

Company Name: The Dominion of Canada General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Jun-21
Renewals:	1-Jul-21

**Profile 1 - Commercial Vehicle:**

**Operator 1:**

Male, Age 45  
 No driver training  
 Licensed 25 years, Appropriate class license  
 New business  
 1 AF 12 months ago  
 No convictions in 3 years  
 2013 Ford Ecoline E450, SD Cutaway  
 Use: wholesale delivery truck for a T.V sales and service operation  
 List Price New: \$34,050

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
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	1056	132	244	10	1442	34	15	461	130	640	2082
Proposed	1057	137	187	10	1391	42	15	329	78	464	1855
% +/- to Current Rates	<b>0.09%</b>	<b>3.79%</b>	<b>-23.36%</b>	<b>0.00%</b>	<b>-3.54%</b>	<b>23.53%</b>	<b>0.00%</b>	<b>-28.63%</b>	<b>-40.00%</b>	<b>-27.50%</b>	<b>-10.90%</b>
<b>005</b> Current	1056	132	244	10	1442	34	15	461	130	640	2082
Proposed	966	113	155	10	1244	40	15	259	61	375	1619
% +/- to Current Rates	<b>-8.52%</b>	<b>-14.39%</b>	<b>-36.48%</b>	<b>0.00%</b>	<b>-13.73%</b>	<b>17.65%</b>	<b>0.00%</b>	<b>-43.82%</b>	<b>-53.08%</b>	<b>-41.41%</b>	<b>-22.24%</b>
<b>006</b> Current	1056	132	244	10	1442	34	15	461	130	640	2082
Proposed	981	115	157	10	1263	40	15	241	61	357	1620
% +/- to Current Rates	<b>-7.10%</b>	<b>-12.88%</b>	<b>-35.66%</b>	<b>0.00%</b>	<b>-12.41%</b>	<b>17.65%</b>	<b>0.00%</b>	<b>-47.72%</b>	<b>-53.08%</b>	<b>-44.22%</b>	<b>-22.19%</b>
<b>007</b> Current	1056	132	244	10	1442	34	15	461	130	640	2082
Proposed	966	113	155	10	1244	40	15	259	61	375	1619
% +/- to Current Rates	<b>-8.52%</b>	<b>-14.39%</b>	<b>-36.48%</b>	<b>0.00%</b>	<b>-13.73%</b>	<b>17.65%</b>	<b>0.00%</b>	<b>-43.82%</b>	<b>-53.08%</b>	<b>-41.41%</b>	<b>-22.24%</b>

\* 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	44	Discounts	None
	DR	1	Surcharges	None
	LPN Rated	Heavy		

Proposed:	Class	44	Discounts	10% Conviction Free
	DR	1	Surcharges	None
	LPN Rated	Heavy		

Company Name: The Dominion of Canada General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Jun-21
Renewals:	1-Jul-21

**Profile 2 - Commercial Vehicle:**

**Operator 1:**

Male, Age 35  
 No driver training  
 Licensed 12 years, Appropriate class license  
 New business  
 1 AF 12 months ago  
 No convictions in 3 years  
 2014 Dodge Ram Cargo Van  
 Use: wholesale delivery truck for a computer sales and service operation  
 List Price New: \$29,845

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
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	969	121	203	10	1303	34	15	421	118	588	1891
	Proposed	824	106	172	10	1112	37	15	279	70	401	1513
% +/- to Current Rates		-14.96%	-12.40%	-15.27%	0.00%	-14.66%	8.82%	0.00%	-33.73%	-40.68%	-31.80%	-19.99%
<b>005</b>	Current	969	121	203	10	1303	34	15	421	118	588	1891
	Proposed	753	88	142	10	993	36	15	219	55	325	1318
% +/- to Current Rates		-22.29%	-27.27%	-30.05%	0.00%	-23.79%	5.88%	0.00%	-47.98%	-53.39%	-44.73%	-30.30%
<b>006</b>	Current	969	121	203	10	1303	34	15	421	118	588	1891
	Proposed	765	89	144	10	1008	36	15	204	55	310	1318
% +/- to Current Rates		-21.05%	-26.45%	-29.06%	0.00%	-22.64%	5.88%	0.00%	-51.54%	-53.39%	-47.28%	-30.30%
<b>007</b>	Current	969	121	203	10	1303	34	15	421	118	588	1891
	Proposed	753	88	142	10	993	36	15	219	55	325	1318
% +/- to Current Rates		-22.29%	-27.27%	-30.05%	0.00%	-23.79%	5.88%	0.00%	-47.98%	-53.39%	-44.73%	-30.30%

\* 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	36	Discounts	None
	DR	1	Surcharges	None
	LPN Rated	Light		

Proposed:	Class	36	Discounts	10% Conviction Free
	DR	1	Surcharges	None
	CLEAR Rated	Veh Code 2856; RG: AB 8, COLL 21, COMP 22, DCPD 20		

Company Name: The Dominion of Canada General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Jun-21
Renewals:	1-Jul-21

**Profile 3 - Commercial Vehicle:**

**Operator 1:**

Male, Age 40  
 No driver training  
 Licensed 20 years, Appropriate class license  
 Renewal, Insured with current insurer for the last 10 years  
 No AF accidents in 10 years  
 No convictions in 10 years  
 2012 Ford F150 Lariat Supercab 2WD  
 Use: Artisans Truck. No personal use  
 List Price New: \$44,100

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
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	535	67	135	10	747	34	15	322	142	513	1260
	Proposed	425	55	97	10	587	17	15	156	72	260	847
% +/- to Current Rates		-20.56%	-17.91%	-28.15%	0.00%	-21.42%	-50.00%	0.00%	-51.55%	-49.30%	-49.32%	-32.78%
005	Current	535	67	135	10	747	34	15	322	142	513	1260
	Proposed	388	45	80	10	523	16	15	122	57	210	733
% +/- to Current Rates		-27.48%	-32.84%	-40.74%	0.00%	-29.99%	-52.94%	0.00%	-62.11%	-59.86%	-59.06%	-41.83%
006	Current	535	67	135	10	747	34	15	322	142	513	1260
	Proposed	394	46	82	10	532	16	15	114	56	201	733
% +/- to Current Rates		-26.36%	-31.34%	-39.26%	0.00%	-28.78%	-52.94%	0.00%	-64.60%	-60.56%	-60.82%	-41.83%
007	Current	535	67	135	10	747	34	15	322	142	513	1260
	Proposed	388	45	80	10	523	16	15	122	57	210	733
% +/- to Current Rates		-27.48%	-32.84%	-40.74%	0.00%	-29.99%	-52.94%	0.00%	-62.11%	-59.86%	-59.06%	-41.83%

\* 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	35	Discounts	None
	DR	6	Surcharges	None
	LPN Rated	Light		

Proposed:	Class	35	Discounts	10% Conviction Free
	DR	6	Surcharges	None
	CLEAR Rated	Veh Code 3630; RG: AB 5, COLL 21, COMP 25, DCPD 22		

Company Name: The Dominion of Canada General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Jun-21
Renewals:	1-Jul-21

**Profile 4 - Commercial Vehicle:**

**Operator 1:**

Male, Age 45  
 No driver training  
 Licensed 25 years, Appropriate class license  
 New business  
 No AF accidents in 10 years  
 No convictions in 10 years  
 2012 Mack Granite GU813 Tri Axle Dump  
 List Price New: \$148,000

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
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	1140	142	486	10	1778	34	15	687	143	879	2657
	Proposed	1984	256	993	10	3243	91	15	1072	138	1316	4559
% +/- to Current Rates		<b>74.04%</b>	<b>80.28%</b>	<b>104.32%</b>	<b>0.00%</b>	<b>82.40%</b>	<b>167.65%</b>	<b>0.00%</b>	<b>56.04%</b>	<b>-3.50%</b>	<b>49.72%</b>	<b>71.58%</b>
<b>005</b>	Current	1140	142	486	10	1778	34	15	687	143	879	2657
	Proposed	1813	212	820	10	2855	87	15	843	109	1054	3909
% +/- to Current Rates		<b>59.04%</b>	<b>49.30%</b>	<b>68.72%</b>	<b>0.00%</b>	<b>60.57%</b>	<b>155.88%</b>	<b>0.00%</b>	<b>22.71%</b>	<b>-23.78%</b>	<b>19.91%</b>	<b>47.12%</b>
<b>006</b>	Current	1140	142	486	10	1778	34	15	687	143	879	2657
	Proposed	1841	215	834	10	2900	87	15	784	108	994	3894
% +/- to Current Rates		<b>61.49%</b>	<b>51.41%</b>	<b>71.60%</b>	<b>0.00%</b>	<b>63.10%</b>	<b>155.88%</b>	<b>0.00%</b>	<b>14.12%</b>	<b>-24.48%</b>	<b>13.08%</b>	<b>46.56%</b>
<b>007</b>	Current	1140	142	486	10	1778	34	15	687	143	879	2657
	Proposed	1813	212	820	10	2855	87	15	843	109	1054	3909
% +/- to Current Rates		<b>59.04%</b>	<b>49.30%</b>	<b>68.72%</b>	<b>0.00%</b>	<b>60.57%</b>	<b>155.88%</b>	<b>0.00%</b>	<b>22.71%</b>	<b>-23.78%</b>	<b>19.91%</b>	<b>47.12%</b>

\* 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	42	Discounts	None
	DR	6	Surcharges	None
	LPN Rated	Heavy		

Proposed:	Class	42	Discounts	10% Conviction Free
	DR	6	Surcharges	None
	LPN Rated	Heavy		

Company Name: The Dominion of Canada General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Jun-21
Renewals:	1-Jul-21

**Interurban Truck - Profile 1**

**Operator 1:**

No driver training  
 Licensed 19 years, Appropriate class license  
 New business  
 No AF accidents in 10 years  
 No convictions in 10 years  
 2012 Freightliner Cascadia  
 Use: 50% Ontario exposure, radius of operation over 160 km  
 List Price New: \$162,000

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
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
<b>004</b>	Current	1409	176	459	8	2052	13	15	1881	438	2347	4399
	Proposed	1240	172	607	8	2027	13	15	3029	673	3730	5757
% +/- to Current Rates		-11.99%	-2.27%	32.24%	0.00%	-1.22%	0.00%	0.00%	61.03%	53.65%	58.93%	30.87%
<b>005</b>	Current	1409	176	459	8	2052	13	15	1881	438	2347	4399
	Proposed	1240	172	607	8	2027	13	15	3029	673	3730	5757
% +/- to Current Rates		-11.99%	-2.27%	32.24%	0.00%	-1.22%	0.00%	0.00%	61.03%	53.65%	58.93%	30.87%
<b>006</b>	Current	1409	176	459	8	2052	13	15	1881	438	2347	4399
	Proposed	1240	172	607	8	2027	13	15	3029	673	3730	5757
% +/- to Current Rates		-11.99%	-2.27%	32.24%	0.00%	-1.22%	0.00%	0.00%	61.03%	53.65%	58.93%	30.87%
<b>007</b>	Current	1409	176	459	8	2052	13	15	1881	438	2347	4399
	Proposed	1240	172	607	8	2027	13	15	3029	673	3730	5757
% +/- to Current Rates		-11.99%	-2.27%	32.24%	0.00%	-1.22%	0.00%	0.00%	61.03%	53.65%	58.93%	30.87%

\* 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	62	Discounts	None
	DR	6	Surcharges	None
	LPN Rated	Heavy		
	Assume no USA exposure. Assume radius of operation is less than 400 km.			
	\$5,000 Deductible for COLL & COMP, since \$6,500 is not available			

Proposed:	Class	62	Discounts	10% Conviction Free
	DR	6	Surcharges	None
	LPN Rated	Heavy		
	Assume no USA exposure. Assume radius of operation is less than 400 km.			
	\$5,000 Deductible for COLL & COMP, since \$6,500 is not available			

Company Name: The Dominion of Canada General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Jun-21
Renewals:	1-Jul-21

**Interurban Truck - Profile 2**

**Operator 1:**

No driver training  
 Licensed 35 years, Appropriate class license  
 New business  
 No AF accidents in 10 years  
 No convictions in 10 years  
 2011 Peterbilt 386  
 Use: 20% Quebec exposure, radius of operation over 160 km  
 List Price New: \$178,000

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
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	1409	176	459	8	2052	13	15	1881	438	2347	4399
	Proposed	1240	172	642	8	2062	13	15	3202	724	3954	6016
% +/- to Current Rates		-11.99%	-2.27%	39.87%	0.00%	0.49%	0.00%	0.00%	70.23%	65.30%	68.47%	36.76%
005	Current	1409	176	459	8	2052	13	15	1881	438	2347	4399
	Proposed	1240	172	642	8	2062	13	15	3202	724	3954	6016
% +/- to Current Rates		-11.99%	-2.27%	39.87%	0.00%	0.49%	0.00%	0.00%	70.23%	65.30%	68.47%	36.76%
006	Current	1409	176	459	8	2052	13	15	1881	438	2347	4399
	Proposed	1240	172	642	8	2062	13	15	3202	724	3954	6016
% +/- to Current Rates		-11.99%	-2.27%	39.87%	0.00%	0.49%	0.00%	0.00%	70.23%	65.30%	68.47%	36.76%
007	Current	1409	176	459	8	2052	13	15	1881	438	2347	4399
	Proposed	1240	172	642	8	2062	13	15	3202	724	3954	6016
% +/- to Current Rates		-11.99%	-2.27%	39.87%	0.00%	0.49%	0.00%	0.00%	70.23%	65.30%	68.47%	36.76%

\* 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	62	Discounts	None
	DR	6	Surcharges	None
	LPN Rated	Heavy		
	Assume no USA exposure. Assume radius of operation is less than 400 km.			
	\$5,000 Deductible for COLL & COMP, since \$6,500 is not available			

Proposed:	Class	62	Discounts	10% Conviction Free
	DR	6	Surcharges	None
	LPN Rated	Heavy		
	Assume no USA exposure. Assume radius of operation is less than 400 km.			
	\$5,000 Deductible for COLL & COMP, since \$6,500 is not available			