

Company Name: Northbridge General Insurance Corporation

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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
004 Current	853	107	164	13	1137	36	15	398	166	615	1752
Proposed	853	107	164	13	1137	36	15	398	166	615	1752
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	853	107	164	13	1137	36	15	398	166	615	1752
Proposed	853	107	164	13	1137	36	15	398	166	615	1752
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	853	107	164	13	1137	36	15	398	166	615	1752
Proposed	853	107	164	13	1137	36	15	398	166	615	1752
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	853	107	164	13	1137	36	15	398	166	615	1752
Proposed	853	107	164	13	1137	36	15	398	166	615	1752
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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:

Class 44R
DR 1
VRG 12
No discount or surcharge applied.

Proposed:

Class 44R
DR 1
VRG 12
No discount or surcharge applied.

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Company Name: Northbridge General Insurance Corporation

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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
004 Current	863	108	208	13	1192	36	15	251	216	518	1710
Proposed	863	108	208	13	1192	36	15	251	216	518	1710
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	863	108	208	13	1192	36	15	251	216	518	1710
Proposed	863	108	208	13	1192	36	15	251	216	518	1710
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	863	108	208	13	1192	36	15	251	216	518	1710
Proposed	863	108	208	13	1192	36	15	251	216	518	1710
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	863	108	208	13	1192	36	15	251	216	518	1710
Proposed	863	108	208	13	1192	36	15	251	216	518	1710
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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:	Class 36R
	DR 1
	VRG 14
	No discount or surcharge applied.

Proposed:	Class 36R
	DR 1
	VRG 14
	No discount or surcharge applied.

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Company Name: Northbridge General Insurance Corporation

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	457	57	110	13	637	36	15	272	216	539	1176
Proposed	457	57	110	13	637	36	15	272	216	539	1176
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	457	57	110	13	637	36	15	272	216	539	1176
Proposed	457	57	110	13	637	36	15	272	216	539	1176
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	457	57	110	13	637	36	15	272	216	539	1176
Proposed	457	57	110	13	637	36	15	272	216	539	1176
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	457	57	110	13	637	36	15	272	216	539	1176
Proposed	457	57	110	13	637	36	15	272	216	539	1176
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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:

Class 35E
DR 6
VRG 14
No discount or surcharge applied.

Proposed:

Class 35E
DR 6
VRG 14
No discount or surcharge applied.

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Company Name: Northbridge General Insurance Corporation

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	
004	Current	1058	132	471	13	1674	36	15	897	408	1356	3030
	Proposed	1058	132	448	13	1651	36	15	848	386	1285	2936
% +/- to Current Rates		0.00%	0.00%	-4.88%	0.00%	-4.88%	0.00%	0.00%	-5.46%	-5.39%	-10.85%	-15.74%
005	Current	1058	132	471	13	1674	36	15	897	408	1356	3030
	Proposed	1058	132	448	13	1651	36	15	848	386	1285	2936
% +/- to Current Rates		0.00%	0.00%	-4.88%	0.00%	-4.88%	0.00%	0.00%	-5.46%	-5.39%	-10.85%	-15.74%
006	Current	1058	132	471	13	1674	36	15	897	408	1356	3030
	Proposed	1058	132	448	13	1651	36	15	848	386	1285	2936
% +/- to Current Rates		0.00%	0.00%	-4.88%	0.00%	-4.88%	0.00%	0.00%	-5.46%	-5.39%	-10.85%	-15.74%
007	Current	1058	132	471	13	1674	36	15	897	408	1356	3030
	Proposed	1058	132	448	13	1651	36	15	848	386	1285	2936
% +/- to Current Rates		0.00%	0.00%	-4.88%	0.00%	-4.88%	0.00%	0.00%	-5.46%	-5.39%	-10.85%	-15.74%

* 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 42G - assume truck is carrying sand/gravel/stone/earth
	DR 6
	VRG 25
	No discount or surcharge applied.

Proposed:	Class 42G - assume truck is carrying sand/gravel/stone/earth
	DR 6
	VRG 24
	No discount or surcharge applied.

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Company Name: Northbridge General Insurance Corporation

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	
004	Current	1454	182	688	13	2337	36	15	2426	880	3357	5694
	Proposed	1454	182	655	13	2304	36	15	2295	833	3179	5483
% +/- to Current Rates		0.00%	0.00%	-4.80%	0.00%	-4.80%	0.00%	0.00%	-5.40%	-5.34%	-10.74%	-15.54%
005	Current	1454	182	688	13	2337	36	15	2426	880	3357	5694
	Proposed	1454	182	655	13	2304	36	15	2295	833	3179	5483
% +/- to Current Rates		0.00%	0.00%	-4.80%	0.00%	-4.80%	0.00%	0.00%	-5.40%	-5.34%	-10.74%	-15.54%
006	Current	1454	182	688	13	2337	36	15	2426	880	3357	5694
	Proposed	1454	182	655	13	2304	36	15	2295	833	3179	5483
% +/- to Current Rates		0.00%	0.00%	-4.80%	0.00%	-4.80%	0.00%	0.00%	-5.40%	-5.34%	-10.74%	-15.54%
007	Current	1454	182	688	13	2337	36	15	2426	880	3357	5694
	Proposed	1454	182	655	13	2304	36	15	2295	833	3179	5483
% +/- to Current Rates		0.00%	0.00%	-4.80%	0.00%	-4.80%	0.00%	0.00%	-5.40%	-5.34%	-10.74%	-15.54%

* 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 62T - assume truck is not carrying dangerous goods, wood chips, logs, or livestock
DR 3
VRG 27
No discount or surcharge applied.

Proposed:

Class 62T - assume truck is not carrying dangerous goods, wood chips, logs, or livestock
DR 6
VRG 26
No discount or surcharge applied.

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Company Name: Northbridge General Insurance Corporation

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	1454	182	688	13	2337	36	15	2426	880	3357	5694
	Proposed	1454	182	688	13	2337	36	15	2426	880	3357	5694
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005	Current	1454	182	688	13	2337	36	15	2426	880	3357	5694
	Proposed	1454	182	688	13	2337	36	15	2426	880	3357	5694
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006	Current	1454	182	688	13	2337	36	15	2426	880	3357	5694
	Proposed	1454	182	688	13	2337	36	15	2426	880	3357	5694
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007	Current	1454	182	688	13	2337	36	15	2426	880	3357	5694
	Proposed	1454	182	688	13	2337	36	15	2426	880	3357	5694
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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:

Class 62T - assume truck is not carrying dangerous goods, wood chips, logs, or livestock
DR 3
VRG 27
No discount or surcharge applied.

Proposed:

Class 62T - assume truck is not carrying dangerous goods, wood chips, logs, or livestock
DR 6
VRG 27
No discount or surcharge applied.

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