

Company Name: **XL Specialty Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	1/11/23
Renewals:	1/11/23

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

Statistical Territory	BI	PDT	DC	UA	Total Mandatory Coverages	AB	SEF 44	CL	CM	Total Optional Coverages	Total of Mandatory and Optional
	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto		Accident Benefits	END 44	Collision	Comprehensive		
004 Current	874	109	431	7	1,422	86	8	641	266	1,001	2,423
Proposed	831	104	234	9	1,177	100	10	956	325	1,391	2,568
% +/- to Current Rates	-4.95%	-4.95%	-45.81%	17.69%	-17.22%	16.45%	25.00%	49.05%	22.37%	38.97%	5.99%
005 Current	874	109	431	7	1,422	86	8	641	266	1,001	2,423
Proposed	831	104	234	9	1,177	100	10	956	325	1,391	2,568
% +/- to Current Rates	-4.95%	-4.95%	-45.81%	17.69%	-17.22%	16.45%	25.00%	49.05%	22.37%	38.97%	5.99%
006 Current	874	109	431	7	1,422	86	8	641	266	1,001	2,423
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% +/- to Current Rates	-4.95%	-4.95%	-45.81%	17.69%	-17.22%	16.45%	25.00%	49.05%	22.37%	38.97%	5.99%
007 Current	874	109	431	7	1,422	86	8	641	266	1,001	2,423
Proposed	831	104	234	9	1,177	100	10	956	325	1,391	2,568
% +/- to Current Rates	-4.95%	-4.95%	-45.81%	17.69%	-17.22%	16.45%	25.00%	49.05%	22.37%	38.97%	5.99%

* 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 15**

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Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/23
Renewals:	1/11/23

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		BI	PDT	DC	UA	Total Mandatory Coverages	AB	SEF 44	CL	CM	Total Optional Coverages	Total of Mandatory and Optional
		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto		Accident Benefits	END 44	Collision	Comprehensive		
004	Current	443	55	108	9	616	54	8	75	88	226	841
004	Proposed	359	58	123	11	551	61	10	128	114	312	863
% +/- to Current Rates		-18.96%	5.27%	13.60%	18.75%	-10.50%	12.12%	25.00%	69.34%	29.23%	38.35%	2.60%
005	Current	323	40	79	9	452	54	8	93	82	238	689
005	Proposed	226	37	77	10	350	57	10	132	93	292	642
% +/- to Current Rates		-30.18%	-9.30%	-2.12%	14.69%	-22.50%	4.61%	25.00%	42.08%	13.37%	22.99%	-6.82%
006	Current	309	39	76	9	433	54	8	110	86	258	691
006	Proposed	237	39	81	11	367	60	10	167	110	348	715
% +/- to Current Rates		-23.39%	-0.48%	7.40%	16.01%	-15.13%	10.60%	25.00%	52.40%	28.02%	34.62%	3.45%
007	Current	323	40	79	9	452	54	8	93	82	238	689
007	Proposed	226	37	77	10	350	57	10	132	93	292	642
% +/- to Current Rates		-30.18%	-9.30%	-2.12%	14.69%	-22.50%	4.61%	25.00%	42.08%	13.37%	22.99%	-6.82%

* 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 1, Class 36, Driving Record 6, Rate Group 10

Proposed: Table 1, Class 36, Driving Record 6, Rate Group 10

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Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/23
Renewals:	1/11/23

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		BI	PDT	DC	UA	Total Mandatory Coverages	AB	SEF 44	CL	CM	Total Optional Coverages	Total of Mandatory and Optional
		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto		Accident Benefits	END 44	Collision	Comprehensive		
004	Current	400	50	98	9	557	54	8	112	124	298	855
004	Proposed	357	58	122	11	548	61	10	182	171	423	971
% +/- to Current Rates		-10.90%	15.75%	24.91%	18.75%	-1.74%	12.12%	25.00%	62.50%	37.73%	42.01%	13.50%
005	Current	292	37	71	9	409	54	8	138	116	316	725
005	Proposed	224	36	77	10	348	57	10	188	140	395	743
% +/- to Current Rates		-23.23%	-0.27%	7.63%	14.69%	-14.96%	4.61%	25.00%	36.35%	20.83%	24.92%	2.42%
006	Current	280	35	68	9	392	54	8	163	121	346	738
006	Proposed	236	38	81	11	365	60	10	238	166	473	839
% +/- to Current Rates		-15.76%	9.43%	18.09%	16.01%	-6.88%	10.60%	25.00%	46.25%	36.44%	36.74%	13.57%
007	Current	292	37	71	9	409	54	8	138	116	316	725
007	Proposed	224	36	77	10	348	57	10	188	140	395	743
% +/- to Current Rates		-23.23%	-0.27%	7.63%	14.69%	-14.96%	4.61%	25.00%	36.35%	20.83%	24.92%	2.42%

* 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 13

Proposed: Table I, Class 35, Driving Record 6, Rate Group 13

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Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/23
Renewals:	1/11/23

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	BI	PDT	DC	UA	Total Mandatory Coverages	AB	SEF 44	CL	CM	Total Optional Coverages	Total of Mandatory and Optional	
	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto		Accident Benefits	END 44	Collision	Comprehensive			
004	Current	638	80	491	7	1,216	86	8	620	175	888	2,104
	Proposed	827	103	233	9	1,172	100	10	1,489	464	2,063	3,235
% +/- to Current Rates		29.55%	29.56%	-52.48%	17.69%	-3.62%	16.45%	25.00%	140.34%	165.69%	132.33%	53.74%
005	Current	638	80	491	7	1,216	86	8	620	175	888	2,104
	Proposed	827	103	233	9	1,172	100	10	1,489	464	2,063	3,235
% +/- to Current Rates		29.55%	29.56%	-52.48%	17.69%	-3.62%	16.45%	25.00%	140.34%	165.69%	132.33%	53.74%
006	Current	638	80	491	7	1,216	86	8	620	175	888	2,104
	Proposed	827	103	233	9	1,172	100	10	1,489	464	2,063	3,235
% +/- to Current Rates		29.55%	29.56%	-52.48%	17.69%	-3.62%	16.45%	25.00%	140.34%	165.69%	132.33%	53.74%
007	Current	638	80	491	7	1,216	86	8	620	175	888	2,104
	Proposed	827	103	233	9	1,172	100	10	1,489	464	2,063	3,235
% +/- to Current Rates		29.55%	29.56%	-52.48%	17.69%	-3.62%	16.45%	25.00%	140.34%	165.69%	132.33%	53.74%

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

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

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Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/23
Renewals:	1/11/23

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

Statistical Territory	BI	PDT	DC	UA	AB	SEF 44	CL	CM	Total Optional Coverages	Total of Mandatory and Optional		
	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision			Comprehensive	
004	Current	874	109	672	7	1,664	86	8	659	250	1,003	2,666
	Proposed	831	104	234	9	1,177	100	10	1,489	464	2,063	3,240
% +/- to Current Rates		-4.95%	-4.95%	-65.24%	17.69%	-29.22%	16.45%	25.00%	125.97%	85.52%	105.72%	21.53%
005	Current	874	109	672	7	1,664	86	8	659	250	1,003	2,666
	Proposed	831	104	234	9	1,177	100	10	1,489	464	2,063	3,240
% +/- to Current Rates		-4.95%	-4.95%	-65.24%	17.69%	-29.22%	16.45%	25.00%	125.97%	85.52%	105.72%	21.53%
006	Current	874	109	672	7	1,664	86	8	659	250	1,003	2,666
	Proposed	831	104	234	9	1,177	100	10	1,489	464	2,063	3,240
% +/- to Current Rates		-4.95%	-4.95%	-65.24%	17.69%	-29.22%	16.45%	25.00%	125.97%	85.52%	105.72%	21.53%
007	Current	874	109	672	7	1,664	86	8	659	250	1,003	2,666
	Proposed	831	104	234	9	1,177	100	10	1,489	464	2,063	3,240
% +/- to Current Rates		-4.95%	-4.95%	-65.24%	17.69%	-29.22%	16.45%	25.00%	125.97%	85.52%	105.72%	21.53%

* 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 30

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Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/23
Renewals:	1/11/23

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	PDT	DC	UA	AB	SEF 44	CL	CM	Total Optional Coverages	Total of Mandatory and Optional		
	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Accident Benefits	END 44	Collision	Comprehensive				
004	Current	874	109	1,190	7	2,181	86	8	1,166	443	1,703	3,884
	Proposed	831	104	234	9	1,177	100	10	1,547	482	2,138	3,315
% +/- to Current Rates		-4.95%	-4.95%	-80.36%	17.69%	-46.02%	16.45%	25.00%	32.58%	8.85%	25.57%	-14.64%
005	Current	874	109	1,190	7	2,181	86	8	1,166	443	1,703	3,884
	Proposed	831	104	234	9	1,177	100	10	1,547	482	2,138	3,315
% +/- to Current Rates		-4.95%	-4.95%	-80.36%	17.69%	-46.02%	16.45%	25.00%	32.58%	8.85%	25.57%	-14.64%
006	Current	874	109	1,190	7	2,181	86	8	1,166	443	1,703	3,884
	Proposed	831	104	234	9	1,177	100	10	1,547	482	2,138	3,315
% +/- to Current Rates		-4.95%	-4.95%	-80.36%	17.69%	-46.02%	16.45%	25.00%	32.58%	8.85%	25.57%	-14.64%
007	Current	874	109	1,190	7	2,181	86	8	1,166	443	1,703	3,884
	Proposed	831	104	234	9	1,177	100	10	1,547	482	2,138	3,315
% +/- to Current Rates		-4.95%	-4.95%	-80.36%	17.69%	-46.02%	16.45%	25.00%	32.58%	8.85%	25.57%	-14.64%

* 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 31

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