## 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

Implementation Dates (D/M/Y)					
New Business:	1-Jun-21				
Renewals:	1-Jul-21				

## 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	1047.21	130.9	157.57	12.35	1348.03	44.42	20	256.49	112.46	433.37	1781.4
Proposed	1047.21	130.9	139.76	12.35	1330.22	44.42	20	227.49	99.74	391.65	1721.87
% +/- to Current Rates	0.00%	0.00%	-11.30%	0.00%	-11.30%	0.00%	0.00%	-11.31%	-11.31%	-22.62%	-33.92%
005 Current	856.8	107.1	128.92	12.35	1105.17	36.34	20	256.49	112.46	425.29	1530.46
Proposed	856.8	107.1	114.34	12.35	1090.59	36.34	20	227.49	99.74	383.57	1474.16
% +/- to Current Rates	0.00%	0.00%	-11.31%	0.00%	-11.31%	0.00%	0.00%	-11.31%	-11.31%	-22.62%	-33.93%
006 Current	952	119	143.24	12.35	1226.59	40.38	20	256.49	112.46	429.33	1655.92
Proposed	952	119	127.04	12.35	1210.39	40.38	20	227.49	99.74	387.61	1598
% +/- to Current Rates	0.00%	0.00%	-11.31%	0.00%	-11.31%	0.00%	0.00%	-11.31%	-11.31%	-22.62%	-33.93%
007 Current	856.8	107.1	128.92	12.35	1105.17	36.34	20	256.49	112.46	425.29	1530.46
Proposed	856.8	107.1	114.34	12.35	1090.59	36.34	20	227.49	99.74	383.57	1474.16
% +/- to Current Rates	0.00%	0.00%	-11.31%	0.00%	-11.31%	0.00%	0.00%	-11.31%	-11.31%	-22.62%	-33.93%

<sup>\*</sup> Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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 10 (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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## 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

Implementation Dates (D/M/Y)					
New Business:	1-Jun-21				
Renewals:	1-Jul-21				

## 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	1152.04	144	281.94	12.35	1590.33	49.35	20	463.51	182.9	715.76	2306.09
Proposed	1152.04	144	281.94	12.35	1590.33	49.35	20	463.51	182.9	715.76	2306.09
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	942.58	117.82	230.67	12.35	1303.42	40.37	20	463.51	182.9	706.78	2010.2
Proposed	942.58	117.82	230.67	12.35	1303.42	40.37	20	463.51	182.9	706.78	2010.2
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	1047.3	130.91	256.29	12.35	1446.85	44.86	20	463.51	182.9	711.27	2158.12
Proposed	1047.3	130.91	256.29	12.35	1446.85	44.86	20	463.51	182.9	711.27	2158.12
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	942.58	117.82	230.67	12.35	1303.42	40.37	20	463.51	182.9	706.78	2010.2
Proposed	942.58	117.82	230.67	12.35	1303.42	40.37	20	463.51	182.9	706.78	2010.2
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

<sup>\*</sup> Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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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## 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

Implementation Dates (D/M/Y)						
New Business:	1-Jun-21					
Renewals:	1-Jul-21					

## 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	275.17	185.75	527.8	1331.03
Proposed	570.81	71.35	149.34	11.73	803.23	46.88	20	275.17	185.75	527.8	1331.03
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	467.02	58.38	122.18	11.73	659.31	38.35	20	275.17	185.75	519.27	1178.58
Proposed	467.02	58.38	122.18	11.73	659.31	38.35	20	275.17	185.75	519.27	1178.58
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	518.91	64.86	135.75	11.73	731.25	42.62	20	275.17	185.75	523.54	1254.79
Proposed	518.91	64.86	135.75	11.73	731.25	42.62	20	275.17	185.75	523.54	1254.79
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	467.02	58.38	122.18	11.73	659.31	38.35	20	275.17	185.75	519.27	1178.58
Proposed	467.02	58.38	122.18	11.73	659.31	38.35	20	275.17	185.75	519.27	1178.58
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

<sup>\*</sup> Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Current:	VRG 17 (VICC 3630)	Proposed
	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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## 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

Implementation Dates (D/M/Y)				
New Business:	1-Jun-21			
Renewals:	1-Jul-21			

## 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	276.14	12.35	1197.51	44.42	20	188.51	143.67	396.6	1594.11
Proposed	808.02	101	276.14	12.35	1197.51	44.42	20	188.51	143.67	396.6	1594.11
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	661.11	82.64	225.92	12.35	982.02	36.34	20	188.51	143.67	388.52	1370.54
Proposed	661.11	82.64	225.92	12.35	982.02	36.34	20	188.51	143.67	388.52	1370.54
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	734.56	91.82	251.02	12.35	1089.75	40.38	20	188.51	143.67	392.56	1482.31
Proposed	734.56	91.82	251.02	12.35	1089.75	40.38	20	188.51	143.67	392.56	1482.31
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	661.11	82.64	225.92	12.35	982.02	36.34	20	188.51	143.67	388.52	1370.54
Proposed	661.11	82.64	225.92	12.35	982.02	36.34	20	188.51	143.67	388.52	1370.54
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

<sup>\*</sup> Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

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