

Company Name:

The Sovereign General Insurance Company

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

Taxi - Profile 1:

Operator 1 (Owner):

Male, Age 45
 No driver training
 Insured with current insurer 2 years
 Licensed 25 years, Appropriate class license
 Used as taxi, annual mileage 120 000 km, shared equally between drivers
 1 AF 2 years ago
 2 minor convictions in the past 3 years
 2012 Chevrolet Impala LS V6 4DR
 List price: \$28,035

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 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	3180	145	-	27	3352	774	18	493	108	4745
	Proposed	2318	150	651	193	3312	610	18	474	109	4523
% +/- to Current Rates		-27.11%	3.45%	-	614.81%	-1.19%	-21.19%	0.00%	-3.85%	0.93%	-4.68%
005	Current	3180	145	-	11	3336	774	18	507	87	4722
	Proposed	2318	150	651	193	3312	610	18	487	87	4514
% +/- to Current Rates		-27.11%	3.45%	-	1654.55%	-0.72%	-21.19%	0.00%	-3.94%	0.00%	-4.40%
006	Current	3180	145	-	8	3333	774	18	648	106	4879
	Proposed	2318	150	651	193	3312	610	18	623	106	4669
% +/- to Current Rates		-27.11%	3.45%	-	2312.50%	-0.63%	-21.19%	0.00%	-3.86%	0.00%	-4.30%
007	Current	3180	145	-	11	3336	774	18	507	87	4722
	Proposed	2318	150	651	193	3312	610	18	487	87	4514
% +/- to Current Rates		-27.11%	3.45%	-	1654.55%	-0.72%	-21.19%	0.00%	-3.94%	0.00%	-4.40%

* 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:	Driving Record:	2	Rate Group COL:	30
	Class:	7	Rate Group CMP:	24
	Deductible COL:	500	Exclusively Owner Driven Taxis Discount:	-10%
	Deductible CMP:	250		
	Limit:	1000000		

Proposed:	Driving Record:	2	Rate Group COL:	29
	Class:	7	Rate Group CMP:	24
	Deductible COL:	500	Exclusively Owner Driven Taxis Discount:	-10%
	Deductible CMP:	250		
	Limit:	1000000		

Note: We are assuming a limit of \$50 000 for PH-PD coverage

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

Taxi - Profile 2:

Operator 1 (Non-Owner):

Male, Age 40
 No driver training
 Insured with current insurer 2 years
 Licensed 20 years, Appropriate class license
 Used as limousine, not for airport use, annual mileage 90 000 km
 No AF accidents
 No convictions
 2013 Toyota Camry LE 4DR
 List price: \$23,700

Operator 2 (Non-Owner):

Male, Age 30
 Licensed 12 years, Class 5 license/G in Ontario
 No AF accidents
 3 minor convictions in the past 3 years

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 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	2905	132	-	30	3067	860	20	443	155	1478	4545
	2063	134	579	214	2990	678	20	432	193	1323	4313
% +/- to Current Rates	-28.98%	1.52%	-	613.33%	-2.51%	-21.16%	0.00%	-2.48%	24.52%	-10.49%	-5.10%
005 Current	2905	132	-	12	3049	860	20	371	124	1375	4424
	2063	134	579	214	2990	678	20	362	154	1214	4204
% +/- to Current Rates	-28.98%	1.52%	-	1683.33%	-1.94%	-21.16%	0.00%	-2.43%	24.19%	-11.71%	-4.97%
006 Current	2905	132	-	9	3046	860	20	475	151	1506	4552
	2063	134	579	214	2990	678	20	462	188	1348	4338
% +/- to Current Rates	-28.98%	1.52%	-	2277.78%	-1.84%	-21.16%	0.00%	-2.74%	24.50%	-10.49%	-4.70%
007 Current	2905	132	-	12	3049	860	20	371	124	1375	4424
	2063	134	579	214	2990	678	20	362	154	1214	4204
% +/- to Current Rates	-28.98%	1.52%	-	1683.33%	-1.94%	-21.16%	0.00%	-2.43%	24.19%	-11.71%	-4.97%

* 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:	Driving Record:	6	Rate Group COL:	34
	Class:	7	Rate Group CMP:	30
	Deductible COL:	500		
	Deductible CMP:	250		
	Limit:	1000000		

Proposed:	Driving Record:	6	Rate Group COL:	33
	Class:	7	Rate Group CMP:	34
	Deductible COL:	500		
	Deductible CMP:	250		
	Limit:	1000000		

Note: We are assuming a limit of \$50 000 for PH-PD coverage

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