

Company Name:

1. Specialty Insurance Company

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

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

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
004	Current	3,245	45		193	3,482	641	18	1,233	214	2,106	5,588
	Proposed	2,434	110	684	193	3,420	641	18	1,036	265	1,959	5,379
% +/- to Current Rates		-1.91%	n/a	n/a	0.00%	-1.91%	0.00%	0.00%	-16.02%	23.87%	7.84%	5.94%
005	Current	3,245	45	-	193	3,482	641	18	1,268	171	2,098	5,581
	Proposed	2,434	110	684	193	3,420	641	18	1,065	212	1,936	5,356
% +/- to Current Rates		-1.91%	n/a	n/a	0.00%	-1.91%	0.00%	0.00%	-16.02%	23.87%	7.84%	5.94%
006	Current	3,245	45	-	193	3,482	641	18	1,621	208	2,488	5,971
	Proposed	2,434	110	684	193	3,420	641	18	1,361	258	2,278	5,698
% +/- to Current Rates		-1.91%	n/a	n/a	0.00%	-1.91%	0.00%	0.00%	-16.02%	23.87%	7.84%	5.94%
007	Current	3,245	45	-	193	3,482	641	18	1,268	171	2,098	5,581
	Proposed	2,434	110	684	193	3,420	641	18	1,065	212	1,936	5,356
% +/- to Current Rates		-1.91%	n/a	n/a	0.00%	-1.91%	0.00%	0.00%	-16.02%	23.87%	7.84%	5.94%

* 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: Class 7, DR, 2, RG 32 Coll, RG 19 Comp, 10% Discount for Owner, 5% Surcharge for minor convictions.

Proposed: Class 7, DR, 2, RG 29 Coll, RG 24 Comp, 10% Discount for Owner, 5% Surcharge for minor convictions.

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name:

Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

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	
004	Current	5,913	82	-	428	6,423	1,458	40	1,319	416	3,234	9,657
	Proposed	4,435	200	1,246	428	6,309	1,458	40	1,931	962	4,391	10,700
% +/- to Current Rates		-1.91%	n/a	n/a	0.00%	-1.91%	0.00%	0.00%	46.38%	130.92%	177.30%	175.40%
005	Current	5,913	82	-	428	6,423	1,458	40	1,105	333	2,937	9,360
	Proposed	4,435	200	1,246	428	6,309	1,458	40	1,618	770	3,886	10,195
% +/- to Current Rates		-1.91%	n/a	n/a	0.00%	-1.91%	0.00%	0.00%	46.38%	130.92%	177.30%	175.40%
006	Current	5,913	82	-	428	6,423	1,458	40	1,413	406	3,317	9,740
	Proposed	4,435	200	1,246	428	6,309	1,458	40	2,068	938	4,504	10,813
% +/- to Current Rates		-1.91%	n/a	n/a	0.00%	-1.91%	0.00%	0.00%	46.38%	130.92%	177.30%	175.40%
007	Current	5,913	82	-	428	6,423	1,458	40	1,105	333	2,937	9,360
	Proposed	4,435	200	1,246	428	6,309	1,458	40	1,618	770	3,886	10,195
% +/- to Current Rates		-1.91%	n/a	n/a	0.00%	-1.91%	0.00%	0.00%	46.38%	130.92%	177.30%	175.40%

* 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: Class 7, DR, 6, RG 25 Coll, RG 16 Comp, 15% Surcharge due to minor convictions for second driver.

Proposed: Class 7, DR 6, RG 33 Coll, RG 34 Comp, 15% Surcharge due to minor convictions for second driver.

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.