## 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:	25-04-22						
Renewals:	09-06-22						

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	853	107	164	13	1137	36	15	398	166	615	1752
Proposed	853	107	164	13	1137	36	15	398	166	615	1752
% +/- 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	853	107	164	13	1137	36	15	398	166	615	1752
Proposed	853	107	164	13	1137	36	15	398	166	615	1752
% +/- 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	853	107	164	13	1137	36	15	398	166	615	1752
Proposed	853	107	164	13	1137	36	15	398	166	615	1752
% +/- 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	853	107	164	13	1137	36	15	398	166	615	1752
Proposed	853	107	164	13	1137	36	15	398	166	615	1752
% +/- 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:	Class 44R	Proposed:	Class 44R
	DR 1		DR 1
	VRG 12		VRG 12
	No discount or surcharge applied.		No discount or surcharge applied.

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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

Imple	Implementation Dates (D/M/Y)							
New Business:	25-04-22							
Renewals:	09-06-22							

## 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	863	108	208	13	1192	36	15	251	216	518	1710
	Proposed	863	108	208	13	1192	36	15	251	216	518	1710
% +/- to Current Rate	tes	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005	Current	863	108	208	13	1192	36	15	251	216	518	1710
	Proposed	863	108	208	13	1192	36	15	251	216	518	1710
% +/- to Current Rate	tes	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006	Current	863	108	208	13	1192	36	15	251	216	518	1710
	Proposed	863	108	208	13	1192	36	15	251	216	518	1710
% +/- to Current Rate	tes	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007	Current	863	108	208	13	1192	36	15	251	216	518	1710
	Proposed	863	108	208	13	1192	36	15	251	216	518	1710
% +/- to Current Rate	tes	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: Class 36R	Proposed: Class 36R
DR 1	DR 1
VRG 14	VRG 14
No discount or surcharge applied.	No discount or surcharge applied.

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## Profile 3 - Commercial Vehicle:

#### Operator 1:

List Price New: \$44,100

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

Implementation Dates (D/M/Y)							
New Business:	25-04-22						
Renewals:	09-06-22						

#### 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	457	57	110	13	637	36	15	272	216	539	1176
Proposed	457	57	110	13	637	36	15	272	216	539	1176
% +/- 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	457	57	110	13	637	36	15	272	216	539	1176
Proposed	457	57	110	13	637	36	15	272	216	539	1176
% +/- 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	457	57	110	13	637	36	15	272	216	539	1176
Proposed	457	57	110	13	637	36	15	272	216	539	1176
% +/- 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	457	57	110	13	637	36	15	272	216	539	1176
Proposed	457	57	110	13	637	36	15	272	216	539	1176
% +/- 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:	Class 35E	Proposed:	Class 35E
	DR 6		DR 6
	VRG 14		VRG 14
	No discount or surcharge applied.		No discount or surcharge applied.

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Company Name:

Federated Insurance Company

### 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:	25-04-22						
Renewals:	09-06-22						

## 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	1058	132	471	13	1674	36	15	897	408	1356	3030
Р	roposed	1058	132	448	13	1651	36	15	848	386	1285	2936
% +/- to Current Rates		0.00%	0.00%	-4.88%	0.00%	-4.88%	0.00%	0.00%	-5.46%	-5.39%	-10.85%	-15.74%
005	Current	1058	132	471	13	1674	36	15	897	408	1356	3030
Р	roposed	1058	132	448	13	1651	36	15	848	386	1285	2936
% +/- to Current Rates		0.00%	0.00%	-4.88%	0.00%	-4.88%	0.00%	0.00%	-5.46%	-5.39%	-10.85%	-15.74%
006	Current	1058	132	471	13	1674	36	15	897	408	1356	3030
Р	roposed	1058	132	448	13	1651	36	15	848	386	1285	2936
% +/- to Current Rates		0.00%	0.00%	-4.88%	0.00%	-4.88%	0.00%	0.00%	-5.46%	-5.39%	-10.85%	-15.74%
007	Current	1058	132	471	13	1674	36	15	897	408	1356	3030
Р	roposed	1058	132	448	13	1651	36	15	848	386	1285	2936
% +/- to Current Rates		0.00%	0.00%	-4.88%	0.00%	-4.88%	0.00%	0.00%	-5.46%	-5.39%	-10.85%	-15.74%

<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:	Class 42G - assume truck is carrying sand/gravel/stone/earth	Proposed:	Class 42G - assume truck is carrying sand/gravel/stone/earth
	DR 6		DR 6
	VRG 25		VRG 24
	No discount or surcharge applied.		No discount or surcharge applied.

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Company Name:

Federated Insurance Company

### 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

% +/- to Current Rates

Implementation Dates (D/M/Y)					
New Business:	25-04-22				
Renewals:	09-06-22				

## Coverages:

Liability and END 44 \$1,000,000 Limit

Accident Benefits - Basic DCPD - \$0 Deductible

Collision \$6500 Deductible Comprehensive \$6500 Deductible

-5.34%

-10.74%

-15.54%

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	182	688	13	2337	36	15	2426	880	3357	5694
Proposed	1454	182	655	13	2304	36	15	2295	833	3179	5483
% +/- to Current Rates	0.00%	0.00%	-4.80%	0.00%	-4.80%	0.00%	0.00%	-5.40%	-5.34%	-10.74%	-15.54%
005 Current	1454	182	688	13	2337	36	15	2426	880	3357	5694
Proposed	1454	182	655	13	2304	36	15	2295	833	3179	5483
% +/- to Current Rates	0.00%	0.00%	-4.80%	0.00%	-4.80%	0.00%	0.00%	-5.40%	-5.34%	-10.74%	-15.54%
006 Current	1454	182	688	13	2337	36	15	2426	880	3357	5694
Proposed	1454	182	655	13	2304	36	15	2295	833	3179	5483
% +/- to Current Rates	0.00%	0.00%	-4.80%	0.00%	-4.80%	0.00%	0.00%	-5.40%	-5.34%	-10.74%	-15.54%
007 Current	1454	182	688	13	2337	36	15	2426	880	3357	5694
Proposed	1454	182	655	13	2304	36	15	2295	833	3179	5483

-4.80%

0.00%

0.00%

0.00%

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

0.00%

Current:	Class 62T - assume truck is not carrying dangerous goods, wood chips, logs, or livestock	Propo
	DR 3	
	VRG 27	
	No discount or surcharge applied.	

-4.80%

Proposed:	Class 62T - assume truck is not carrying dangerous goods, wood chips, logs, or livestock
	DR 6
	VRG 26
	No discount or surcharge applied.

-5.40%

<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.

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### 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

Implementation Dates (D/M/Y)					
New Business:	25-04-22				
Renewals:	09-06-22				

## 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 Currer	t 1454	182	688	13	2337	36	15	2426	880	3357	5694
Propose	1454	182	688	13	2337	36	15	2426	880	3357	5694
% +/- 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 Currer	t 1454	182	688	13	2337	36	15	2426	880	3357	5694
Propose	1454	182	688	13	2337	36	15	2426	880	3357	5694
% +/- 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 Currer	t 1454	182	688	13	2337	36	15	2426	880	3357	5694
Propose	1454	182	688	13	2337	36	15	2426	880	3357	5694
% +/- 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 Currer	t 1454	182	688	13	2337	36	15	2426	880	3357	5694
Propose	1454	182	688	13	2337	36	15	2426	880	3357	5694
% +/- 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: Class 62T - assume truck is not carrying dangerous goods, wood chips, logs, or livestock	Proposed: Class 62T - assume truck is not carrying dangerous goods, wood chips, logs, or livestock
DR 3	DR 6
VRG 27	VRG 27
No discount or surcharge applied.	No discount or surcharge applied.

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