

Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**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
<b>004</b> Current	5283	92	699	242	6316	564		594	289	1447	7763
Proposed	6135	107	811	272	7325	615		671	341	1627	8952
% +/- to Current Rates	<b>16.13%</b>	<b>16.30%</b>	<b>16.02%</b>	<b>12.40%</b>	<b>15.98%</b>	<b>9.04%</b>		<b>12.96%</b>	<b>17.99%</b>	<b>12.44%</b>	<b>15.32%</b>
<b>005</b> Current	3251	57	433	242	3983	400		484	183	1067	5050
Proposed	3775	65	502	272	4614	436		547	216	1199	5813
% +/- to Current Rates	<b>16.12%</b>	<b>14.04%</b>	<b>15.94%</b>	<b>12.40%</b>	<b>15.84%</b>	<b>9.00%</b>		<b>13.02%</b>	<b>18.03%</b>	<b>12.37%</b>	<b>15.11%</b>
<b>006</b> Current	3738	65	496	242	4541	414		545	227	1186	5727
Proposed	4340	76	576	272	5264	451		615	268	1334	6598
% +/- to Current Rates	<b>16.10%</b>	<b>16.92%</b>	<b>16.13%</b>	<b>12.40%</b>	<b>15.92%</b>	<b>8.94%</b>		<b>12.84%</b>	<b>18.06%</b>	<b>12.48%</b>	<b>15.21%</b>
<b>007</b> Current	3251	57	433	242	3983	400		484	183	1067	5050
Proposed	3775	65	502	272	4614	436		547	216	1199	5813
% +/- to Current Rates	<b>16.12%</b>	<b>14.04%</b>	<b>15.94%</b>	<b>12.40%</b>	<b>15.84%</b>	<b>9.00%</b>		<b>13.02%</b>	<b>18.03%</b>	<b>12.37%</b>	<b>15.11%</b>

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

Note: \$500 deductible for Comprehensive due to FA minimum deductible (Rule 301).

FA does not offer END44 for Taxis.

FA is proposing changes to increase the minor conviction surcharges from 0% to 5% for 2 minor convictions

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

Current:	Class	7A, 7C, 7N, 7B	Coll Deductible	500
	DR	2	Comp Deductible	500
	Limit	1000000	DCPD Deductible	0
	Conviction s/c	0%	Collision Rate Group	27
	Claim s/c	0%	Comprehensive Rate	22
	Owner Factor	10%	DCPD Rate Group	26

Proposed:	Class	7A, 7C, 7N, 7B	Coll Deductible	500
	DR	2	Comp Deductible	500
	Limit	1000000	DCPD Deductible	0
	Conviction s/c	5%	Collision Rate Group	27
	Claim s/c	0%	Comprehensive Rate	22
	Owner Factor	10%	DCPD Rate Group	26

Note: 2021 PPV CLEAR Table is used.

Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**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
<b>004</b> Current	4783	83	1163	269	6298	627		892	501	2020	8318
Proposed	5290	92	1286	302	6970	683		959	592	2234	9204
% +/- to Current Rates	<b>10.60%</b>	<b>10.84%</b>	<b>10.58%</b>	<b>12.27%</b>	<b>10.67%</b>	<b>8.93%</b>		<b>7.51%</b>	<b>18.16%</b>	<b>10.59%</b>	<b>10.65%</b>
<b>005</b> Current	2943	51	720	269	3983	444		726	318	1488	5471
Proposed	3256	56	797	302	4411	484		782	376	1642	6053
% +/- to Current Rates	<b>10.64%</b>	<b>9.80%</b>	<b>10.69%</b>	<b>12.27%</b>	<b>10.75%</b>	<b>9.01%</b>		<b>7.71%</b>	<b>18.24%</b>	<b>10.35%</b>	<b>10.64%</b>
<b>006</b> Current	3384	59	823	269	4535	460		812	393	1665	6200
Proposed	3743	65	911	302	5021	501		874	464	1839	6860
% +/- to Current Rates	<b>10.61%</b>	<b>10.17%</b>	<b>10.69%</b>	<b>12.27%</b>	<b>10.72%</b>	<b>8.91%</b>		<b>7.64%</b>	<b>18.07%</b>	<b>10.45%</b>	<b>10.65%</b>
<b>007</b> Current	2943	51	720	269	3983	444		726	318	1488	5471
Proposed	3256	56	797	302	4411	484		782	376	1642	6053
% +/- to Current Rates	<b>10.64%</b>	<b>9.80%</b>	<b>10.69%</b>	<b>12.27%</b>	<b>10.75%</b>	<b>9.01%</b>		<b>7.71%</b>	<b>18.24%</b>	<b>10.35%</b>	<b>10.64%</b>

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

Note: \$500 deductible for Comprehensive due to FA minimum deductible (Rule 301). FA does not offer END44 for Taxis.

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

Current:	Class	7A, 7C, 7N, 7B	Coll Deductible	500
	DR	3	Comp Deductible	500
	Limit	1000000	DCPD Deductible	0
	Conviction s/c	0%	Collision Rate Group	33
	Claim s/c	0%	Comprehensive Rate	32
	Owner Factor	0%	DCPD Rate Group	39

Proposed:	Class	7A, 7C, 7N, 7B	Coll Deductible	500
	DR	3	Comp Deductible	500
	Limit	1000000	DCPD Deductible	0
	Conviction s/c	0%	Collision Rate Group	33
	Claim s/c	0%	Comprehensive Rate	32
	Owner Factor	0%	DCPD Rate Group	39

Note: 2021 PPV CLEAR Table is used.