

Company Name:

XL Specialty Insurance Company

Taxi - Profile 1:

Operator 1 (Owner):

Male, Age 45

No driver training

New business

Licensed 25 years, Class G /5

Used as taxi, annual mileage 120 000 km, shared equally between drivers

No AF accidents

No convictions

2017 Chevrolet Impala LS V6 4DR (IBC VC: 547700)

List price: \$31,090

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

Coverages:

Liability and END 44 \$1,000,000 Limit

Accident Benefits - Standard

DCPD - \$0 Deductible

Collision \$500 Deductible

Comprehensive \$500 Deductible

Statistical Territory	BI All	PDT All	DC All	UA All	AB All	CL	CM					
	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	1,857	84	522	193	2,655	610	18	1,528	379	2,535	5,189	
004 Proposed	1,937	77	236	231	2,481	732	12	1,648	521	2,913	5,394	
% +/- to Current Rates	4.32%	-7.92%	-54.69%	20.00%	-6.52%	20.00%	-35.00%	7.87%	37.45%	14.91%	3.95%	
005 Current	1,857	84	522	193	2,655	610	18	1,225	314	2,167	4,821	
005 Proposed	1,937	77	236	231	2,481	732	12	1,298	447	2,489	4,971	
% +/- to Current Rates	4.32%	-7.92%	-54.69%	20.00%	-6.52%	20.00%	-35.00%	5.96%	42.53%	14.87%	3.09%	
006 Current	1,857	84	522	193	2,655	610	18	1,451	335	2,415	5,070	
006 Proposed	1,937	77	236	231	2,481	732	12	1,491	421	2,656	5,137	
% +/- to Current Rates	4.32%	-7.92%	-54.69%	20.00%	-6.52%	20.00%	-35.00%	2.71%	25.45%	9.96%	1.33%	
007 Current	1,857	84	522	193	2,655	610	18	1,225	314	2,167	4,821	
007 Proposed	1,937	77	236	231	2,481	732	12	1,298	447	2,489	4,971	
% +/- to Current Rates	4.32%	-7.92%	-54.69%	20.00%	-6.52%	20.00%	-35.00%	5.96%	42.53%	14.87%	3.09%	

* 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 7, Driving Record 6, Rate Group 30 CL, Rate Group 26 CM 10% Discount for Owner, No AFs/minor convictions

Proposed: Class 7, Driving Record 6, Rate Group 34 CL, Rate Group 31 CM 10% Discount for Owner, No AFs/minor convictions

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name:

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

Taxi - Profile 2:

Operator 1 (Non-Owner):	Operator 2 (Non-Owner):
Male, Age 40	Male, Age 30
No driver training	Licensed 12 years, Class 5 license/G in Ontario
New business	No AF accidents
Licensed 20 years, Class G /5	No convictions
Used as limousine, not for airport use, annual mileage 90 000 km	
No AF accidents	
No convictions	
2016 Toyota Camry LE 4DR (IBC VC: 045002)	
List price: \$24,505	

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

List price: \$24,505		BI	PDT	DC	UA	AB	CL	CM				
		All	All	All	All	All						
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	4,126	186	1,159	428	5,899	1,356	40	4,206	1,249	6,851	12,750
004	Proposed	4,304	171	525	514	5,514	1,628	26	3,308	1,680	6,642	12,156
% +/- to Current Rates		4.32%	-7.92%	-54.69%	20.00%	-6.52%	20.00%	-35.00%	-21.35%	34.52%	-3.06%	-4.66%
005	Current	4,126	186	1,159	428	5,899	1,356	40	3,374	1,033	5,803	11,702
005	Proposed	4,304	171	525	514	5,514	1,628	26	2,606	1,441	5,701	11,216
% +/- to Current Rates		4.32%	-7.92%	-54.69%	20.00%	-6.52%	20.00%	-35.00%	-22.74%	39.49%	-1.76%	-4.16%
006	Current	4,126	186	1,159	428	5,899	1,356	40	3,997	1,105	6,498	12,397
006	Proposed	4,304	171	525	514	5,514	1,628	26	2,993	1,357	6,004	11,518
% +/- to Current Rates		4.32%	-7.92%	-54.69%	20.00%	-6.52%	20.00%	-35.00%	-25.11%	22.77%	-7.61%	-7.09%
007	Current	4,126	186	1,159	428	5,899	1,356	40	3,374	1,033	5,803	11,702
007	Proposed	4,304	171	525	514	5,514	1,628	26	2,606	1,441	5,701	11,216
% +/- to Current Rates		4.32%	-7.92%	-54.69%	20.00%	-6.52%	20.00%	-35.00%	-22.74%	39.49%	-1.76%	-4.16%

* 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 7, Driving Record 6, Rate Group 34 CL, Rate Group 34 CM No AFs/minor convictions	Proposed:	Class 7, Driving Record 6, Rate Group 34 CL, Rate Group 39 CM No AFs/minor convictions

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