

Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1-Jul-26
Renewals:	1-Jul-26

**Profile 1 - Commercial Vehicle:**

**Operator 1:**

Male, Age 45  
 No driver training  
 Licensed 25 years, Appropriate class license  
 New business  
 No AF accidents  
 No convictions  
 2017 Ford Transit 350 WB 148 Cargo Van Diesel (IBC VC: 383600)  
 Use: wholesale delivery truck for a T.V sales and service operation  
 List Price New: \$46,094 (Weight: 2291)

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Standard
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	563.96	69.25	131.92	12.35	777.48	55.8	20	318.67	187.94	582.41	1359.89
	Proposed	563.96	69.25	131.92	12.35	777.48	55.8	20	318.67	187.94	582.41	1359.89
% +/- 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	377.53	46.36	88.31	12.35	524.55	37.35	20	288.32	187.94	533.61	1058.16
	Proposed	377.53	46.36	88.31	12.35	524.55	37.35	20	288.32	187.94	533.61	1058.16
% +/- 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	419.47	51.51	98.11	12.35	581.44	41.51	20	288.32	187.94	537.77	1119.21
	Proposed	419.47	51.51	98.11	12.35	581.44	41.51	20	288.32	187.94	537.77	1119.21
% +/- 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	377.53	46.36	88.31	12.35	524.55	37.35	20	288.32	187.94	533.61	1058.16
	Proposed	377.53	46.36	88.31	12.35	524.55	37.35	20	288.32	187.94	533.61	1058.16
% +/- 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%

\* 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:

VRG 16 (VICC 3836)
Class 36
DR 5
5% Commercial Package Discount
10% Conviction Free discount
10% Years License discount

Proposed:

VRG 16 (VICC 3836)
Class 36
DR 5
5% Commercial Package Discount
10% Conviction Free discount
10% Years License discount

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1-Jul-26
Renewals:	1-Jul-26

**Profile 2 - Commercial Vehicle:**

**Operator 1:**

Male, Age 35  
 No driver training  
 Licensed 12 years, Appropriate class license  
 New business  
 No AF accidents  
 No convictions  
 2015 Dodge Ram Promaster 1500 Cargo Van (IBC VC: 285800)  
 Use: wholesale delivery truck for a computer sales and service operation  
 List Price New: \$31,795 (Weight: 2072)

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Standard
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
<b>004</b> Current	626.63	76.94	135.63	12.35	851.55	62	20	327.63	173.9	583.53	1435.08
Proposed	626.63	76.94	135.63	12.35	851.55	62	20	327.63	173.9	583.53	1435.08
% +/- 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%
<b>005</b> Current	419.48	51.51	90.79	12.35	574.13	41.5	20	296.43	173.9	531.83	1105.96
Proposed	419.48	51.51	90.79	12.35	574.13	41.5	20	296.43	173.9	531.83	1105.96
% +/- 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%
<b>006</b> Current	466.08	57.23	100.87	12.35	636.53	46.12	20	296.43	173.9	536.45	1172.98
Proposed	466.08	57.23	100.87	12.35	636.53	46.12	20	296.43	173.9	536.45	1172.98
% +/- 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%
<b>007</b> Current	419.48	51.51	90.79	12.35	574.13	41.5	20	296.43	173.9	531.83	1105.96
Proposed	419.48	51.51	90.79	12.35	574.13	41.5	20	296.43	173.9	531.83	1105.96
% +/- 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%

\* 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:
VRG 15 (VICC 2858)
Class 36
DR 5
5% Commercial Package Discount
10% Conviction Free discount

Proposed:
VRG 15 (VICC 2858)
Class 36
DR 1
5% Commercial Package Discount
10% Conviction Free discount

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1-Jul-26
Renewals:	1-Jul-26

**Profile 3 - Commercial Vehicle:**

**Operator 1:**

Male, Age 40  
 No driver training  
 Licensed 20 years, Appropriate class license  
 New business  
 No AF accidents  
 No convictions  
 2016 Ford F150 Lariat Supercrew 2WD (IBC VC: 355901)  
 Use: Artisans Truck. No personal use  
 List Price New: \$50,299 (Weight: 2084)

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Standard
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	567.32	69.66	150.34	11.73	799.05	58.9	20	368.13	202.28	649.31	1448.36
	Proposed	567.32	69.66	150.34	11.73	799.05	58.9	20	368.13	202.28	649.31	1448.36
% +/- 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	379.77	46.63	100.64	11.73	538.77	39.43	20	333.07	202.28	594.78	1133.55
	Proposed	379.77	46.63	100.64	11.73	538.77	39.43	20	333.07	202.28	594.78	1133.55
% +/- 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	421.97	51.81	111.82	11.73	597.33	43.81	20	333.07	202.27	599.15	1196.48
	Proposed	421.97	51.81	111.82	11.73	597.33	43.81	20	333.07	202.27	599.15	1196.48
% +/- 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	379.77	46.63	100.64	11.73	538.77	39.43	20	333.07	202.28	594.78	1133.55
	Proposed	379.77	46.63	100.64	11.73	538.77	39.43	20	333.07	202.28	594.78	1133.55
% +/- 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%

\* 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:

VRG 18 (VICC 3559)
Class 35
DR 5
5% Renewal Loyalty Discount
5% Commercial Package Discount
10% Conviction Free discount

Proposed:

VRG 18 (VICC 3559)
Class 35
DR 5
5% Renewal Loyalty Discount
5% Commercial Package Discount
10% Conviction Free discount

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1-Jul-26
Renewals:	1-Jul-26

**Profile 4 - Commercial Vehicle:**

**Operator 1:**

Male, Age 45  
 No driver training  
 Licensed 25 years, Appropriate class license  
 New business  
 No AF accidents  
 No convictions  
 2016 Mack Granite GU813 Tri/A Dump Truck (IBC VC: N/A)  
 List Price New: \$165,500 (Weight: 39912)

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Standard
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	803.08	98.61	283.32	12.35	1197.36	55.8	20	257.03	159.44	492.27	1689.63
	Proposed	803.08	98.61	272.65	12.35	1186.69	55.8	20	247.34	153.43	476.57	1663.26
% +/- to Current Rates		0.00%	0.00%	-3.77%	0.00%	-0.89%	0.00%	0.00%	-3.77%	-3.77%	-3.19%	-1.56%
005	Current	537.6	66.01	189.66	12.35	805.62	37.35	20	232.55	159.44	449.34	1254.96
	Proposed	537.6	66.01	182.51	12.35	798.47	37.35	20	223.78	153.43	434.56	1233.03
% +/- to Current Rates		0.00%	0.00%	-3.77%	0.00%	-0.89%	0.00%	0.00%	-3.77%	-3.77%	-3.29%	-1.75%
006	Current	597.33	73.35	210.72	12.35	893.75	41.51	20	232.55	159.44	453.5	1347.25
	Proposed	597.33	73.35	202.78	12.35	885.81	41.51	20	223.78	153.43	438.72	1324.53
% +/- to Current Rates		0.00%	0.00%	-3.77%	0.00%	-0.89%	0.00%	0.00%	-3.77%	-3.77%	-3.26%	-1.69%
007	Current	537.6	66.01	189.66	12.35	805.62	37.35	20	232.55	159.44	449.34	1254.96
	Proposed	537.6	66.01	182.51	12.35	798.47	37.35	20	223.78	153.43	434.56	1233.03
% +/- to Current Rates		0.00%	0.00%	-3.77%	0.00%	-0.89%	0.00%	0.00%	-3.77%	-3.77%	-3.29%	-3.29%

\* 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:
VRG 25 (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 24 (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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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1-Jul-26
Renewals:	1-Jul-26

**Interurban Truck - Profile 1**

**Operator 1:**

Male, age 45  
 No driver training  
 Licensed 19 years, Appropriate class license  
 New business  
 No AF accidents  
 No convictions  
 2017 Volvo VNL64T780  
 Use: 50% Ontario exposure, radius of operation over 160 km  
 List Price New: \$156,824

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Standard
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
<b>004</b> Current	1672.65	209.08	513.27	10.00	2404.99	55.50	20.00	1444.21	508.44	2028.15	4433.14
Proposed	1672.65	209.08	500.36	10.00	2392.09	55.50	20.00	1407.90	495.14	1978.54	4370.62
% +/- to Current Rates	0.00%	0.00%	-2.51%	0.00%	-0.54%	0.00%	0.00%	-2.51%	-2.62%	-2.45%	-1.41%
<b>005</b> Current	1672.65	209.08	513.27	10.00	2404.99	55.50	20.00	1444.21	508.44	2028.15	4433.14
Proposed	1672.65	209.08	500.36	10.00	2392.09	55.50	20.00	1407.90	495.14	1978.54	4370.62
% +/- to Current Rates	0.00%	0.00%	-2.51%	0.00%	-0.54%	0.00%	0.00%	-2.51%	-2.62%	-2.45%	-1.41%
<b>006</b> Current	1672.65	209.08	513.27	10.00	2404.99	55.50	20.00	1444.21	508.44	2028.15	4433.14
Proposed	1672.65	209.08	500.36	10.00	2392.09	55.50	20.00	1407.90	495.14	1978.54	4370.62
% +/- to Current Rates	0.00%	0.00%	-2.51%	0.00%	-0.54%	0.00%	0.00%	-2.51%	-2.62%	-2.45%	-1.41%
<b>007</b> Current	1672.65	209.08	513.27	10.00	2404.99	55.50	20.00	1444.21	508.44	2028.15	4433.14
Proposed	1672.65	209.08	500.36	10.00	2392.09	55.50	20.00	1407.90	495.14	1978.54	4370.62
% +/- to Current Rates	0.00%	0.00%	-2.51%	0.00%	-0.54%	0.00%	0.00%	-2.51%	-2.62%	-2.45%	-1.41%

\* 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: VRG 24 (Based on List Price New)
Class: 62
DR: 3
10% Conviction Free discount

Proposed: VRG 23 (Based on List Price New)
Class: 62
DR: 3
10% Conviction Free discount

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1-Jul-26
Renewals:	1-Jul-26

**Interurban Truck - Profile 2**

**Operator 1:**

Male, age 55  
 No driver training  
 Licensed 35 years, Appropriate class license  
 New business  
 No AF accidents  
 No convictions  
 2017 Peterbilt 389  
 Use: 20% US exposure, radius of operation over 160 km  
 List Price New: \$169,999

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Standard
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
<b>004</b> Current	1505.38	188.17	472.30	10.00	2175.85	49.95	20.00	1328.94	520.59	1919.48	4095.33
Proposed	1505.38	188.17	472.30	10.00	2175.85	49.95	20.00	1328.94	520.59	1919.48	4095.33
% +/- 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%
<b>005</b> Current	1505.38	188.17	472.30	10.00	2175.85	49.95	20.00	1328.94	520.59	1919.48	4095.33
Proposed	1505.38	188.17	472.30	10.00	2175.85	49.95	20.00	1328.94	520.59	1919.48	4095.33
% +/- 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%
<b>006</b> Current	1505.38	188.17	472.30	10.00	2175.85	49.95	20.00	1328.94	520.59	1919.48	4095.33
Proposed	1505.38	188.17	472.30	10.00	2175.85	49.95	20.00	1328.94	520.59	1919.48	4095.33
% +/- 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%
<b>007</b> Current	1505.38	188.17	472.30	10.00	2175.85	49.95	20.00	1328.94	520.59	1919.48	4095.33
Proposed	1505.38	188.17	472.30	10.00	2175.85	49.95	20.00	1328.94	520.59	1919.48	4095.33
% +/- 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%

\* 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:	VRG 25 (Based on List Price New)
	Class 62
	DR 3
	10% Conviction Free discount
	10% Years License discount

Proposed:	VRG 25 (Based on List Price New)
	Class 62
	DR 3
	10% Conviction Free discount
	10% Years License discount

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