

Company Name: Sampo Japan Insurance Inc.

Implementation Dates (D/M/Y)	
New Business:	2026-02-01
Renewals:	2026-02-01

**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  
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	359	58	123	61	601	11	10	213	190	424	1025
Proposed	383	51	115	47	596	12	10	191	134	347	943
% +/- to Current Rates	6.69%	-12.07%	-6.50%	-22.95%	-0.83%	9.09%	0.00%	-10.33%	-29.47%	-18.16%	-8.00%
005 Current	226	37	77	57	397	10	10	220	156	396	793
Proposed	222	29	67	40	358	11	10	182	126	329	687
% +/- to Current Rates	-1.77%	-21.62%	-12.99%	-29.82%	-9.82%	10.00%	0.00%	-17.27%	-19.23%	-16.92%	-13.37%
006 Current	237	38	81	60	416	11	10	278	184	483	899
Proposed	230	30	69	45	374	12	10	219	124	365	739
% +/- to Current Rates	-2.95%	-21.05%	-14.81%	-25.00%	-10.10%	9.09%	0.00%	-21.22%	-32.61%	-24.43%	-17.80%
007 Current	226	37	77	57	397	10	10	220	156	396	793
Proposed	222	29	67	40	358	11	10	182	126	329	687
% +/- to Current Rates	-1.77%	-21.62%	-12.99%	-29.82%	-9.82%	10.00%	0.00%	-17.27%	-19.23%	-16.92%	-13.37%

\* 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: RATE GROUPS - DCPD 14, CL 14, CM 14

CLASS 36

DRIVING RECORD 6

No Discounts Apply

Proposed: RATE GROUPS - DCPD 13, CL 13, CM 13

CLASS 36

DRIVING RECORD 6

No Discounts Apply

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Company Name: Sompō Japan Insurance Inc.

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)

Implementation Dates (D/M/Y)	
New Business:	2026-02-01
Renewals:	2026-02-01

<b>Coverages:</b>
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	359	58	123	61	601	11	10	170	152	343	944
Proposed	383	51	87	47	568	12	10	148	104	274	842
% +/- to Current Rates	6.69%	-12.07%	-29.27%	-22.95%	-5.49%	9.09%	0.00%	-12.94%	-31.58%	-20.12%	-10.81%
005 Current	226	37	77	57	397	10	10	176	125	321	718
Proposed	222	29	51	40	342	11	10	142	98	261	603
% +/- to Current Rates	-1.77%	-21.62%	-33.77%	-29.82%	-13.85%	10.00%	0.00%	-19.32%	-21.60%	-18.69%	-16.02%
006 Current	237	38	81	60	416	11	10	223	147	391	807
Proposed	230	30	53	45	358	12	10	170	96	288	646
% +/- to Current Rates	-2.95%	-21.05%	-34.57%	-25.00%	-13.94%	9.09%	0.00%	-23.77%	-34.69%	-26.34%	-19.95%
007 Current	226	37	77	57	397	10	10	176	125	321	718
Proposed	222	29	51	40	342	11	10	142	98	261	603
% +/- to Current Rates	-1.77%	-21.62%	-33.77%	-29.82%	-13.85%	10.00%	0.00%	-19.32%	-21.60%	-18.69%	-16.02%

\* 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:	RATE GROUPS - DCPD 12, CL 12, CM 12
	CLASS 36
	DRIVING RECORD 6
	No Discounts Apply

Proposed:	RATE GROUPS - DCPD 11, CL 11, CM 11
	CLASS 36
	DRIVING RECORD 6
	No Discounts Apply

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Company Name: Sampo Japan Insurance Inc.

Implementation Dates (D/M/Y)	
New Business:	2026-02-01
Renewals:	2026-02-01

**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	357	58	122	61	598	11	10	242	228	491	1089
004 Proposed	378	50	128	47	603	12	10	194	148	364	967
% +/- to Current Rates	5.88%	-13.79%	4.92%	-22.95%	0.84%	9.09%	0.00%	-19.83%	-35.09%	-25.87%	-11.20%
005 Current	224	36	77	57	394	10	10	251	187	458	852
005 Proposed	220	29	74	40	363	11	10	186	140	347	710
% +/- to Current Rates	-1.79%	-19.44%	-3.90%	-29.82%	-7.87%	10.00%	0.00%	-25.90%	-25.13%	-24.24%	-16.67%
006 Current	236	38	81	60	415	11	10	317	221	559	974
006 Proposed	228	30	77	45	380	12	10	223	138	383	763
% +/- to Current Rates	-3.39%	-21.05%	-4.94%	-25.00%	-8.43%	9.09%	0.00%	-29.65%	-37.56%	-31.48%	-21.66%
007 Current	224	36	77	57	394	10	10	251	187	458	852
007 Proposed	220	29	74	40	363	11	10	186	140	347	710
% +/- to Current Rates	-1.79%	-19.44%	-3.90%	-29.82%	-7.87%	10.00%	0.00%	-25.90%	-25.13%	-24.24%	-16.67%

\* 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: RATE GROUPS - DCPD 16, CL 16, CM 16

CLASS 35

DRIVING RECORD 6

No Discounts Apply

Proposed: RATE GROUPS - DCPD 14, CL 14, CM 14

CLASS 35

DRIVING RECORD 6

No Discounts Apply

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Company Name: Sompo Japan Insurance Inc.

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)

Implementation Dates (D/M/Y)	
New Business:	2026-02-01
Renewals:	2026-02-01

<b>Coverages:</b>
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	553	90	189	61	893	11	10	801	272	1094	1987
Proposed	573	76	462	47	1158	12	10	779	261	1062	2220
% +/- to Current Rates	3.62%	-15.56%	144.44%	-22.95%	29.68%	9.09%	0.00%	-2.75%	-4.04%	-2.93%	11.73%
005 Current	348	56	119	57	580	10	10	829	223	1072	1652
Proposed	333	44	269	40	686	11	10	745	246	1012	1698
% +/- to Current Rates	-4.31%	-21.43%	126.05%	-29.82%	18.28%	10.00%	0.00%	-10.13%	10.31%	-5.60%	2.78%
006 Current	365	59	125	60	609	11	10	1049	264	1334	1943
Proposed	345	46	278	45	714	12	10	895	242	1159	1873
% +/- to Current Rates	-5.48%	-22.03%	122.40%	-25.00%	17.24%	9.09%	0.00%	-14.68%	-8.33%	-13.12%	-3.60%
007 Current	348	56	119	57	580	10	10	829	223	1072	1652
Proposed	333	44	269	40	686	11	10	745	246	1012	1698
% +/- to Current Rates	-4.31%	-21.43%	126.05%	-29.82%	18.28%	10.00%	0.00%	-10.13%	10.31%	-5.60%	2.78%

\* 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:	RATE GROUPS - DCPD 30, CL 30, CM 30
	CLASS 42
	DRIVING RECORD 6
	No Discounts Apply

Proposed:	RATE GROUPS - DCPD 29, CL 29, CM 29
	CLASS 42
	DRIVING RECORD 6
	No Discounts Apply

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