

Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	06-01-20
Renewals:	07-01-20

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	1454.46			12.35	1466.81	44.42	20	256.49	112.46	433.37	1900.18
Proposed	1454.46			12.35	1466.81	44.42	20	256.49	112.46	433.37	1900.18
% +/- to Current Rates	0.00%			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	1190.01			12.35	1202.36	36.34	20	256.49	112.46	425.29	1627.65
Proposed	1190.01			12.35	1202.36	36.34	20	256.49	112.46	425.29	1627.65
% +/- to Current Rates	0.00%			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	1322.22			12.35	1334.57	40.38	20	256.49	112.46	429.33	1763.9
Proposed	1322.22			12.35	1334.57	40.38	20	256.49	112.46	429.33	1763.9
% +/- to Current Rates	0.00%			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	1190.01			12.35	1202.36	36.34	20	256.49	112.46	425.29	1627.65
Proposed	1190.01			12.35	1202.36	36.34	20	256.49	112.46	425.29	1627.65
% +/- to Current Rates	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:

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

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	06-01-20
Renewals:	07-01-20

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	1600.06		12.35	1612.41	49.35	20	463.51	182.9	715.76	2328.17
	Proposed	1600.06		12.35	1612.41	49.35	20	463.51	182.9	715.76	2328.17
	% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005	Current	1309.14		12.35	1321.49	40.37	20	463.51	182.9	706.78	2028.27
	Proposed	1309.14		12.35	1321.49	40.37	20	463.51	182.9	706.78	2028.27
	% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006	Current	1454.59		12.35	1466.94	44.86	20	463.51	182.9	711.27	2178.21
	Proposed	1454.59		12.35	1466.94	44.86	20	463.51	182.9	711.27	2178.21
	% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007	Current	1309.14		12.35	1321.49	40.37	20	463.51	182.9	706.78	2028.27
	Proposed	1309.14		12.35	1321.49	40.37	20	463.51	182.9	706.78	2028.27
	% +/- to Current Rates	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:	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

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	06-01-20
Renewals:	07-01-20

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	792.79		11.73	804.52	46.88	20	275.17	185.75	527.8	1332.32
	Proposed	792.79		11.73	804.52	46.88	20	275.17	185.75	527.8	1332.32
	% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005	Current	648.64		11.73	660.37	38.35	20	275.17	185.75	519.27	1179.64
	Proposed	648.64		11.73	660.37	38.35	20	275.17	185.75	519.27	1179.64
	% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006	Current	720.71		11.73	732.44	42.62	20	275.17	185.75	523.54	1255.98
	Proposed	720.71		11.73	732.44	42.62	20	275.17	185.75	523.54	1255.98
	% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007	Current	648.64		11.73	660.37	38.35	20	275.17	185.75	519.27	1179.64
	Proposed	648.64		11.73	660.37	38.35	20	275.17	185.75	519.27	1179.64
	% +/- to Current Rates	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:

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

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	06-01-20
Renewals:	07-01-20

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	1122.26			12.35	1134.61	44.42	20	195.93	149.32	409.67	1544.28
Proposed	1122.26			12.35	1134.61	44.42	20	188.51	143.67	396.6	1531.21
% +/- to Current Rates	0.00%			0.00%	0.00%	0.00%	0.00%	-3.79%	-3.78%	-7.57%	-7.57%
005 Current	918.21			12.35	930.56	36.34	20	195.93	149.32	401.59	1332.15
Proposed	918.21			12.35	930.56	36.34	20	188.51	143.67	388.52	1319.08
% +/- to Current Rates	0.00%			0.00%	0.00%	0.00%	0.00%	-3.79%	-3.78%	-7.57%	-7.57%
006 Current	1020.23			12.35	1032.58	40.38	20	195.93	149.32	405.63	1438.21
Proposed	1020.23			12.35	1032.58	40.38	20	188.51	143.67	392.56	1425.14
% +/- to Current Rates	0.00%			0.00%	0.00%	0.00%	0.00%	-3.79%	-3.78%	-7.57%	-7.57%
007 Current	918.21			12.35	930.56	36.34	20	195.93	149.32	401.59	1332.15
Proposed	918.21			12.35	930.56	36.34	20	188.51	143.67	388.52	1319.08
% +/- to Current Rates	0.00%			0.00%	0.00%	0.00%	0.00%	-3.79%	-3.78%	-7.57%	-7.57%

* 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 24 (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

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	06-01-20
Renewals:	07-01-20

Interurban Truck - Profile 1

Operator 1:

No driver training
 Licensed 19 years, Appropriate class license
 New business
 No AF accidents in 10 years
 No convictions in 10 years
 2012 Freightliner Cascadia
 Use: 50% Ontario exposure, radius of operation over 160 km
 List Price New: \$162,000

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
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	2323.13103		10	2333.13103	55.503	20	1508.98491	532.7447322	2117.232642	4450.363672
	Proposed	2323.13103		10	2333.13103	55.503	20	1476.596941	520.5921088	2072.69205	4405.82308
% +/- to Current Rates		0.00%		0.00%	0.00%	0.00%	0.00%	-2.15%	-2.28%	-4.43%	-4.43%
005	Current	2323.13103		10	2333.13103	55.503	20	1508.98491	532.7447322	2117.232642	4450.363672
	Proposed	2323.13103		10	2333.13103	55.503	20	1476.596941	520.5921088	2072.69205	4405.82308
% +/- to Current Rates		0.00%		0.00%	0.00%	0.00%	0.00%	-2.15%	-2.28%	-4.43%	-4.43%
006	Current	2323.13103		10	2333.13103	55.503	20	1508.98491	532.7447322	2117.232642	4450.363672
	Proposed	2323.13103		10	2333.13103	55.503	20	1476.596941	520.5921088	2072.69205	4405.82308
% +/- to Current Rates		0.00%		0.00%	0.00%	0.00%	0.00%	-2.15%	-2.28%	-4.43%	-4.43%
007	Current	2323.13103		10	2333.13103	55.503	20	1508.98491	532.7447322	2117.232642	4450.363672
	Proposed	2323.13103		10	2333.13103	55.503	20	1476.596941	520.5921088	2072.69205	4405.82308
% +/- to Current Rates		0.00%		0.00%	0.00%	0.00%	0.00%	-2.15%	-2.28%	-4.43%	-4.43%

* 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:	VRG 26 (Based on List Price New)
	Class: 51
	DR: 3
	10% Conviction Free discount

Proposed:	VRG 25 (Based on List Price New)
	Class: 51
	DR: 3
	10% Conviction Free discount

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	06-01-20
Renewals:	07-01-20

Interurban Truck - Profile 2

Operator 1:

No driver training
 Licensed 35 years, Appropriate class license
 New business
 No AF accidents in 10 years
 No convictions in 10 years
 2011 Peterbilt 386
 Use: 20% Quebec exposure, radius of operation over 160 km
 List Price New: \$178,000

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
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	2090.817927		10	2100.817927	49.9527	20	1358.086419	532.7447322	1960.783851	4061.601778
	Proposed	2090.817927		10	2100.817927	49.9527	20	1358.086419	532.7447322	1960.783851	4061.601778
% +/- to Current Rates		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005	Current	2090.817927		10	2100.817927	49.9527	20	1358.086419	532.7447322	1960.783851	4061.601778
	Proposed	2090.817927		10	2100.817927	49.9527	20	1358.086419	532.7447322	1960.783851	4061.601778
% +/- to Current Rates		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006	Current	2090.817927		10	2100.817927	49.9527	20	1358.086419	532.7447322	1960.783851	4061.601778
	Proposed	2090.817927		10	2100.817927	49.9527	20	1358.086419	532.7447322	1960.783851	4061.601778
% +/- to Current Rates		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007	Current	2090.817927		10	2100.817927	49.9527	20	1358.086419	532.7447322	1960.783851	4061.601778
	Proposed	2090.817927		10	2100.817927	49.9527	20	1358.086419	532.7447322	1960.783851	4061.601778
% +/- to Current Rates		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:	VRG 26 (Based on List Price New)
	Class 51
	DR 3
	10% Conviction Free discount
	10% Years License discount

Proposed:	VRG 26 (Based on List Price New)
	Class 51
	DR 3
	10% Conviction Free discount
	10% Years License discount

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