

Company Name: **Royal & Sun Alliance Company of Canada**

Implementation Dates (D/M/Y)	
New Business:	1-Jan-21
Renewals:	1-Mar-21

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

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	1502	185	246	14	1947	48	26	464	71	609	2556
Proposed	1502	185	246	14	1947	48	26	464	71	609	2556
% +/- 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	1000	124	164	13	1301	45	26	429	58	558	1859
Proposed	1000	124	164	13	1301	45	26	429	58	558	1859
% +/- 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	1067	131	175	14	1387	48	26	433	64	571	1958
Proposed	1067	131	175	14	1387	48	26	433	64	571	1958
% +/- 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	1000	124	164	13	1301	45	26	429	58	558	1859
Proposed	1000	124	164	13	1301	45	26	429	58	558	1859
% +/- 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:

Class 44
Driving Record 0
Rate Group 12
Conviction-Free Discount 13%
No Surcharges

Proposed:

Class 44
Driving Record 0
Rate Group 12
Conviction-Free Discount 13%
No Surcharges

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Implementation Dates (D/M/Y)	
New Business:	1-Jan-21
Renewals:	1-Mar-21

Profile 2 - Commercial Vehicle:

Operator 1:

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

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	1405	173	314	14	1906	48	26	646	119	839	2745
Proposed	1405	173	314	14	1906	48	26	646	119	839	2745
% +/- 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	935	116	210	13	1274	45	26	597	97	765	2039
Proposed	935	116	210	13	1274	45	26	597	97	765	2039
% +/- 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	999	124	224	14	1361	48	26	603	107	784	2145
Proposed	999	124	224	14	1361	48	26	603	107	784	2145
% +/- 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	935	116	210	13	1274	45	26	597	97	765	2039
Proposed	935	116	210	13	1274	45	26	597	97	765	2039
% +/- 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:	
	Class 36
	Driving Record 0
	Rate Group 16
	Conviction-Free Discount 13%
	No Surcharges

Proposed:	
	Class 36
	Driving Record 0
	Rate Group 16
	Conviction-Free Discount 13%
	No Surcharges

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Implementation Dates (D/M/Y)	
New Business:	1-Jan-21
Renewals:	1-Mar-21

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

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	532	65	125	14	736	45	26	230	124	425	1161
Proposed	532	65	125	14	736	45	26	230	124	425	1161
% +/- 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	354	44	84	13	495	43	26	212	102	383	878
Proposed	354	44	84	13	495	43	26	212	102	383	878
% +/- 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	378	47	89	14	528	45	26	215	112	398	926
Proposed	378	47	89	14	528	45	26	215	112	398	926
% +/- 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	354	44	84	13	495	43	26	212	102	383	878
Proposed	354	44	84	13	495	43	26	212	102	383	878
% +/- 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:

Class 35
Driving Record 6
Rate Group 17
Conviction-Free Discount 13%, Loyalty Discount 6%
No Surcharges

Proposed:

Class 35
Driving Record 6
Rate Group 17
Conviction-Free Discount 13%, Loyalty Discount 6%
No Surcharges

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Implementation Dates (D/M/Y)	
New Business:	1-Jan-21
Renewals:	1-Mar-21

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
 List Price New: \$148,000

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 Current	1170	144	437	14	1765	48	26	626	108	808	2573
Proposed	1170	144	406	14	1734	48	26	580	105	759	2493
% +/- to Current Rates	0.00%	0.00%	-7.09%	0.00%	-1.76%	0.00%	0.00%	-7.35%	-2.78%	-6.06%	-3.11%
005 Current	780	97	291	13	1181	45	26	575	84	730	1911
Proposed	780	97	271	13	1161	45	26	532	82	685	1846
% +/- to Current Rates	0.00%	0.00%	-6.87%	0.00%	-1.69%	0.00%	0.00%	-7.48%	-2.38%	-6.16%	-3.40%
006 Current	832	103	310	14	1259	48	26	582	95	751	2010
Proposed	832	103	289	14	1238	48	26	539	92	705	1943
% +/- to Current Rates	0.00%	0.00%	-6.77%	0.00%	-1.67%	0.00%	0.00%	-7.39%	-3.16%	-6.13%	-3.33%
007 Current	780	97	291	13	1181	45	26	575	84	730	1911
Proposed	780	97	271	13	1161	45	26	532	82	685	1846
% +/- to Current Rates	0.00%	0.00%	-6.87%	0.00%	-1.69%	0.00%	0.00%	-7.48%	-2.38%	-6.16%	-3.40%

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Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:
Class 37
Driving Record 6
Rate Group 25
Conviction-Free Discount 13%
No Surcharges

Proposed:
Class 37
Driving Record 6
Rate Group 24
Conviction-Free Discount 13%
No Surcharges