

Company Name: Royal & Sun Alliance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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
<b>004</b> Current	2096			13	2109	41	26	437	67	571	2680
Proposed	1502	185	246	14	1947	48	26	464	71	609	2556
% +/- to Current Rates	-7.78%			7.69%	-7.68%	17.07%	0.00%	6.18%	5.97%	6.65%	-4.63%
<b>005</b> Current	1424			13	1437	39	26	412	56	533	1970
Proposed	1000	124	164	13	1301	45	26	429	58	558	1859
% +/- to Current Rates	-9.55%			0.00%	-9.46%	15.38%	0.00%	4.13%	3.57%	4.69%	-5.63%
<b>006</b> Current	1489			13	1502	41	26	408	60	535	2037
Proposed	1067	131	175	14	1387	48	26	433	64	571	1958
% +/- to Current Rates	-7.79%			7.69%	-7.66%	17.07%	0.00%	6.13%	6.67%	6.73%	-3.88%
<b>007</b> Current	1424			13	1437	39	26	412	56	533	1970
Proposed	1000	124	164	13	1301	45	26	429	58	558	1859
% +/- to Current Rates	-9.55%			0.00%	-9.46%	15.38%	0.00%	4.13%	3.57%	4.69%	-5.63%

\* 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:	16-Nov-20
Renewals:	16-Nov-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
<b>004</b> Current	1923			13	1936	41	26	403	67	537	2473
Proposed	1405	185	246	14	1850	48	26	437	73	584	2434
% +/- to Current Rates	<b>-4.52%</b>			<b>7.69%</b>	<b>-4.44%</b>	<b>17.07%</b>	<b>0.00%</b>	<b>8.44%</b>	<b>8.96%</b>	<b>8.75%</b>	<b>-1.58%</b>
<b>005</b> Current	1307			13	1320	39	26	380	56	501	1821
Proposed	935	124	164	13	1236	45	26	404	60	535	1771
% +/- to Current Rates	<b>-6.43%</b>			<b>0.00%</b>	<b>-6.36%</b>	<b>15.38%</b>	<b>0.00%</b>	<b>6.32%</b>	<b>7.14%</b>	<b>6.79%</b>	<b>-2.75%</b>
<b>006</b> Current	1367			13	1380	41	26	377	60	504	1884
Proposed	999	131	175	14	1319	48	26	408	65	547	1866
% +/- to Current Rates	<b>-4.54%</b>			<b>7.69%</b>	<b>-4.42%</b>	<b>17.07%</b>	<b>0.00%</b>	<b>8.22%</b>	<b>8.33%</b>	<b>8.53%</b>	<b>-0.96%</b>
<b>007</b> Current	1307			13	1320	39	26	380	56	501	1821
Proposed	935	124	164	13	1236	45	26	404	60	535	1771
% +/- to Current Rates	<b>-6.43%</b>			<b>0.00%</b>	<b>-6.36%</b>	<b>15.38%</b>	<b>0.00%</b>	<b>6.32%</b>	<b>7.14%</b>	<b>6.79%</b>	<b>-2.75%</b>

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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 36
	Driving Record 0
	Rate Group 11
	Conviction-Free Discount 13%
	No Surcharges

Proposed:	
	Class 36
	Driving Record 0
	Rate Group 11
	Conviction-Free Discount 13%
	No Surcharges

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Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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	750		13	763	39	26	219	117	401	1164
	Proposed	532	65	14	736	45	26	230	124	425	1161
% +/- to Current Rates		-3.73%		7.69%	-3.54%	15.38%	0.00%	5.02%	5.98%	5.99%	-0.26%
005	Current	510		13	523	37	26	207	97	367	890
	Proposed	354	44	13	495	43	26	212	102	383	878
% +/- to Current Rates		-5.49%		0.00%	-5.35%	16.22%	0.00%	2.42%	5.15%	4.36%	-1.35%
006	Current	533		13	546	39	26	205	104	374	920
	Proposed	378	47	14	528	45	26	215	112	398	926
% +/- to Current Rates		-3.56%		7.69%	-3.30%	15.38%	0.00%	4.88%	7.69%	6.42%	0.65%
007	Current	510		13	523	37	26	207	97	367	890
	Proposed	354	44	13	495	43	26	212	102	383	878
% +/- to Current Rates		-5.49%		0.00%	-5.35%	16.22%	0.00%	2.42%	5.15%	4.36%	-1.35%

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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 35
Driving Record 6
Rate Group 17
Conviction-Free Discount 13%, Loyalty Discount 5%
No Surcharges

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

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

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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	1634		13	1647	41	26	586	99	752	2399
	Proposed	1170	144	14	1765	48	26	626	108	808	2573
% +/- to Current Rates		7.16%		7.69%	7.16%	17.07%	0.00%	6.83%	9.09%	7.45%	7.25%
005	Current	1110		13	1123	39	26	551	79	695	1818
	Proposed	780	97	13	1181	45	26	575	84	730	1911
% +/- to Current Rates		5.23%		0.00%	5.16%	15.38%	0.00%	4.36%	6.33%	5.04%	5.12%
006	Current	1161		13	1174	41	26	545	87	699	1873
	Proposed	832	103	14	1259	48	26	582	95	751	2010
% +/- to Current Rates		7.24%		7.69%	7.24%	17.07%	0.00%	6.79%	9.20%	7.44%	7.31%
007	Current	1110		13	1123	39	26	551	79	695	1818
	Proposed	780	97	13	1181	45	26	575	84	730	1911
% +/- to Current Rates		5.23%		0.00%	5.16%	15.38%	0.00%	4.36%	6.33%	5.04%	5.12%

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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 25
Conviction-Free Discount 13%
No Surcharges

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