

Company Name: National Liability & Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	April 1, 2026
Renewals:	April 1, 2026

**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  
 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											
Proposed	383	51	115	47	596	12	10	191	134	347	943
% +/- to Current Rates										0.00%	0.00%
<b>005</b> Current											
Proposed	222	29	67	40	358	11	10	182	126	329	687
% +/- to Current Rates										0.00%	0.00%
<b>006</b> Current											
Proposed	230	30	69	45	374	12	10	219	124	365	739
% +/- to Current Rates										0.00%	0.00%
<b>007</b> Current											
Proposed	222	29	67	40	358	11	10	182	126	329	687
% +/- to Current Rates										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: N/A

Proposed: RATE GROUPS - DCPD 13, CL 13, CM 13  
CLASS 36  
DRIVING RECORD 6  
No Discounts Apply

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Implementation Dates (D/M/Y)	
New Business:	April 1, 2026
Renewals:	April 1, 2026

**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											
Proposed	383	51	87	47	568	12	10	148	104	274	842
% +/- to Current Rates										0.00%	0.00%
<b>005</b> Current											
Proposed	222	29	51	40	342	11	10	142	98	261	603
% +/- to Current Rates										0.00%	0.00%
<b>006</b> Current											
Proposed	230	30	53	45	358	12	10	170	96	288	646
% +/- to Current Rates										0.00%	0.00%
<b>007</b> Current											
Proposed	222	29	51	40	342	11	10	142	98	261	603
% +/- to Current Rates										0.00%	0.00%

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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: N/A


Proposed: RATE GROUPS - DCPD 11, CL 11, CM 11

CLASS 36
DRIVING RECORD 6
No Discounts Apply

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Implementation Dates (D/M/Y)	
New Business:	April 1, 2026
Renewals:	April 1, 2026

**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											
Proposed	378	50	128	47	603	12	10	194	148	364	967
% +/- to Current Rates										0.00%	0.00%
<b>005</b> Current											
Proposed	220	29	74	40	363	11	10	186	140	347	710
% +/- to Current Rates										0.00%	0.00%
<b>006</b> Current											
Proposed	228	30	77	45	380	12	10	223	138	383	763
% +/- to Current Rates										0.00%	0.00%
<b>007</b> Current											
Proposed	220	29	74	40	363	11	10	186	140	347	710
% +/- to Current Rates										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: N/A


Proposed: RATE GROUPS - DCPD 14, CL 14, CM 14

CLASS 35
DRIVING RECORD 6
No Discounts Apply

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Implementation Dates (D/M/Y)	
New Business:	April 1, 2026
Renewals:	April 1, 2026

**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
<b>004</b> Current											
Proposed	573	76	462	47	1158	12	10	779	261	1062	2220
% +/- to Current Rates										0.00%	0.00%
<b>005</b> Current											
Proposed	333	44	269	40	686	11	10	745	246	1012	1698
% +/- to Current Rates										0.00%	0.00%
<b>006</b> Current											
Proposed	345	46	278	45	714	12	10	895	242	1159	1873
% +/- to Current Rates										0.00%	0.00%
<b>007</b> Current											
Proposed	333	44	269	40	686	11	10	745	246	1012	1698
% +/- to Current Rates										0.00%	0.00%

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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: N/A

Proposed: RATE GROUPS - DCPD 29, CL 29, CM 29
CLASS 42
DRIVING RECORD 6
No Discounts Apply

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