1,083
% +/- to Current Rates	0.00%	0.00%	-8.74%	0.00%	-1.61%	0.00%	0.00%	-8.45%	-9.52%	-8.09%	-4.92%
007 Current	390	49	103	16	558	38	16	296	231	581	1,139
007 Proposed	390	49	94	16	549	38	16	271	209	534	1,083
% +/- to Current Rates	0.00%	0.00%	-8.74%	0.00%	-1.61%	0.00%	0.00%	-8.45%	-9.52%	-8.09%	-4.92%

* 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:	35E
	Driving Record:	6
	Vehicle Rate Group:	15
	No surcharge applied on all coverages	

Proposed:	Class:	35E
	Driving Record:	6
	Vehicle Rate Group:	14
	No surcharge applied on all coverages	

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Company Name:

Northbridge General, Tokio Marine, and Verassure

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: 24-Aug-2026
 Renewals: 9-Oct-2026

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	905	113	445	16	1,479	38	16	1,001	442	1,497	2,976
Proposed	905	113	423	16	1,457	38	16	946	417	1,417	2,874
% +/- to Current Rates	0.00%	0.00%	-4.94%	0.00%	-1.49%	0.00%	0.00%	-5.49%	-5.66%	-5.34%	-3.43%
005 Current	905	113	445	16	1,479	38	16	1,001	442	1,497	2,976
Proposed	905	113	423	16	1,457	38	16	946	417	1,417	2,874
% +/- to Current Rates	0.00%	0.00%	-4.94%	0.00%	-1.49%	0.00%	0.00%	-5.49%	-5.66%	-5.34%	-3.43%
006 Current	905	113	445	16	1,479	38	16	1,001	442	1,497	2,976
Proposed	905	113	423	16	1,457	38	16	946	417	1,417	2,874
% +/- to Current Rates	0.00%	0.00%	-4.94%	0.00%	-1.49%	0.00%	0.00%	-5.49%	-5.66%	-5.34%	-3.43%
007 Current	905	113	445	16	1,479	38	16	1,001	442	1,497	2,976
Proposed	905	113	423	16	1,457	38	16	946	417	1,417	2,874
% +/- to Current Rates	0.00%	0.00%	-4.94%	0.00%	-1.49%	0.00%	0.00%	-5.49%	-5.66%	-5.34%	-3.43%

* 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:	42G
	Driving Record:	6
	Vehicle Rate Group:	27
	No surcharge applied on all coverages	

Proposed:	Class:	42G
	Driving Record:	6
	Vehicle Rate Group:	26
	No surcharge applied on all coverages	

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Company Name: Northbridge General, Tokio Marine, and Verassure

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

Implementation Dates (D/M/Y)	
New Business:	24-Aug-2026
Renewals:	9-Oct-2026

Coverages:
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	1,338	176	634	15	2,163	41	16	2,326	845	3,228	5,391
Proposed	1,338	176	605	15	2,134	41	16	2,202	800	3,059	5,193
% +/- to Current Rates	0.00%	0.00%	-4.57%	0.00%	-1.34%	0.00%	0.00%	-5.33%	-5.33%	-5.24%	-3.67%
005 Current	1,338	176	634	15	2,163	41	16	2,326	845	3,228	5,391
Proposed	1,338	176	605	15	2,134	41	16	2,202	800	3,059	5,193
% +/- to Current Rates	0.00%	0.00%	-4.57%	0.00%	-1.34%	0.00%	0.00%	-5.33%	-5.33%	-5.24%	-3.67%
006 Current	1,338	176	634	15	2,163	41	16	2,326	845	3,228	5,391
Proposed	1,338	176	605	15	2,134	41	16	2,202	800	3,059	5,193
% +/- to Current Rates	0.00%	0.00%	-4.57%	0.00%	-1.34%	0.00%	0.00%	-5.33%	-5.33%	-5.24%	-3.67%
007 Current	1,338	176	634	15	2,163	41	16	2,326	845	3,228	5,391
Proposed	1,338	176	605	15	2,134	41	16	2,202	800	3,059	5,193
% +/- to Current Rates	0.00%	0.00%	-4.57%	0.00%	-1.34%	0.00%	0.00%	-5.33%	-5.33%	-5.24%	-3.67%

* 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:	62T
	Driving Record:	6
	Vehicle Rate Group:	26
	No surcharge applied on all coverages	

Proposed:	Class:	62T
	Driving Record:	6
	Vehicle Rate Group:	25
	No surcharge applied on all coverages	

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Company Name:

Northbridge General, Tokio Marine, and Verasure

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

Implementation Dates (D/M/Y)

New Business: 24-Aug-2026
 Renewals: 9-Oct-2026

Coverages:

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	1,673	220	832	19	2,744	52	16	3,073	1,115	4,256	7,000
Proposed	1,673	220	793	19	2,705	52	16	2,908	1,056	4,032	6,737
% +/- to Current Rates	0.00%	0.00%	-4.69%	0.00%	-1.42%	0.00%	0.00%	-5.37%	-5.29%	-5.26%	-3.76%
005 Current	1,673	220	832	19	2,744	52	16	3,073	1,115	4,256	7,000
Proposed	1,673	220	793	19	2,705	52	16	2,908	1,056	4,032	6,737
% +/- to Current Rates	0.00%	0.00%	-4.69%	0.00%	-1.42%	0.00%	0.00%	-5.37%	-5.29%	-5.26%	-3.76%
006 Current	1,673	220	832	19	2,744	52	16	3,073	1,115	4,256	7,000
Proposed	1,673	220	793	19	2,705	52	16	2,908	1,056	4,032	6,737
% +/- to Current Rates	0.00%	0.00%	-4.69%	0.00%	-1.42%	0.00%	0.00%	-5.37%	-5.29%	-5.26%	-3.76%
007 Current	1,673	220	832	19	2,744	52	16	3,073	1,115	4,256	7,000
Proposed	1,673	220	793	19	2,705	52	16	2,908	1,056	4,032	6,737
% +/- to Current Rates	0.00%	0.00%	-4.69%	0.00%	-1.42%	0.00%	0.00%	-5.37%	-5.29%	-5.26%	-3.76%

* 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:	62T
	Driving Record:	6
	Vehicle Rate Group:	27
	25% U.S. surcharge applied.	

Proposed:	Class:	62T
	Driving Record:	6
	Vehicle Rate Group:	26
	25% U.S. surcharge applied.	

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