

Company Name:

Protective Insurance Company

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

**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	960.82	0.00	0.00	9.12	969.94	65.28	8.00	246.99	146.45	466.72	1436.66
	Proposed	691.79	86.47	168.94	9.12	956.32	65.28	8.00	246.99	146.45	466.72	1423.04
% +/- to Current Rates		-28.00%			0.00%	-1.40%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.95%
005	Current	701.18	0.00	0.00	9.12	710.30	65.28	8.00	304.73	137.09	515.10	1225.40
	Proposed	504.85	67.07	123.28	9.12	704.33	65.28	8.00	304.73	137.09	515.10	1219.43
% +/- to Current Rates		-28.00%			0.00%	-0.84%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.49%
006	Current	671.30	0.00	0.00	9.12	680.42	65.28	8.00	359.55	143.43	576.26	1256.68
	Proposed	483.34	60.42	118.03	9.12	670.91	65.28	8.00	359.55	143.43	576.26	1247.16
% +/- to Current Rates		-28.00%			0.00%	-1.40%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.76%
007	Current	701.18	0.00	0.00	9.12	710.30	65.28	8.00	304.73	137.09	515.10	1225.40
	Proposed	504.85	67.07	123.28	9.12	704.33	65.28	8.00	304.73	137.09	515.10	1219.43
% +/- to Current Rates		-28.00%			0.00%	-0.84%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.49%

\* 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 - 14
CLASS 44
DRIVING RECORD 1
No Discounts Apply

Proposed:

RATE GROUP - 14
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-Sep
Renewals:	01-Sep

**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
<b>004</b>	Current	937.39	0.00	0.00	9.12	946.51	65.28	8.00	203.11	130.44	406.83	1353.34
	Proposed	674.92	84.36	164.82	9.12	933.22	65.28	8.00	203.11	130.44	406.83	1340.05
% +/- to Current Rates		<b>-28.00%</b>			<b>0.00%</b>	<b>-1.40%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>-0.98%</b>
<b>005</b>	Current	684.08	0.00	0.00	9.12	693.20	65.28	8.00	250.60	122.10	445.98	1139.17
	Proposed	492.54	65.44	120.28	9.12	687.37	65.28	8.00	250.60	122.10	445.98	1133.35
% +/- to Current Rates		<b>-28.00%</b>			<b>0.00%</b>	<b>-0.84%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>-0.51%</b>
<b>006</b>	Current	654.93	0.00	0.00	9.12	664.05	65.28	8.00	295.67	127.75	496.70	1160.75
	Proposed	471.55	58.94	115.15	9.12	654.76	65.28	8.00	295.67	127.75	496.70	1151.47
% +/- to Current Rates		<b>-28.00%</b>			<b>0.00%</b>	<b>-1.40%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>-0.80%</b>
<b>007</b>	Current	684.08	0.00	0.00	9.12	693.20	65.28	8.00	250.60	122.10	445.98	1139.17
	Proposed	492.54	65.44	120.28	9.12	687.37	65.28	8.00	250.60	122.10	445.98	1133.35
% +/- to Current Rates		<b>-28.00%</b>			<b>0.00%</b>	<b>-0.84%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>-0.51%</b>

\* 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 - 13
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-Sep
Renewals:	01-Sep

**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
<b>004</b> Current	556.41	0.00	0.00	9.12	565.53	65.28	8.00	134.61	161.63	369.52	935.05
Proposed	400.62	50.08	97.83	9.12	557.64	65.28	8.00	134.61	161.63	369.52	927.16
% +/- to Current Rates	-28.00%			0.00%	-1.39%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.84%
<b>005</b> Current	406.05	0.00	0.00	9.12	415.17	65.28	8.00	166.08	151.29	390.65	805.82
Proposed	292.36	30.85	71.39	9.12	403.72	65.28	8.00	166.08	151.29	390.65	794.38
% +/- to Current Rates	-28.00%			0.00%	-2.76%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.42%
<b>006</b> Current	388.75	0.00	0.00	9.12	397.87	65.28	8.00	195.95	158.29	427.53	825.39
Proposed	279.90	34.99	68.35	9.12	392.36	65.28	8.00	195.95	158.29	427.53	819.88
% +/- to Current Rates	-28.00%			0.00%	-1.39%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.67%
<b>007</b> Current	406.05	0.00	0.00	9.12	415.17	65.28	8.00	166.08	151.29	390.65	805.82
Proposed	292.36	30.85	71.39	9.12	403.72	65.28	8.00	166.08	151.29	390.65	794.38
% +/- to Current Rates	-28.00%			0.00%	-2.76%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.42%

\* 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 35
DRIVING RECORD 6
No Discounts Apply

Proposed:

RATE GROUP - 15
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-Sep
Renewals:	01-Sep

**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
<b>004</b> Current	815.53	0.00	0.00	9.12	824.65	65.28	8.00	166.01	188.95	428.24	1252.89
Proposed	587.18	73.40	143.39	9.12	813.09	65.28	8.00	166.01	188.95	428.24	1241.33
% +/- to Current Rates	<b>-28.00%</b>			<b>0.00%</b>	<b>-1.40%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>-0.92%</b>
<b>005</b> Current	595.15	0.00	0.00	9.12	604.27	65.28	8.00	204.82	176.87	454.97	1059.24
Proposed	428.51	45.22	104.64	9.12	587.49	65.28	8.00	204.82	176.87	454.97	1042.46
% +/- to Current Rates	<b>-28.00%</b>			<b>0.00%</b>	<b>-2.78%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>-1.58%</b>
<b>006</b> Current	569.79	0.00	0.00	9.12	578.91	65.28	8.00	241.67	185.05	499.99	1078.91
Proposed	410.25	51.28	100.18	9.12	570.83	65.28	8.00	241.67	185.05	499.99	1070.83
% +/- to Current Rates	<b>-28.00%</b>			<b>0.00%</b>	<b>-1.40%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>-0.75%</b>
<b>007</b> Current	595.15	0.00	0.00	9.12	604.27	65.28	8.00	204.82	176.87	454.97	1059.24
Proposed	428.51	45.22	104.64	9.12	587.49	65.28	8.00	204.82	176.87	454.97	1042.46
% +/- to Current Rates	<b>-28.00%</b>			<b>0.00%</b>	<b>-2.78%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>-1.58%</b>

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

Current:	RATE GROUP - 30
	CLASS 45
	DRIVING RECORD 6
	No Discounts Apply

Proposed:	RATE GROUP - 30
	CLASS 45
	DRIVING RECORD 6
	No Discounts Apply

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Company Name:

Protective Insurance Company

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

**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

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	Current	886.62	0.00	0.00	85.66	972.28	979.63	8.00	659.91	250.36	1897.90	2870.17
	Proposed	638.36	79.80	160.88	85.66	964.70	972.05	8.00	659.91	250.36	1890.32	2855.02
% +/- to Current Rates		-28.00%			0.00%	-0.78%	-0.77%	0.00%	0.00%	0.00%	-0.40%	-0.53%
005	Current	886.62	0.00	0.00	85.66	972.28	979.63	8.00	659.91	250.36	1897.90	2870.17
	Proposed	638.36	79.80	160.88	85.66	964.70	972.05	8.00	659.91	250.36	1890.32	2855.02
% +/- to Current Rates		-28.00%			0.00%	-0.78%	-0.77%	0.00%	0.00%	0.00%	-0.40%	-0.53%
006	Current	886.62	0.00	0.00	85.66	972.28	979.63	8.00	659.91	250.36	1897.90	2870.17
	Proposed	638.36	79.80	160.88	85.66	964.70	972.05	8.00	659.91	250.36	1890.32	2855.02
% +/- to Current Rates		-28.00%			0.00%	-0.78%	-0.77%	0.00%	0.00%	0.00%	-0.40%	-0.53%
007	Current	886.62	0.00	0.00	85.66	972.28	979.63	8.00	659.91	250.36	1897.90	2870.17
	Proposed	638.36	79.80	160.88	85.66	964.70	972.05	8.00	659.91	250.36	1890.32	2855.02
% +/- to Current Rates		-28.00%			0.00%	-0.78%	-0.77%	0.00%	0.00%	0.00%	-0.40%	-0.53%

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

Current:

RATE GROUPS: 32
CLASS 61
DRIVING RECORD 6
No Discounts Apply

Proposed:

RATE GROUPS: 32
CLASS 61
DRIVING RECORD 6 6
No Discounts Apply

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Company Name:

Protective Insurance Company

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

**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

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	Current	886.62	0.00	0.00	85.66	972.28	979.63	8.00	661.21	250.85	1899.68	2871.96
	Proposed	638.36	79.80	160.88	85.66	964.70	972.05	8.00	661.21	250.85	1892.11	2856.81
% +/- to Current Rates		-28.00%			0.00%	-0.78%	-0.77%	0.00%	0.00%	0.00%	-0.40%	-0.53%
005	Current	886.62	0.00	0.00	85.66	972.28	979.63	8.00	661.21	250.85	1899.68	2871.96
	Proposed	638.36	79.80	160.88	85.66	964.70	972.05	8.00	661.21	250.85	1892.11	2856.81
% +/- to Current Rates		-28.00%			0.00%	-0.78%	-0.77%	0.00%	0.00%	0.00%	-0.40%	-0.53%
006	Current	886.62	0.00	0.00	85.66	972.28	979.63	8.00	661.21	250.85	1899.68	2871.96
	Proposed	638.36	79.80	160.88	85.66	964.70	972.05	8.00	661.21	250.85	1892.11	2856.81
% +/- to Current Rates		-28.00%			0.00%	-0.78%	-0.77%	0.00%	0.00%	0.00%	-0.40%	-0.53%
007	Current	886.62	0.00	0.00	85.66	972.28	979.63	8.00	661.21	250.85	1899.68	2871.96
	Proposed	638.36	79.80	160.88	85.66	964.70	972.05	8.00	661.21	250.85	1892.11	2856.81
% +/- to Current Rates		-28.00%			0.00%	-0.78%	-0.77%	0.00%	0.00%	0.00%	-0.40%	-0.53%

\* 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 GROUPS: 35
CLASS 61
DRIVING RECORD 6
No Discounts Apply

Proposed:

RATE GROUPS: 35
CLASS 61
DRIVING RECORD 6
No Discounts Apply

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