

Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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	1162		9	1171	54	8	223	124	409	1580
	Proposed	836	105	9	1117	54	8	223	124	409	1526
% +/- to Current Rates		-4.65%		0.00%	-4.61%	0.00%	0.00%	0.00%	0.00%	0.00%	-3.42%
005	Current	848		9	857	54	8	275	116	453	1310
	Proposed	610	76	9	817	54	8	275	116	453	1270
% +/- to Current Rates		-4.72%		0.00%	-4.67%	0.00%	0.00%	0.00%	0.00%	0.00%	-3.05%
006	Current	812		9	821	54	8	325	121	508	1329
	Proposed	584	73	9	783	54	8	325	121	508	1291
% +/- to Current Rates		-4.68%		0.00%	-4.63%	0.00%	0.00%	0.00%	0.00%	0.00%	-2.86%
007	Current	848		9	857	54	8	275	116	453	1310
	Proposed	610	76	9	817	54	8	275	116	453	1270
% +/- to Current Rates		-4.72%		0.00%	-4.67%	0.00%	0.00%	0.00%	0.00%	0.00%	-3.05%

* 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
	DR:	1
	VRG:	13
	Limit:	1000000
	Deductible	500
		No discount or surcharge

Proposed:	Class:	44
	DR:	1
	VRG:	13
	Limit:	1000000
	Deductible	500
		No discount or surcharge

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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	1133			9	1142	54	8	245	149	456	1598
Proposed	816	102	196	9	1123	54	8	245	149	456	1579
% +/- to Current Rates	-1.68%			0.00%	-1.66%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.19%
005 Current	827			9	836	54	8	302	140	504	1340
Proposed	596	74	143	9	822	54	8	302	140	504	1326
% +/- to Current Rates	-1.69%			0.00%	-1.67%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.04%
006 Current	792			9	801	54	8	357	146	565	1366
Proposed	570	71	137	9	787	54	8	357	146	565	1352
% +/- to Current Rates	-1.77%			0.00%	-1.75%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.02%
007 Current	827			9	836	54	8	302	140	504	1340
Proposed	596	74	143	9	822	54	8	302	140	504	1326
% +/- to Current Rates	-1.69%			0.00%	-1.67%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.04%

* 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
	DR:	1
	VRG:	15
	Limit:	1000000
	Deductible	500
		No discount or surcharge

Proposed:	Class:	36
	DR:	1
	VRG:	15
	Limit:	1000000
	Deductible	500
		No discount or surcharge

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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	673			9	682	54	8	135	149	346	1028
Proposed	484	61	116	9	670	54	8	135	149	346	1016
% +/- to Current Rates	-1.78%			0.00%	-1.76%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.17%
005 Current	491			9	500	54	8	166	140	368	868
Proposed	353	44	85	9	491	54	8	166	140	368	859
% +/- to Current Rates	-1.83%			0.00%	-1.80%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.04%
006 Current	470			9	479	54	8	196	146	404	883
Proposed	338	42	81	9	470	54	8	196	146	404	874
% +/- to Current Rates	-1.91%			0.00%	-1.88%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.02%
007 Current	491			9	500	54	8	166	140	368	868
Proposed	353	44	85	9	491	54	8	166	140	368	859
% +/- to Current Rates	-1.83%			0.00%	-1.80%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.04%

* 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
	DR:	6
	VRG:	15
	Limit:	1000000
	Deductible	500 No discount or surcharge

Proposed:	Class:	35
	DR:	6
	VRG:	15
	Limit:	1000000
	Deductible	500 No discount or surcharge

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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	1275			9	1284	54	8	328	127	517	1801
Proposed	918	115	374	9	1416	54	8	328	127	517	1933
% +/- to Current Rates	10.35%			0.00%	10.28%	0.00%	0.00%	0.00%	0.00%	0.00%	7.33%
005 Current	930			9	939	54	8	404	119	585	1524
Proposed	670	84	273	9	1036	54	8	404	119	585	1621
% +/- to Current Rates	10.43%			0.00%	10.33%	0.00%	0.00%	0.00%	0.00%	0.00%	6.36%
006 Current	891			9	900	54	8	477	124	663	1563
Proposed	641	80	261	9	991	54	8	477	124	663	1654
% +/- to Current Rates	10.21%			0.00%	10.11%	0.00%	0.00%	0.00%	0.00%	0.00%	5.82%
007 Current	930			9	939	54	8	404	119	585	1524
Proposed	670	84	273	9	1036	54	8	404	119	585	1621
% +/- to Current Rates	10.43%			0.00%	10.33%	0.00%	0.00%	0.00%	0.00%	0.00%	6.36%

* 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:	42
	DR:	6
	VRG:	26
	Limit:	1000000
	Deductible	5000 No discount or surcharge

Proposed:	Class:	42
	DR:	6
	VRG:	26
	Limit:	1000000
	Deductible	5000 No discount or surcharge

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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	1215		7	1222	86	8	599	240	933	2155
	Proposed	874	109	413	1403	86	8	599	240	933	2336
% +/- to Current Rates		14.90%		0.00%	14.81%	0.00%	0.00%	0.00%	0.00%	0.00%	8.40%
005	Current	1215		7	1222	86	8	599	240	933	2155
	Proposed	874	109	413	1403	86	8	599	240	933	2336
% +/- to Current Rates		14.90%		0.00%	14.81%	0.00%	0.00%	0.00%	0.00%	0.00%	8.40%
006	Current	1215		7	1222	86	8	599	240	933	2155
	Proposed	874	109	413	1403	86	8	599	240	933	2336
% +/- to Current Rates		14.90%		0.00%	14.81%	0.00%	0.00%	0.00%	0.00%	0.00%	8.40%
007	Current	1215		7	1222	86	8	599	240	933	2155
	Proposed	874	109	413	1403	86	8	599	240	933	2336
% +/- to Current Rates		14.90%		0.00%	14.81%	0.00%	0.00%	0.00%	0.00%	0.00%	8.40%

* 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:	62
	DR:	6
	VRG:	28
	Limit:	1000000
	Deductible:	6500 No discount or surcharge

Proposed:	Class:	62
	DR:	6
	VRG:	28
	Limit:	1000000
	Deductible:	6500 No discount or surcharge

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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	1215		7	1222	86	8	599	240	933	2155
	Proposed	874	109	413	1403	86	8	599	240	933	2336
% +/- to Current Rates		14.90%		0.00%	14.81%	0.00%	0.00%	0.00%	0.00%	0.00%	8.40%
005	Current	1215		7	1222	86	8	599	240	933	2155
	Proposed	874	109	413	1403	86	8	599	240	933	2336
% +/- to Current Rates		14.90%		0.00%	14.81%	0.00%	0.00%	0.00%	0.00%	0.00%	8.40%
006	Current	1215		7	1222	86	8	599	240	933	2155
	Proposed	874	109	413	1403	86	8	599	240	933	2336
% +/- to Current Rates		14.90%		0.00%	14.81%	0.00%	0.00%	0.00%	0.00%	0.00%	8.40%
007	Current	1215		7	1222	86	8	599	240	933	2155
	Proposed	874	109	413	1403	86	8	599	240	933	2336
% +/- to Current Rates		14.90%		0.00%	14.81%	0.00%	0.00%	0.00%	0.00%	0.00%	8.40%

* 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:	62
	DR:	6
	VRG:	28
	Limit:	1000000
	Deductible:	6500 No discount or surcharge

Proposed:	Class:	62
	DR:	6
	VRG:	28
	Limit:	1000000
	Deductible:	6500 No discount or surcharge

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.