

Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	5/29/2025
Renewals:	7/15/2025

**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
<b>004</b> Current	414	69	146	11	640	61	10	233	200	504	1144
Proposed	413	79	168	12	672	66	10	238	193	507	1179
% +/- to Current Rates	-0.24%	14.49%	15.07%	9.09%	5.00%	8.20%	0.00%	2.15%	-3.50%	0.60%	3.06%
<b>005</b> Current	268	45	94	11	418	58	10	242	168	478	896
Proposed	267	51	108	12	438	62	10	246	162	480	918
% +/- to Current Rates	-0.37%	13.33%	14.89%	9.09%	4.78%	6.90%	0.00%	1.65%	-3.57%	0.42%	2.46%
<b>006</b> Current	278	46	98	11	433	60	10	303	194	567	1000
Proposed	277	53	112	12	454	65	10	309	188	572	1026
% +/- to Current Rates	-0.36%	15.22%	14.29%	9.09%	4.85%	8.33%	0.00%	1.98%	-3.09%	0.88%	2.60%
<b>007</b> Current	268	45	94	11	418	58	10	242	168	478	896
Proposed	267	51	108	12	438	62	10	246	162	480	918
% +/- to Current Rates	-0.37%	13.33%	14.89%	9.09%	4.78%	6.90%	0.00%	1.65%	-3.57%	0.42%	2.46%

\* 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: 2022 RATE GROUP - 14

CLASS 36
DRIVING RECORD 7
No Discounts Apply

Proposed: 2022 RATE GROUP - 13

CLASS 36
DRIVING RECORD 7
No Discounts Apply

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Implementation Dates (D/M/Y)	
New Business:	5/29/2025
Renewals:	7/15/2025

**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	414	69	146	11	640	61	10	186	160	417	1057
Proposed	413	79	168	12	672	66	10	185	150	411	1083
% +/- to Current Rates	-0.24%	14.49%	15.07%	9.09%	5.00%	8.20%	0.00%	-0.54%	-6.25%	-1.44%	2.46%
<b>005</b> Current	268	45	94	11	418	58	10	193	134	395	813
Proposed	267	51	108	12	438	62	10	192	126	390	828
% +/- to Current Rates	-0.37%	13.33%	14.89%	9.09%	4.78%	6.90%	0.00%	-0.52%	-5.97%	-1.27%	1.85%
<b>006</b> Current	278	46	98	11	433	60	10	243	156	469	902
Proposed	277	53	112	12	454	65	10	241	146	462	916
% +/- to Current Rates	-0.36%	15.22%	14.29%	9.09%	4.85%	8.33%	0.00%	-0.82%	-6.41%	-1.49%	1.55%
<b>007</b> Current	268	45	94	11	418	58	10	193	134	395	813
Proposed	267	51	108	12	438	62	10	192	126	390	828
% +/- to Current Rates	-0.37%	13.33%	14.89%	9.09%	4.78%	6.90%	0.00%	-0.52%	-5.97%	-1.27%	1.85%

\* 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:	2022 RATE GROUP - 12
	CLASS 36
	DRIVING RECORD 7
	No Discounts Apply

Proposed:	2022 RATE GROUP - 11
	CLASS 36
	DRIVING RECORD 7
	No Discounts Apply

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Implementation Dates (D/M/Y)	
New Business:	5/29/2025
Renewals:	7/15/2025

**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
<b>004</b> Current	412	69	145	11	637	61	10	265	240	576	1213
Proposed	410	79	167	12	668	66	10	276	236	588	1256
% +/- to Current Rates	-0.49%	14.49%	15.17%	9.09%	4.87%	8.20%	0.00%	4.15%	-1.67%	2.08%	3.54%
<b>005</b> Current	266	44	94	11	415	58	10	275	201	544	959
Proposed	265	51	108	12	436	62	10	286	198	556	992
% +/- to Current Rates	-0.38%	15.91%	14.89%	9.09%	5.06%	6.90%	0.00%	4.00%	-1.49%	2.21%	3.44%
<b>006</b> Current	276	46	97	11	430	60	10	345	233	648	1078
Proposed	275	53	112	12	452	65	10	359	229	663	1115
% +/- to Current Rates	-0.36%	15.22%	15.46%	9.09%	5.12%	8.33%	0.00%	4.06%	-1.72%	2.31%	3.43%
<b>007</b> Current	266	44	94	11	415	58	10	275	201	544	959
Proposed	265	51	108	12	436	62	10	286	198	556	992
% +/- to Current Rates	-0.38%	15.91%	14.89%	9.09%	5.06%	6.90%	0.00%	4.00%	-1.49%	2.21%	3.44%

\* 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:	2022 RATE GROUP - 16
	CLASS 35
	DRIVING RECORD 7
	No Discounts Apply

Proposed:	2022 RATE GROUP - 15
	CLASS 35
	DRIVING RECORD 7
	No Discounts Apply

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Implementation Dates (D/M/Y)	
New Business:	5/29/2025
Renewals:	7/15/2025

**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										
	Proposed										
% +/- to Current Rates											
005	Current										
	Proposed										
% +/- to Current Rates											
006	Current										
	Proposed										
% +/- to Current Rates											
007	Current										
	Proposed										
% +/- to Current Rates											

\* 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: We don't write this type of vehicles

Proposed: We don't write this type of vehicles

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