

Company Name: **Co-operators General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	2024-06-05
Renewals:	2024-07-05

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	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	760	95	196	12	1063	54	12	204	150	420	1483
Proposed	760	95	215	12	1082	54	12	229	169	464	1546
% +/- to Current Rates	0.00%	0.00%	9.69%	0.00%	9.69%	0.00%	0.00%	12.25%	12.67%	24.92%	34.62%
005 Current	328	41	91	12	472	23	12	169	124	328	800
Proposed	328	41	100	12	481	23	12	190	139	364	845
% +/- to Current Rates	0.00%	0.00%	9.89%	0.00%	9.89%	0.00%	0.00%	12.43%	12.10%	24.52%	34.41%
006 Current	196	24	64	12	296	13	12	202	109	336	632
Proposed	196	24	70	12	302	13	12	227	123	375	677
% +/- to Current Rates	0.00%	0.00%	9.38%	0.00%	9.38%	0.00%	0.00%	12.38%	12.84%	25.22%	34.60%
007 Current	328	41	91	12	472	23	12	169	124	328	800
Proposed	328	41	100	12	481	23	12	190	139	364	845
% +/- to Current Rates	0.00%	0.00%	9.89%	0.00%	9.89%	0.00%	0.00%	12.43%	12.10%	24.52%	34.41%

* 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	DCPD VRG: 22	Statistical Territory 004: 1
Driving Record: 6	COLL VRG: 20	Statistical Territory 005: 2
Years Licensed: 25	COMP VRG: 23	Statistical Territory 006: 3
		Statistical Territory 007: 2
No discount and surcharges applicables		

Proposed: Class: 36	DCPD VRG: 25	Statistical Territory 004: 1
Driving Record: 6	COLL VRG: 23	Statistical Territory 005: 2
Years Licensed: 25	COMP VRG: 26	Statistical Territory 006: 3
		Statistical Territory 007: 2
No discount and surcharges applicables		

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Company Name: **Co-operators General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	2024-06-05
Renewals:	2024-07-05

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	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	993	124	177	12	1306	54	12	229	141	436	1742
Proposed	993	124	164	12	1293	54	12	236	135	437	1730
% +/- to Current Rates	0.00%	0.00%	-7.34%	0.00%	-7.34%	0.00%	0.00%	3.06%	-4.26%	-1.20%	-8.54%
005 Current	429	54	83	12	578	23	12	189	116	340	918
Proposed	429	54	77	12	572	23	12	195	111	341	913
% +/- to Current Rates	0.00%	0.00%	-7.23%	0.00%	-7.23%	0.00%	0.00%	3.17%	-4.31%	-1.14%	-8.36%
006 Current	256	32	58	12	358	13	12	227	102	354	712
Proposed	256	32	54	12	354	13	12	234	98	357	711
% +/- to Current Rates	0.00%	0.00%	-6.90%	0.00%	-6.90%	0.00%	0.00%	3.08%	-3.92%	-0.84%	-7.73%
007 Current	429	54	83	12	578	23	12	189	116	340	918
Proposed	429	54	77	12	572	23	12	195	111	341	913
% +/- to Current Rates	0.00%	0.00%	-7.23%	0.00%	-7.23%	0.00%	0.00%	3.17%	-4.31%	-1.14%	-8.36%

* 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	DCPD VRG: 18	Statistical Territory 004: 1
Driving Record: 6	COLL VRG: 21	Statistical Territory 005: 2
Years Licensed: 12	COMP VRG: 19	Statistical Territory 006: 3
		Statistical Territory 007: 2
No discount and surcharges applicables		

Proposed: Class: 36	DCPD VRG: 17	Statistical Territory 004: 1
Driving Record: 6	COLL VRG: 22	Statistical Territory 005: 2
Years Licensed: 12	COMP VRG: 18	Statistical Territory 006: 3
		Statistical Territory 007: 2
No discount and surcharges applicables		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-06-05
Renewals:	2024-07-05

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	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	797	99	331	12	1239	54	12	374	237	677	1916
Proposed	797	99	355	12	1263	54	12	351	226	643	1906
% +/- to Current Rates	0.00%	0.00%	7.25%	0.00%	7.25%	0.00%	0.00%	-6.15%	-4.64%	-10.79%	-3.54%
005 Current	344	43	154	12	553	23	12	310	196	541	1094
Proposed	344	43	166	12	565	23	12	291	186	512	1077
% +/- to Current Rates	0.00%	0.00%	7.79%	0.00%	7.79%	0.00%	0.00%	-6.13%	-5.10%	-11.23%	-3.44%
006 Current	205	26	108	12	351	13	12	371	172	568	919
Proposed	205	26	116	12	359	13	12	348	164	537	896
% +/- to Current Rates	0.00%	0.00%	7.41%	0.00%	7.41%	0.00%	0.00%	-6.20%	-4.65%	-10.85%	-3.44%
007 Current	344	43	154	12	553	23	12	310	196	541	1094
Proposed	344	43	166	12	565	23	12	291	186	512	1077
% +/- to Current Rates	0.00%	0.00%	7.79%	0.00%	7.79%	0.00%	0.00%	-6.13%	-5.10%	-11.23%	-3.44%

* 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	DCPD VRG: 33	Statistical Territory 004: 1
Driving Record: 6	COLL VRG: 33	Statistical Territory 005: 2
Years Licensed: 20	COMP VRG: 32	Statistical Territory 006: 3
		Statistical Territory 007: 2
No discount and surcharges applicables		

Proposed: Class: 35	DCPD VRG: 35	Statistical Territory 004: 1
Driving Record: 6	COLL VRG: 32	Statistical Territory 005: 2
Years Licensed: 20	COMP VRG: 31	Statistical Territory 006: 3
		Statistical Territory 007: 2
No discount and surcharges applicables		

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Company Name: **Co-operators General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	2024-06-05
Renewals:	2024-07-05

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	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	1573	196	539	12	2320	54	12	1191	299	1556	3876
Proposed	1573	196	526	12	2307	54	12	1177	301	1544	3851
% +/- to Current Rates	0.00%	0.00%	-2.41%	0.00%	-2.41%	0.00%	0.00%	-1.18%	0.67%	-0.51%	-2.92%
005 Current	680	85	252	12	1029	23	12	986	247	1268	2297
Proposed	680	85	245	12	1022	23	12	974	248	1257	2279
% +/- to Current Rates	0.00%	0.00%	-2.78%	0.00%	-2.78%	0.00%	0.00%	-1.22%	0.40%	-0.81%	-3.59%
006 Current	405	51	176	12	644	13	12	1181	218	1424	2068
Proposed	405	51	172	12	640	13	12	1167	219	1411	2051
% +/- to Current Rates	0.00%	0.00%	-2.27%	0.00%	-2.27%	0.00%	0.00%	-1.19%	0.46%	-0.73%	-3.00%
007 Current	680	85	252	12	1029	23	12	986	247	1268	2297
Proposed	680	85	245	12	1022	23	12	974	248	1257	2279
% +/- to Current Rates	0.00%	0.00%	-2.78%	0.00%	-2.78%	0.00%	0.00%	-1.22%	0.40%	-0.81%	-3.59%

* 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	List Price New: \$165,500	Statistical Territory 004: 1
Driving Record: 6		Statistical Territory 005: 2
Years Licensed: 25		Statistical Territory 006: 3
		Statistical Territory 007: 2
No discount and surcharges applicables		

Proposed: Class: 42	List Price New: \$165,500	Statistical Territory 004: 1
Driving Record: 6		Statistical Territory 005: 2
Years Licensed: 25		Statistical Territory 006: 3
		Statistical Territory 007: 2
No discount and surcharges applicables		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-06-05
Renewals:	2024-07-05

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	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	3279	409	991	12	4691	54	12	1768	432	2266	6957
Proposed	3279	409	967	12	4667	54	12	1747	434	2247	6914
% +/- to Current Rates	0.00%	0.00%	-2.42%	0.00%	-2.42%	0.00%	0.00%	-1.19%	0.46%	-0.72%	-3.15%
005 Current	1417	177	462	12	2068	23	12	1463	356	1854	3922
Proposed	1417	177	451	12	2057	23	12	1446	358	1839	3896
% +/- to Current Rates	0.00%	0.00%	-2.38%	0.00%	-2.38%	0.00%	0.00%	-1.16%	0.56%	-0.60%	-2.98%
006 Current	845	105	324	12	1286	13	12	1753	314	2092	3378
Proposed	845	105	316	12	1278	13	12	1732	315	2072	3350
% +/- to Current Rates	0.00%	0.00%	-2.47%	0.00%	-2.47%	0.00%	0.00%	-1.20%	0.32%	-0.88%	-3.35%
007 Current	1417	177	462	12	2068	23	12	1463	356	1854	3922
Proposed	1417	177	451	12	2057	23	12	1446	358	1839	3896
% +/- to Current Rates	0.00%	0.00%	-2.38%	0.00%	-2.38%	0.00%	0.00%	-1.16%	0.56%	-0.60%	-2.98%

* 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: 562	List Price New: \$156,824	Statistical Territory 004: 1
	Driving Record: 6		Statistical Territory 005: 2
	Years Licensed: 19		Statistical Territory 006: 3
	No discount and surcharges applicables		Statistical Territory 007: 2
	* We do not offer 6500\$ as deductible level, this is why we selected 6000\$		

Proposed:	Class: 562	List Price New: \$156,824	Statistical Territory 004: 1
	Driving Record: 6		Statistical Territory 005: 2
	Years Licensed: 19		Statistical Territory 006: 3
	No discount and surcharges applicables		Statistical Territory 007: 2
	* We do not offer 6500\$ as deductible level, this is why we selected 6000\$		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-06-05
Renewals:	2024-07-05

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	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	2907	363	859	12	4141	54	12	1589	363	2018	6159
Proposed	2907	363	838	12	4120	54	12	1571	365	2002	6122
% +/- to Current Rates	0.00%	0.00%	-2.44%	0.00%	-2.44%	0.00%	0.00%	-1.13%	0.55%	-0.58%	-3.03%
005 Current	1256	157	401	12	1826	23	12	1316	299	1650	3476
Proposed	1256	157	391	12	1816	23	12	1300	301	1636	3452
% +/- to Current Rates	0.00%	0.00%	-2.49%	0.00%	-2.49%	0.00%	0.00%	-1.22%	0.67%	-0.55%	-3.04%
006 Current	749	93	281	12	1135	13	12	1576	264	1865	3000
Proposed	749	93	274	12	1128	13	12	1558	265	1848	2976
% +/- to Current Rates	0.00%	0.00%	-2.49%	0.00%	-2.49%	0.00%	0.00%	-1.14%	0.38%	-0.76%	-3.25%
007 Current	1256	157	401	12	1826	23	12	1316	299	1650	3476
Proposed	1256	157	391	12	1816	23	12	1300	301	1636	3452
% +/- to Current Rates	0.00%	0.00%	-2.49%	0.00%	-2.49%	0.00%	0.00%	-1.22%	0.67%	-0.55%	-3.04%

* 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: 562	List Price New: \$169,999	Statistical Territory 004: 1
	Driving Record: 6		Statistical Territory 005: 2
	Years Licensed: 35		Statistical Territory 006: 3
	No discount and surcharges applicables		Statistical Territory 007: 2
	* We do not offer 6500\$ as deductible level, this is why we selected 6000\$		

Proposed:	Class: 562	List Price New: \$169,999	Statistical Territory 004: 1
	Driving Record: 6		Statistical Territory 005: 2
	Years Licensed: 35		Statistical Territory 006: 3
	No discount and surcharges applicables		Statistical Territory 007: 2
	* We do not offer 6500\$ as deductible level, this is why we selected 6000\$		

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