

Company Name: Northbridge General Insurance Corporation

Implementation Dates (D/M/Y)	
New Business:	19-Feb-24
Renewals:	5-Apr-24

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

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Standard
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	773	14	155	40	982	96	N/A	610	126	832	1814
Proposed	754	14	150	40	958	96	N/A	348	126	570	1528
% +/- to Current Rates	-2.46%	0.00%	-3.23%	0.00%	-2.44%	0.00%	N/A	-42.95%	0.00%	-31.49%	-15.77%
005 Current	773	14	155	40	982	96	N/A	610	126	832	1814
Proposed	754	14	150	40	958	96	N/A	348	126	570	1528
% +/- to Current Rates	-2.46%	0.00%	-3.23%	0.00%	-2.44%	0.00%	N/A	-42.95%	0.00%	-31.49%	-15.77%
006 Current	773	14	155	12	954	79	N/A	703	112	894	1848
Proposed	754	14	150	12	930	79	N/A	324	112	515	1445
% +/- to Current Rates	-2.46%	0.00%	-3.23%	0.00%	-2.52%	0.00%	N/A	-53.91%	0.00%	-42.39%	-21.81%
007 Current	773	14	155	16	958	79	N/A	594	105	778	1736
Proposed	754	14	150	16	934	79	N/A	273	105	457	1391
% +/- to Current Rates	-2.46%	0.00%	-3.23%	0.00%	-2.51%	0.00%	N/A	-54.04%	0.00%	-41.26%	-19.87%

* 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 77A
	DR 3
	Rate Group 12
	No surcharge applied on all coverages

Proposed:	Class 77A
	DR 6
	Rate Group 12
	No surcharge applied on all coverages

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: Northbridge General Insurance Corporation

Implementation Dates (D/M/Y)	
New Business:	19-Feb-24
Renewals:	5-Apr-24

Taxi - Profile 2:

Operator 1 (Non-Owner):

Male, Age 40
 No driver training
 New business
 Licensed 20 years, Class G /5
 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

Operator 2 (Non-Owner):

Male, Age 30
 Licensed 12 years, Class 5 license/G in Ontario
 No AF accidents
 No convictions

Coverages:

Liability and END 44 \$1,000,000 Limit
 Accident Benefits - Standard
 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	773	14	133	40	960	96	N/A	209	43	348	1308
Proposed	754	14	128	40	936	96	N/A	119	43	258	1194
% +/- to Current Rates	-2.46%	0.00%	-3.76%	0.00%	-2.50%	0.00%	N/A	-43.06%	0.00%	-25.86%	-8.72%
005 Current	773	14	133	40	960	96	N/A	209	43	348	1308
Proposed	754	14	128	40	936	96	N/A	119	43	258	1194
% +/- to Current Rates	-2.46%	0.00%	-3.76%	0.00%	-2.50%	0.00%	N/A	-43.06%	0.00%	-25.86%	-8.72%
006 Current	773	14	133	12	932	79	N/A	241	38	358	1290
Proposed	754	14	128	12	908	79	N/A	111	38	228	1136
% +/- to Current Rates	-2.46%	0.00%	-3.76%	0.00%	-2.58%	0.00%	N/A	-53.94%	0.00%	-36.31%	-11.94%
007 Current	773	14	133	16	936	79	N/A	203	36	318	1254
Proposed	754	14	128	16	912	79	N/A	94	36	209	1121
% +/- to Current Rates	-2.46%	0.00%	-3.76%	0.00%	-2.56%	0.00%	N/A	-53.69%	0.00%	-34.28%	-10.61%

* 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 77D
DR 3
Rate Group 10
No surcharge applied on all coverages

Proposed:

Class 77D
DR 6
Rate Group 10
No surcharge applied on all coverages

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