

Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	05-01-21
Renewals:	06-01-21

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	1,047.21	130.90	157.57	12.35	1,348.03	44.42	20.00	256.49	112.46	433.36	1,781.38
Proposed	1,092.84	134.19	157.17	12.35	1,396.56	55.80	20.00	323.78	115.55	515.14	1,911.70
% +/- to Current Rates	4.36%	2.51%	-0.25%	0.00%	3.60%	25.64%	0.00%	26.24%	2.75%	18.87%	7.32%
005 Current	856.80	107.10	128.92	12.35	1,105.17	36.34	20.00	256.49	112.46	425.28	1,530.44
Proposed	731.57	89.83	105.21	12.35	938.96	37.35	20.00	292.95	115.55	465.85	1,404.81
% +/- to Current Rates	-14.62%	-16.13%	-18.39%	0.00%	-15.04%	2.80%	0.00%	14.22%	2.75%	9.54%	-8.21%
006 Current	952.00	119.00	143.24	12.35	1,226.58	40.38	20.00	256.49	112.46	429.32	1,655.90
Proposed	812.85	99.81	116.90	12.35	1,041.91	41.51	20.00	292.95	115.55	470.00	1,511.91
% +/- to Current Rates	-14.62%	-16.13%	-18.39%	0.00%	-15.06%	2.80%	0.00%	14.22%	2.75%	9.48%	-8.70%
007 Current	856.80	107.10	128.92	12.35	1,105.17	36.34	20.00	256.49	112.46	425.28	1,530.44
Proposed	731.57	89.83	105.21	12.35	938.96	37.35	20.00	292.95	115.55	465.85	1,404.81
% +/- to Current Rates	-14.62%	-16.13%	-18.39%	0.00%	-15.04%	2.80%	0.00%	14.22%	2.75%	9.54%	-8.21%

* 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 11 (Based on List Price New)
	Class 44
	DR 1
	5% Commercial Package Discount
	10% Conviction Free discount
	10% Years License discount

Proposed:	VRG 11 (Based on List Price New)
	Class 44
	DR 1
	5% Commercial Package Discount
	10% Conviction Free discount
	10% Years License discount

Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	05-01-21
Renewals:	06-01-21

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	1,152.04	144.00	281.94	12.35	1,590.33	49.35	20.00	463.51	182.90	715.76	2,306.09
Proposed	1,145.00	140.59	267.83	12.35	1,565.77	62.00	20.00	585.12	187.94	855.07	2,420.84
% +/- to Current Rates	-0.61%	-2.37%	-5.00%	0.00%	-1.54%	25.64%	0.00%	26.24%	2.75%	19.46%	4.98%
005 Current	942.58	117.82	230.67	12.35	1,303.41	40.37	20.00	463.51	182.90	706.78	2,010.19
Proposed	766.48	94.11	179.29	12.35	1,052.23	41.50	20.00	529.40	187.94	778.84	1,831.07
% +/- to Current Rates	-18.68%	-20.12%	-22.28%	0.00%	-19.27%	2.80%	0.00%	14.22%	2.75%	10.20%	-8.91%
006 Current	1,047.30	130.91	256.29	12.35	1,446.85	44.86	20.00	463.51	182.90	711.27	2,158.12
Proposed	851.64	104.57	199.20	12.35	1,167.76	46.12	20.00	529.40	187.94	783.45	1,951.22
% +/- to Current Rates	-18.68%	-20.12%	-22.28%	0.00%	-19.29%	2.80%	0.00%	14.22%	2.75%	10.15%	-9.59%
007 Current	942.58	117.82	230.67	12.35	1,303.41	40.37	20.00	463.51	182.90	706.78	2,010.19
Proposed	766.48	94.11	179.29	12.35	1,052.23	41.50	20.00	529.40	187.94	778.84	1,831.07
% +/- to Current Rates	-18.68%	-20.12%	-22.28%	0.00%	-19.27%	2.80%	0.00%	14.22%	2.75%	10.20%	-8.91%

* 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 (VICC 2856)
Class 36
DR 1
5% Commercial Package Discount
10% Conviction Free discount

Proposed: VRG 16 (VICC 2856)
Class 36
DR 1
5% Commercial Package Discount
10% Conviction Free discount

Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	05-01-21
Renewals:	06-01-21

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	570.81	71.35	149.34	11.73	803.23	46.88	20.00	275.17	185.75	527.81	1,331.03
Proposed	567.32	69.66	141.87	11.73	790.57	58.90	20.00	347.37	190.87	617.14	1,407.72
% +/- to Current Rates	-0.61%	-2.37%	-5.00%	0.00%	-1.58%	25.64%	0.00%	26.24%	2.75%	16.93%	5.76%
005 Current	467.02	58.38	122.18	11.73	659.31	38.35	20.00	275.17	185.75	519.28	1,178.59
Proposed	379.77	46.63	94.96	11.73	533.10	39.43	20.00	314.29	190.87	564.58	1,097.68
% +/- to Current Rates	-18.68%	-20.12%	-22.28%	0.00%	-19.14%	2.80%	0.00%	14.22%	2.75%	8.72%	-6.86%
006 Current	518.91	64.86	135.75	11.73	731.26	42.62	20.00	275.17	185.75	523.54	1,254.80
Proposed	421.97	51.81	105.51	11.73	591.02	43.81	20.00	314.29	190.87	568.97	1,159.99
% +/- to Current Rates	-18.68%	-20.12%	-22.28%	0.00%	-19.18%	2.80%	0.00%	14.22%	2.75%	8.68%	-7.56%
007 Current	467.02	58.38	122.18	11.73	659.31	38.35	20.00	275.17	185.75	519.28	1,178.59
Proposed	379.77	46.63	94.96	11.73	533.10	39.43	20.00	314.29	190.87	564.58	1,097.68
% +/- to Current Rates	-18.68%	-20.12%	-22.28%	0.00%	-19.14%	2.80%	0.00%	14.22%	2.75%	8.72%	-6.86%

* 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 17 (VICC 3630)
Class 35
DR 5
5% Renewal Loyalty Discount
5% Commercial Package Discount
10% Conviction Free discount

Proposed:
VRG 17 (VICC 3630)
Class 35
DR 5
5% Renewal Loyalty Discount
5% Commercial Package Discount
10% Conviction Free discount

Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	05-01-21
Renewals:	06-01-21

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	808.02	101.00	276.14	12.35	1,197.52	44.42	20.00	188.51	143.67	396.60	1,594.11
Proposed	803.08	98.61	262.32	12.35	1,176.37	55.80	20.00	237.98	147.62	461.40	1,637.77
% +/- to Current Rates	-0.61%	-2.37%	-5.00%	0.00%	-1.77%	25.64%	0.00%	26.24%	2.75%	16.34%	2.74%
005 Current	661.11	82.64	225.92	12.35	982.02	36.34	20.00	188.51	143.67	388.52	1,370.53
Proposed	537.60	66.01	175.60	12.35	791.56	37.35	20.00	215.31	147.62	420.29	1,211.85
% +/- to Current Rates	-18.68%	-20.12%	-22.28%	0.00%	-1.77%	2.80%	0.00%	14.22%	2.75%	8.18%	-11.58%
006 Current	734.56	91.82	251.02	12.35	1,089.75	40.38	20.00	188.51	143.67	392.56	1,482.30
Proposed	597.33	73.35	195.10	12.35	878.13	41.51	20.00	215.31	147.62	424.44	1,302.57
% +/- to Current Rates	-18.68%	-20.12%	-22.28%	0.00%	-1.77%	2.80%	0.00%	14.22%	2.75%	8.12%	-12.13%
007 Current	661.11	82.64	225.92	12.35	982.02	36.34	20.00	188.51	143.67	388.52	1,370.53
Proposed	537.60	66.01	175.60	12.35	791.56	37.35	20.00	215.31	147.62	420.29	1,211.85
% +/- to Current Rates	-18.68%	-20.12%	-22.28%	0.00%	-1.77%	2.80%	0.00%	14.22%	2.75%	8.18%	-11.58%

* 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 23 (Based on List Price New)
Class 45 - Garbage Truck
DR 5
5% Commercial Package Discount
10% Conviction Free discount
10% Years License discount

Proposed:
VRG 23 (Based on List Price New)
Class 45 - Garbage Truck
DR 5
5% Commercial Package Discount
10% Conviction Free discount
10% Years License discount