

Company Name: **Protective Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	01-03-22
Renewals:	01-03-22

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	691.79	86.47	168.94	9.12	956.32	54.22	8.00	197.40	109.65	369.27	1325.59
Proposed	648.37	105.28	221.97	10.83	986.44	60.79	10.00	241.86	113.85	426.50	1412.94
% +/- to Current Rates	-6.28%	21.74%	31.39%	18.75%	3.15%	12.12%	25.00%	22.52%	3.83%	15.50%	6.59%
005 Current	504.85	63.11	123.28	9.12	700.36	54.22	8.00	243.55	102.64	408.41	1108.77
Proposed	407.67	66.20	139.56	10.46	623.89	56.72	10.00	250.38	93.50	410.60	1034.49
% +/- to Current Rates	-19.25%	4.90%	13.20%	14.69%	-10.92%	4.61%	25.00%	2.80%	-8.91%	0.54%	-6.70%
006 Current	483.34	60.42	118.03	9.12	670.91	54.22	8.00	287.36	107.39	456.97	1127.87
Proposed	428.28	69.54	146.62	10.58	655.02	59.97	10.00	316.87	110.46	497.29	1152.31
% +/- to Current Rates	-11.39%	15.10%	24.22%	16.01%	-2.37%	10.60%	25.00%	10.27%	2.86%	8.82%	2.17%
007 Current	504.85	63.11	123.28	9.12	700.36	54.22	8.00	243.55	102.64	408.41	1108.77
Proposed	407.67	66.20	139.56	10.46	623.89	56.72	10.00	250.38	93.50	410.60	1034.49
% +/- to Current Rates	-19.25%	4.90%	13.20%	14.69%	-10.92%	4.61%	25.00%	2.80%	-8.91%	0.54%	-6.70%

* 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:

RATE GROUP - 12
CLASS 44
DRIVING RECORD 1
No Discounts Apply

Proposed:

RATE GROUP - 10
CLASS 44
DRIVING RECORD 1
No Discounts Apply

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Company Name: Protective Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-03-22
Renewals:	01-03-22

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	674.92	84.36	164.82	9.12	933.22	54.22	8.00	244.88	149.49	456.58	1389.80
Proposed	668.42	108.53	228.83	10.83	1016.61	60.79	10.00	366.82	170.77	608.38	1625.00
% +/- to Current Rates	-0.96%	28.65%	38.84%	18.75%	8.94%	12.12%	25.00%	49.80%	14.24%	33.25%	16.92%
005 Current	492.54	61.57	120.28	9.12	683.50	54.22	8.00	302.13	139.93	504.28	1187.78
Proposed	420.28	68.24	143.88	10.46	642.86	56.72	10.00	379.75	140.24	586.71	1229.57
% +/- to Current Rates	-14.67%	10.84%	19.62%	14.69%	-5.95%	4.61%	25.00%	25.69%	0.22%	16.35%	3.52%
006 Current	471.55	58.94	115.15	9.12	654.76	54.22	8.00	356.47	146.40	565.10	1219.86
Proposed	441.53	71.69	151.16	10.58	674.95	59.97	10.00	480.59	165.68	716.24	1391.19
% +/- to Current Rates	-6.37%	21.62%	31.27%	16.01%	3.08%	10.60%	25.00%	34.82%	13.17%	26.75%	14.05%
007 Current	492.54	61.57	120.28	9.12	683.50	54.22	8.00	302.13	139.93	504.28	1187.78
Proposed	420.28	68.24	143.88	10.46	642.86	56.72	10.00	379.75	140.24	586.71	1229.57
% +/- to Current Rates	-14.67%	-14.67%	-14.67%	-14.67%	-5.95%	4.61%	25.00%	25.69%	0.22%	16.35%	3.52%

* 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:	RATE GROUP - 15
	CLASS 36
	DRIVING RECORD 1
	No Discounts Apply

Proposed:	RATE GROUP - 13
	CLASS 36
	DRIVING RECORD 1
	No Discounts Apply

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Company Name: **Protective Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	01-03-22
Renewals:	01-03-22

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	400.62	50.08	97.83	9.12	557.64	54.22	8.00	98.74	109.65	270.61	828.25
Proposed	356.66	57.91	122.10	10.83	547.50	60.79	10.00	141.19	132.82	344.81	892.31
% +/- to Current Rates	-10.97%	15.65%	24.81%	18.75%	-1.82%	12.12%	25.00%	43.00%	21.13%	27.42%	7.73%
005 Current	292.36	36.54	83.24	9.12	421.26	65.28	8.00	121.82	102.64	297.74	719.00
Proposed	224.26	36.41	76.77	10.46	347.90	56.72	10.00	146.17	109.08	321.97	669.87
% +/- to Current Rates	-23.29%	-0.36%	-7.77%	14.69%	-17.41%	-13.11%	25.00%	19.99%	6.27%	8.14%	-6.83%
006 Current	279.90	34.99	68.35	9.12	392.36	54.22	8.00	143.73	107.39	313.34	705.70
Proposed	235.59	38.25	80.65	10.58	365.08	59.97	10.00	184.98	128.86	383.82	748.90
% +/- to Current Rates	-15.83%	9.33%	18.00%	16.01%	-6.95%	10.60%	25.00%	28.70%	20.00%	22.49%	6.12%
007 Current	292.36	36.54	83.24	9.12	421.26	65.28	8.00	121.82	102.64	297.74	719.00
Proposed	224.26	36.41	76.77	10.46	347.90	56.72	10.00	146.17	109.08	321.97	669.87
% +/- to Current Rates	-23.29%	-0.36%	-7.77%	14.69%	-17.41%	-13.11%	25.00%	19.99%	6.27%	8.14%	-6.83%

* 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:

RATE GROUP - 12
CLASS 35
DRIVING RECORD 6
No Discounts Apply

Proposed:

RATE GROUP - 11
CLASS 35
DRIVING RECORD 6
No Discounts Apply

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Company Name: Protective Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-03-22
Renewals:	01-03-22

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	205.63	25.70	50.21	9.12	290.66	54.22	8.00	277.49	131.73	471.44	762.11
	Proposed	553.29	89.84	189.42	10.83	843.38	60.79	10.00	677.79	230.13	978.71	1822.09
% +/- to Current Rates		169.08%	249.53%	277.22%	18.75%	190.16%	12.12%	25.00%	144.26%	74.69%	107.60%	139.09%
005	Current	150.06	18.76	36.64	9.12	214.58	54.22	8.00	342.37	123.31	527.90	742.48
	Proposed	347.89	56.49	119.10	10.46	533.94	56.72	10.00	701.67	188.99	957.38	1491.32
% +/- to Current Rates		131.83%	201.16%	225.01%	14.69%	148.83%	4.61%	25.00%	104.95%	53.26%	81.36%	100.86%
006	Current	143.67	17.96	35.08	9.12	205.83	65.28	8.00	403.96	129.01	606.25	812.07
	Proposed	365.48	59.34	125.12	10.58	560.52	59.97	10.00	888.00	223.27	1181.24	1741.76
% +/- to Current Rates		154.40%	230.44%	256.64%	16.01%	172.33%	-8.13%	25.00%	119.83%	73.06%	94.84%	114.48%
007	Current	150.06	18.76	36.64	9.12	214.58	54.22	8.00	342.37	123.31	527.90	742.48
	Proposed	347.89	56.49	119.10	10.46	533.94	56.72	10.00	701.67	188.99	957.38	1491.32
% +/- to Current Rates		131.83%	201.16%	225.01%	14.69%	148.83%	4.61%	25.00%	104.95%	53.26%	81.36%	100.86%

* 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:	RATE GROUP - 27
	CLASS 54
	DRIVING RECORD 6
	No Discounts Apply

Proposed:	RATE GROUP - 26
	CLASS 42
	DRIVING RECORD 6
	No Discounts Apply

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