

Company Name: Northbridge General, Tokio Marine, and Verasure

Implementation Dates (D/M/Y)	
New Business:	19-Feb-24
Renewals:	05-Apr-24

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	528	66	139	13	746	36	15	297	239	587	1333
Proposed	451	56	109	16	632	38	16	271	209	534	1166
% +/- to Current Rates	-14.58%	-15.15%	-21.58%	23.08%	-15.28%	5.56%	6.67%	-8.75%	-12.55%	-9.03%	-12.53%
005 Current	528	66	139	13	746	36	15	297	239	587	1333
Proposed	451	56	109	16	632	38	16	271	209	534	1166
% +/- to Current Rates	-14.58%	-15.15%	-21.58%	23.08%	-15.28%	5.56%	6.67%	-8.75%	-12.55%	-9.03%	-12.53%
006 Current	528	66	139	13	746	36	15	297	239	587	1333
Proposed	451	56	109	16	632	38	16	271	209	534	1166
% +/- to Current Rates	-14.58%	-15.15%	-21.58%	23.08%	-15.28%	5.56%	6.67%	-8.75%	-12.55%	-9.03%	-12.53%
007 Current	528	66	139	13	746	36	15	297	239	587	1333
Proposed	451	56	109	16	632	38	16	271	209	534	1166
% +/- to Current Rates	-14.58%	-15.15%	-21.58%	23.08%	-15.28%	5.56%	6.67%	-8.75%	-12.55%	-9.03%	-12.53%

* 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:

Class 44R
DR 6
VRG 15
No discount or surcharge applied.

Proposed:

Class 44R
DR 6
VRG 14
No discount or surcharge applied.

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Company Name: **Northbridge General, Tokio Marine, and Verasure**

Implementation Dates (D/M/Y)	
New Business:	19-Feb-24
Renewals:	05-Apr-24

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	
004	Current	534	67	116	13	730	36	15	123	192	366	1096
	Proposed	457	57	88	16	618	38	16	107	160	321	939
% +/- to Current Rates		-14.42%	-14.93%	-24.14%	23.08%	-15.34%	5.56%	6.67%	-13.01%	-16.67%	-12.30%	-14.32%
005	Current	534	67	116	13	730	36	15	123	192	366	1096
	Proposed	457	57	88	16	618	38	16	107	160	321	939
% +/- to Current Rates		-14.42%	-14.93%	-24.14%	23.08%	-15.34%	5.56%	6.67%	-13.01%	-16.67%	-12.30%	-14.32%
006	Current	534	67	116	13	730	36	15	123	192	366	1096
	Proposed	457	57	88	16	618	38	16	107	160	321	939
% +/- to Current Rates		-14.42%	-14.93%	-24.14%	23.08%	-15.34%	5.56%	6.67%	-13.01%	-16.67%	-12.30%	-14.32%
007	Current	534	67	116	13	730	36	15	123	192	366	1096
	Proposed	457	57	88	16	618	38	16	107	160	321	939
% +/- to Current Rates		-14.42%	-14.93%	-24.14%	23.08%	-15.34%	5.56%	6.67%	-13.01%	-16.67%	-12.30%	-14.32%

* 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 36R
	DR 6
	VRG 13
	No discount or surcharge applied.

Proposed:	Class 36R
	DR 6
	VRG 12
	No discount or surcharge applied.

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Company Name: Northbridge General, Tokio Marine, and Verassure

Implementation Dates (D/M/Y)	
New Business:	19-Feb-24
Renewals:	05-Apr-24

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	457	57	130	13	657	36	15	322	261	1291
	Proposed	390	49	103	16	558	38	16	296	231	1139
	% +/- to Current Rates	-14.66%	-14.04%	-20.77%	23.08%	-15.07%	5.56%	6.67%	-8.07%	-11.49%	-8.36%
005	Current	457	57	130	13	657	36	15	322	261	1291
	Proposed	390	49	103	16	558	38	16	296	231	1139
	% +/- to Current Rates	-14.66%	-14.04%	-20.77%	23.08%	-15.07%	5.56%	6.67%	-8.07%	-11.49%	-8.36%
006	Current	457	57	130	13	657	36	15	322	261	1291
	Proposed	390	49	103	16	558	38	16	296	231	1139
	% +/- to Current Rates	-14.66%	-14.04%	-20.77%	23.08%	-15.07%	5.56%	6.67%	-8.07%	-11.49%	-8.36%
007	Current	457	57	130	13	657	36	15	322	261	1291
	Proposed	390	49	103	16	558	38	16	296	231	1139
	% +/- to Current Rates	-14.66%	-14.04%	-20.77%	23.08%	-15.07%	5.56%	6.67%	-8.07%	-11.49%	-8.36%

* 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 35E
DR 6
VRG 16
No discount or surcharge applied.

Proposed: Class 35E
DR 6
VRG 15
No discount or surcharge applied.

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Company Name: Northbridge General, Tokio Marine, and Verassure

Implementation Dates (D/M/Y)	
New Business:	19-Feb-24
Renewals:	05-Apr-24

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	1058	132	520	13	1723	36	15	1005	457	1513	3236
Proposed	905	113	445	16	1479	38	16	1001	442	1497	2976
% +/- to Current Rates	-14.46%	-14.39%	-14.42%	23.08%	-14.16%	5.56%	6.67%	-0.40%	-3.28%	-1.06%	-8.03%
005 Current	1058	132	520	13	1723	36	15	1005	457	1513	3236
Proposed	905	113	445	16	1479	38	16	1001	442	1497	2976
% +/- to Current Rates	-14.46%	-14.39%	-14.42%	23.08%	-14.16%	5.56%	6.67%	-0.40%	-3.28%	-1.06%	-8.03%
006 Current	1058	132	520	13	1723	36	15	1005	457	1513	3236
Proposed	905	113	445	16	1479	38	16	1001	442	1497	2976
% +/- to Current Rates	-14.46%	-14.39%	-14.42%	23.08%	-14.16%	5.56%	6.67%	-0.40%	-3.28%	-1.06%	-8.03%
007 Current	1058	132	520	13	1723	36	15	1005	457	1513	3236
Proposed	905	113	445	16	1479	38	16	1001	442	1497	2976
% +/- to Current Rates	-14.46%	-14.39%	-14.42%	23.08%	-14.16%	5.56%	6.67%	-0.40%	-3.28%	-1.06%	-8.03%

* 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 42G - assume truck is carrying sand/gravel/stone/earth
	DR 6
	VRG 27
	No discount or surcharge applied.

Proposed:	Class 42G - assume truck is carrying sand/gravel/stone/earth
	DR 6
	VRG 27
	No discount or surcharge applied.

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Company Name: Northbridge General, Tokio Marine, and Verasure

Implementation Dates (D/M/Y)	
New Business:	19-Feb-24
Renewals:	05-Apr-24

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	
004	Current	1454	182	688	13	2337	36	15	2426	880	3357	5694
	Proposed	1338	176	634	15	2163	41	16	2326	845	3228	5391
% +/- to Current Rates		-7.98%	-3.30%	-7.85%	15.38%	-7.45%	13.89%	6.67%	-4.12%	-3.98%	-3.84%	-5.32%
005	Current	1454	182	688	13	2337	36	15	2426	880	3357	5694
	Proposed	1338	176	634	15	2163	41	16	2326	845	3228	5391
% +/- to Current Rates		-7.98%	-3.30%	-7.85%	15.38%	-7.45%	13.89%	6.67%	-4.12%	-3.98%	-3.84%	-5.32%
006	Current	1454	182	688	13	2337	36	15	2426	880	3357	5694
	Proposed	1338	176	634	15	2163	41	16	2326	845	3228	5391
% +/- to Current Rates		-7.98%	-3.30%	-7.85%	15.38%	-7.45%	13.89%	6.67%	-4.12%	-3.98%	-3.84%	-5.32%
007	Current	1454	182	688	13	2337	36	15	2426	880	3357	5694
	Proposed	1338	176	634	15	2163	41	16	2326	845	3228	5391
% +/- to Current Rates		-7.98%	-3.30%	-7.85%	15.38%	-7.45%	13.89%	6.67%	-4.12%	-3.98%	-3.84%	-5.32%

* 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 62T - assume truck is not carrying dangerous goods, wood chips, logs, or livestock
DR 6
VRG 27
No discount or surcharge applied.

Proposed:

Class 62T - assume truck is not carrying dangerous goods, wood chips, logs, or livestock
DR 6
VRG 26
No discount or surcharge applied.

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Implementation Dates (D/M/Y)	
New Business:	19-Feb-24
Renewals:	05-Apr-24

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	
004	Current	1818	227	902	16	2963	45	15	3205	1163	4428	7391
	Proposed	1673	220	832	19	2744	52	16	3073	1115	4256	7000
% +/- to Current Rates		-7.98%	-3.08%	-7.76%	18.75%	-7.39%	15.56%	6.67%	-4.12%	-4.13%	-3.88%	-5.29%
005	Current	1818	227	902	16	2963	45	15	3205	1163	4428	7391
	Proposed	1673	220	832	19	2744	52	16	3073	1115	4256	7000
% +/- to Current Rates		-7.98%	-3.08%	-7.76%	18.75%	-7.39%	15.56%	6.67%	-4.12%	-4.13%	-3.88%	-5.29%
006	Current	1818	227	902	16	2963	45	15	3205	1163	4428	7391
	Proposed	1673	220	832	19	2744	52	16	3073	1115	4256	7000
% +/- to Current Rates		-7.98%	-3.08%	-7.76%	18.75%	-7.39%	15.56%	6.67%	-4.12%	-4.13%	-3.88%	-5.29%
007	Current	1818	227	902	16	2963	45	15	3205	1163	4428	7391
	Proposed	1673	220	832	19	2744	52	16	3073	1115	4256	7000
% +/- to Current Rates		-7.98%	-3.08%	-7.76%	18.75%	-7.39%	15.56%	6.67%	-4.12%	-4.13%	-3.88%	-5.29%

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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:

Class 62T - assume truck is not carrying dangerous goods, wood chips, logs, or livestock
DR 6
VRG 28
25% U.S. surcharge applied.

Proposed:

Class 62T - assume truck is not carrying dangerous goods, wood chips, logs, or livestock
DR 6
VRG 27
25% U.S. surcharge applied.

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