Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/26
Renewals:	1/11/26

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

		BI	PDT	DC	UA		AB	SEF 44	CL	CM		
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	831	104	528	9	1,472	100	10	956	325	1,391	2,863
	Proposed	1,010	123	182	7	1,322	85	10	878	309	1,282	2,604
% +/- to Current Rates		**21.47%**	**18.19%**	**-65.49%**	**-15.03%**	**-10.18%**	**-15.00%**	**0.00%**	**-8.15%**	**-4.87%**	**-7.82%**	**-9.03%**
005	Current	831	104	528	9	1,472	100	10	956	325	1,391	2,863
	Proposed	1,010	123	182	7	1,322	85	10	878	309	1,282	2,604
% +/- to Current Rates		**21.47%**	**18.19%**	**-65.49%**	**-15.03%**	**-10.18%**	**-15.00%**	**0.00%**	**-8.15%**	**-4.87%**	**-7.82%**	**-9.03%**
006	Current	831	104	528	9	1,472	100	10	956	325	1,391	2,863
	Proposed	1,010	123	182	7	1,322	85	10	878	309	1,282	2,604
% +/- to Current Rates		**21.47%**	**18.19%**	**-65.49%**	**-15.03%**	**-10.18%**	**-15.00%**	**0.00%**	**-8.15%**	**-4.87%**	**-7.82%**	**-9.03%**
007	Current	831	104	528	9	1,472	100	10	956	325	1,391	2,863
	Proposed	1,010	123	182	7	1,322	85	10	878	309	1,282	2,604
% +/- to Current Rates		**21.47%**	**18.19%**	**-65.49%**	**-15.03%**	**-10.18%**	**-15.00%**	**0.00%**	**-8.15%**	**-4.87%**	**-7.82%**	**-9.03%**

* 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: Table II, Class 44, Driving Record 6, Rate Group 15

Proposed: Table II, Class 44, Driving Record 6, Rate Group 13

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/26
Renewals:	1/11/26

Profile 2 - Commercial Vehicle:

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits - Standard
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $500 Deductible

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)

		BI	PDT	DC	UA		AB	SEF 44	CL	CM		
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	359	58	359	11	787	61	10	361	285	717	1,504
004	Proposed	383	51	199	12	644	47	10	466	267	790	1,434
% +/- to Current Rates		**6.57%**	**-13.27%**	**-44.64%**	**11.54%**	**-18.18%**	**-22.37%**	**0.00%**	**28.89%**	**-6.12%**	**10.23%**	**-4.64%**
005	Current	226	37	226	10	498	57	10	374	234	675	1,173
005	Proposed	222	29	115	11	379	40	10	445	252	747	1,125
% +/- to Current Rates		**-1.50%**	**-19.84%**	**-48.83%**	**8.60%**	**-24.06%**	**-29.90%**	**0.00%**	**19.07%**	**7.72%**	**10.73%**	**-4.05%**
006	Current	237	39	237	11	523	60	10	473	276	819	1,343
006	Proposed	230	30	120	12	392	45	10	535	248	837	1,229
% +/- to Current Rates		**-2.88%**	**-20.98%**	**-49.56%**	**9.83%**	**-25.10%**	**-25.71%**	**0.00%**	**13.03%**	**-10.33%**	**2.16%**	**-8.46%**
007	Current	226	37	226	10	498	57	10	374	234	675	1,173
007	Proposed	222	29	115	11	379	40	10	445	252	747	1,125
% +/- to Current Rates		**-1.50%**	**-19.84%**	**-48.83%**	**8.60%**	**-24.06%**	**-29.90%**	**0.00%**	**19.07%**	**7.72%**	**10.73%**	**-4.05%**

* 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: Table I, Class 36, Driving Record 6, Rate Group 18

Proposed: Table I, Class 36, Driving Record 6, Rate Group 18

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/26
Renewals:	1/11/26

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

	BI	PDT	DC	UA		AB	SEF 44	CL	CM		
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	357	58	628	11	1,053	61	10	537	501	1,108	2,162
004 Proposed	378	50	331	12	771	47	10	520	341	919	1,690
% +/- to Current Rates	**5.93%**	**-13.79%**	**-47.30%**	**11.54%**	**-26.82%**	**-22.37%**	**0.00%**	**-3.04%**	**-31.84%**	**-17.09%**	**-21.83%**
005 Current	224	36	395	10	666	57	10	555	411	1,034	1,700
005 Proposed	220	29	192	11	452	40	10	498	322	869	1,321
% +/- to Current Rates	**-2.09%**	**-20.32%**	**-51.29%**	**8.60%**	**-32.08%**	**-29.90%**	**0.00%**	**-10.43%**	**-21.80%**	**-15.92%**	**-22.25%**
006 Current	236	38	415	11	699	60	10	703	486	1,259	1,958
006 Proposed	228	30	199	12	468	45	10	598	316	969	1,437
% +/- to Current Rates	**-3.47%**	**-21.45%**	**-51.98%**	**9.83%**	**-33.02%**	**-25.71%**	**0.00%**	**-14.97%**	**-34.90%**	**-23.06%**	**-26.62%**
007 Current	224	36	395	10	666	57	10	555	411	1,034	1,700
007 Proposed	220	29	192	11	452	40	10	498	322	869	1,321
% +/- to Current Rates	**-2.09%**	**-20.32%**	**-51.29%**	**8.60%**	**-32.08%**	**-29.90%**	**0.00%**	**-10.43%**	**-21.80%**	**-15.92%**	**-22.25%**

* 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: Table I, Class 35, Driving Record 6, Rate Group 33

Proposed: Table I, Class 35, Driving Record 6, Rate Group 33

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/26
Renewals:	1/11/26

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

		BI	PDT	DC	UA		AB	SEF 44	CL	CM		
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	904	113	528	9	1,554	100	10	1,047	380	1,536	3,090
	Proposed	967	118	423	7	1,515	85	10	1,981	786	2,861	4,377
% +/- to Current Rates		**6.96%**	**4.07%**	**-19.92%**	**-15.03%**	**-2.51%**	**-15.00%**	**0.00%**	**89.27%**	**106.96%**	**86.29%**	**41.63%**
005	Current	904	113	528	9	1,554	100	10	1,047	380	1,536	3,090
	Proposed	967	118	423	7	1,515	85	10	1,981	786	2,861	4,377
% +/- to Current Rates		**6.96%**	**4.07%**	**-19.92%**	**-15.03%**	**-2.51%**	**-15.00%**	**0.00%**	**89.27%**	**106.96%**	**86.29%**	**41.63%**
006	Current	904	113	528	9	1,554	100	10	1,047	380	1,536	3,090
	Proposed	967	118	423	7	1,515	85	10	1,981	786	2,861	4,377
% +/- to Current Rates		**6.96%**	**4.07%**	**-19.92%**	**-15.03%**	**-2.51%**	**-15.00%**	**0.00%**	**89.27%**	**106.96%**	**86.29%**	**41.63%**
007	Current	904	113	528	9	1,554	100	10	1,047	380	1,536	3,090
	Proposed	967	118	423	7	1,515	85	10	1,981	786	2,861	4,377
% +/- to Current Rates		**6.96%**	**4.07%**	**-19.92%**	**-15.03%**	**-2.51%**	**-15.00%**	**0.00%**	**89.27%**	**106.96%**	**86.29%**	**41.63%**

* 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: Table II, Class 61, Driving Record 6, Rate Group 30

Proposed: Table II, Class 61, Driving Record 6, Rate Group 26

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/26
Renewals:	1/11/26

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

		BI	PDT	DC	UA		AB	SEF 44	CL	CM		
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	831	104	234	9	1,177	100	10	1,684	645	2,439	3,617
	Proposed	1,010	123	424	7	1,564	85	10	1,891	750	2,736	4,300
% +/- to Current Rates		**21.47%**	**18.19%**	**81.56%**	**-15.03%**	**32.84%**	**-15.00%**	**0.00%**	**12.26%**	**16.27%**	**12.15%**	**18.89%**
005	Current	831	104	234	9	1,177	100	10	1,684	645	2,439	3,617
	Proposed	1,010	123	424	7	1,564	85	10	1,891	750	2,736	4,300
% +/- to Current Rates		**21.47%**	**18.19%**	**81.56%**	**-15.03%**	**32.84%**	**-15.00%**	**0.00%**	**12.26%**	**16.27%**	**12.15%**	**18.89%**
006	Current	831	104	234	9	1,177	100	10	1,684	645	2,439	3,617
	Proposed	1,010	123	424	7	1,564	85	10	1,891	750	2,736	4,300
% +/- to Current Rates		**21.47%**	**18.19%**	**81.56%**	**-15.03%**	**32.84%**	**-15.00%**	**0.00%**	**12.26%**	**16.27%**	**12.15%**	**18.89%**
007	Current	831	104	234	9	1,177	100	10	1,684	645	2,439	3,617
	Proposed	1,010	123	424	7	1,564	85	10	1,891	750	2,736	4,300
% +/- to Current Rates		**21.47%**	**18.19%**	**81.56%**	**-15.03%**	**32.84%**	**-15.00%**	**0.00%**	**12.26%**	**16.27%**	**12.15%**	**18.89%**

* 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: Table II, Class 62, Driving Record 6, Rate Group 30

Proposed: Table II, Class 62, Driving Record 6, Rate Group 25

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/26
Renewals:	1/11/26

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		BI Bodily Injury*	PDT Property Damage*	DC DCPD	UA Uninsured Auto	**Total Mandatory Coverages**	AB Accident Benefits	SEF 44 END 44	CL Collision	CM Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	831	104	1,028	9	1,972	100	10	1,765	676	2,550	4,522
	Proposed	1,010	123	440	7	1,579	85	10	1,981	786	2,861	4,441
% +/- to Current Rates		**21.47%**	**18.19%**	**-57.26%**	**-15.03%**	**-19.92%**	**-15.00%**	**0.00%**	**12.26%**	**16.27%**	**12.21%**	**-1.80%**
005	Current	831	104	1,028	9	1,972	100	10	1,765	676	2,550	4,522
	Proposed	1,010	123	440	7	1,579	85	10	1,981	786	2,861	4,441
% +/- to Current Rates		**21.47%**	**18.19%**	**-57.26%**	**-15.03%**	**-19.92%**	**-15.00%**	**0.00%**	**12.26%**	**16.27%**	**12.21%**	**-1.80%**
006	Current	831	104	1,028	9	1,972	100	10	1,765	676	2,550	4,522
	Proposed	1,010	123	440	7	1,579	85	10	1,981	786	2,861	4,441
% +/- to Current Rates		**21.47%**	**18.19%**	**-57.26%**	**-15.03%**	**-19.92%**	**-15.00%**	**0.00%**	**12.26%**	**16.27%**	**12.21%**	**-1.80%**
007	Current	831	104	1,028	9	1,972	100	10	1,765	676	2,550	4,522
	Proposed	1,010	123	440	7	1,579	85	10	1,981	786	2,861	4,441
% +/- to Current Rates		**21.47%**	**18.19%**	**-57.26%**	**-15.03%**	**-19.92%**	**-15.00%**	**0.00%**	**12.26%**	**16.27%**	**12.21%**	**-1.80%**

* 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: Table II, Class 62, Driving Record 6, Rate Group 31

Proposed: Table II, Class 62, Driving Record 6, Rate Group 26