

Company Name: Definity Insurance Company

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)

Implementation Dates (D/M/Y)	
New Business:	1/1/2027
Renewals:	1/1/2027

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$500 Deductible

Statistical Territory	TPL	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	539	105	120	10	774	36	15	246	73	370	1,144
Proposed	450		108	12	569	46	28	258	131	463	1,032
% +/- to Current Rates	-16.5%	-100.0%	-10.4%	20.2%	-26.4%	27.2%	88.9%	4.8%	79.8%	25.2%	-9.8%
005 Current	473	83	95	10	661	33	15	185	56	289	950
Proposed	389		85	12	486	42	28	195	99	364	850
% +/- to Current Rates	-17.8%	-100.0%	-10.2%	20.2%	-26.5%	27.4%	88.9%	5.3%	77.1%	26.0%	-10.5%
006 Current	480	84	96	10	670	33	15	173	55	276	946
Proposed	395		87	12	494	42	28	181	99	351	844
% +/- to Current Rates	-17.8%	-100.0%	-9.7%	20.2%	-26.3%	28.7%	88.9%	4.8%	79.2%	27.0%	-10.8%
007 Current	473	83	95	10	661	33	15	185	56	289	950
Proposed	389		85	12	486	42	28	195	99	364	850
% +/- to Current Rates	-17.8%	-100.0%	-10.2%	20.2%	-26.5%	27.4%	88.9%	5.3%	77.1%	26.0%	-10.5%

* 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	Discounts	10% Conviction Free
	DR	6	Surcharges	None
	CLEAR Rated	CLEAR RG: AB 7, DCPD 25, COLL 23, COMP 26		
		BI Symbol: EE; CLEAR Adj Grp: DCPD 5, COLL 5, COMP 5		

Proposed:	Rate Group: 14 ; Vehicle Weight: Light ; Years Licensed: 25 ; Driving Record: 6
	Type of Use: Electronics Servicing Repair ; Vehicle Age: 9 ; Driver's Age 45
	Delivery Purpose x Hauling for Others: Wholesale x NO
	Conviction Free Discount

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Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2027
Renewals:	1/1/2027

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	539	105	88	10	742	51	15	251	56	373	1,115
Proposed	372		110	12	494	46	28	188	102	365	859
% +/- to Current Rates	-31.0%	-100.0%	24.8%	20.2%	-33.5%	-10.2%	88.9%	-24.9%	82.8%	-2.2%	-23.0%
005 Current	473	83	69	10	635	47	15	190	42	294	929
Proposed	321		87	12	420	42	28	142	77	290	710
% +/- to Current Rates	-32.1%	-100.0%	26.2%	20.2%	-33.8%	-10.5%	88.9%	-25.0%	84.1%	-1.3%	-23.5%
006 Current	480	84	71	10	645	48	15	176	42	281	926
Proposed	326		89	12	427	42	28	133	77	280	707
% +/- to Current Rates	-32.0%	-100.0%	24.7%	20.2%	-33.8%	-11.5%	88.9%	-24.7%	83.0%	-0.3%	-23.6%
007 Current	473	83	69	10	635	47	15	190	42	294	929
Proposed	321		87	12	420	42	28	142	77	290	710
% +/- to Current Rates	-32.1%	-100.0%	26.2%	20.2%	-33.8%	-10.5%	88.9%	-25.0%	84.1%	-1.3%	-23.5%

* 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	Discounts	10% Conviction Free
	DR	6	Surcharges	None
	CLEAR Rated	CLEAR RG: AB 9, DCPD 17, COLL 22, COMP 18		
		BI Symbol: EE; CLEAR Adj Grp: DCPD 5, COLL 5, COMP 5		

Proposed:	Rate Group: 12 ; Vehicle Weight: Light ; Years Licensed: 12 ; Driving Record: 6
	Type of Use: Electronics Servicing Repair ; Vehicle Age: 11 ; Driver's Age: 35
	Delivery Purpose x Hauling for Others: Wholesale x NO
	Conviction Free Discount

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Company Name: Definity Insurance Company

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)

Implementation Dates (D/M/Y)	
New Business:	1/1/2027
Renewals:	1/1/2027

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	463	90	157	10	720	23	15	295	119	452	1,172
Proposed	848		106	12	965	43	28	326	143	541	1,506
% +/- to Current Rates	83.0%	-100.0%	-32.5%	20.2%	34.1%	85.0%	88.9%	10.6%	20.6%	19.6%	28.5%
005 Current	406	71	124	10	611	21	15	223	90	349	960
Proposed	732		84	12	828	39	28	247	108	422	1,251
% +/- to Current Rates	80.3%	-100.0%	-32.2%	20.2%	35.6%	86.0%	88.9%	10.6%	20.5%	21.0%	30.3%
006 Current	413	73	126	10	622	21	15	208	89	333	955
Proposed	744		85	12	841	39	28	230	108	405	1,246
% +/- to Current Rates	80.1%	-100.0%	-32.2%	20.2%	35.3%	87.9%	88.9%	10.3%	21.1%	21.6%	30.5%
007 Current	406	71	124	10	611	21	15	223	90	349	960
Proposed	732		84	12	828	39	28	247	108	422	1,251
% +/- to Current Rates	80.3%	-100.0%	-32.2%	20.2%	35.6%	86.0%	88.9%	10.6%	20.5%	21.0%	30.3%

* 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	Discounts	10% Conviction Free
	DR	6	Surcharges	None
	CLEAR Rated	CLEAR RG: AB 6, DCPD 35, COLL 32, COMP 31		
		BI Symbol: 12; CLEAR Adj Grp: DCPD 7, COLL 7, COMP 9		

Proposed:	Rate Group: 15 ; Vehicle Weight: Light ; Years Licensed: 20 ; Driving Record: 6
	Type of Use: Artisan ; Vehicle Age: 10 ; Driver's Age 40
	Delivery Purpose x Hauling for Others: Wholesale x NO
	Conviction Free Discount

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Company Name: Definity Insurance Company

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:	1/1/2027
Renewals:	1/1/2027

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	2,053	399	1,121	10	3583	103	15	1,341	153	1,612	5,195
Proposed	3,101		994	12	4,107	43	28	2,607	659	3,337	7,445
% +/- to Current Rates	51.1%	-100.0%	-11.3%	20.2%	14.6%	-58.7%	88.9%	94.4%	330.7%	107.0%	43.3%
005 Current	1,802	316	889	10	3017	94	15	1,013	116	1,238	4,255
Proposed	2,679		789	12	3,480	39	28	1,970	498	2,535	6,015
% +/- to Current Rates	48.7%	-100.0%	-11.3%	20.2%	15.3%	-58.4%	88.9%	94.5%	329.3%	104.8%	41.4%
006 Current	1,830	322	904	10	3066	95	15	943	115	1,168	4,234
Proposed	2,722		802	12	3,536	39	28	1,834	495	2,396	5,932
% +/- to Current Rates	48.7%	-100.0%	-11.3%	20.2%	15.3%	-58.5%	88.9%	94.4%	330.4%	105.2%	40.1%
007 Current	1,802	316	889	10	3017	94	15	1,013	116	1,238	4,255
Proposed	2,679		789	12	3,480	39	28	1,970	498	2,535	6,015
% +/- to Current Rates	48.7%	-100.0%	-11.3%	20.2%	15.3%	-58.4%	88.9%	94.5%	329.3%	104.8%	41.4%

* 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	Discounts	10% Conviction Free
	DR	6	Surcharges	None
	LPN Rated	Heavy		

Proposed:	Rate Group: 30 ; Vehicle Weight: Super Heavy ; Years Experience: 25 ; Driving Record: 6
	Type of Use: Sand and Gravel Hauling (Non Pay per Load) ; Vehicle Age: 10 ; Driver's Age 45
	Delivery Purpose x Hauling for Others: Wholesale x YES
	Conviction Free Discount

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Company Name: Definity Insurance Company

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

Implementation Dates (D/M/Y)	
New Business:	1/1/2027
Renewals:	1/1/2027

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	1,275	266	749	8	2,298	15	15	3,780	821	4,631	6,929
Proposed	3,648		1,256	12	4,916	54	28	3,047	644	3,774	8,690
% +/- to Current Rates	186.1%	-100.0%	67.7%	50.3%	113.9%	261.9%	88.9%	-19.4%	-21.6%	-18.5%	25.4%
005 Current	1,275	266	749	8	2,298	15	15	3,780	821	4,631	6,929
Proposed	3,648		1,256	12	4,916	54	28	3,047	644	3,774	8,690
% +/- to Current Rates	186.1%	-100.0%	67.7%	50.3%	113.9%	261.9%	88.9%	-19.4%	-21.6%	-18.5%	25.4%
006 Current	1,275	266	749	8	2,298	15	15	3,780	821	4,631	6,929
Proposed	3,648		1,256	12	4,916	54	28	3,047	644	3,774	8,690
% +/- to Current Rates	186.1%	-100.0%	67.7%	50.3%	113.9%	261.9%	88.9%	-19.4%	-21.6%	-18.5%	25.4%
007 Current	1,275	266	749	8	2,298	15	15	3,780	821	4,631	6,929
Proposed	3,648		1,256	12	4,916	54	28	3,047	644	3,774	8,690
% +/- to Current Rates	186.1%	-100.0%	67.7%	50.3%	113.9%	261.9%	88.9%	-19.4%	-21.6%	-18.5%	25.4%

* 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	62	Discounts	10% Conviction Free
	DR	6	Surcharges	None
	LPN Rated	Heavy		
	Assume no USA exposure. Assume radius of operation is less than 400 km.			
	\$5,000 Deductible for COLL. & COMP, since \$6,500 is not available			

Proposed:	Rate Group: 28 ; Vehicle Weight: Super Heavy ; Years Experience: 19 ; Driving Record: 6
	Type of Use: Truckmen (Radius > 160) ; Vehicle Age: 9 ; Maximum Radius: 160-399KM
	Delivery Purpose x Hauling for Others: Wholesale x YES ; Driver's Age 45
	Conviction Free Discount
	COLL & COMP Deductible: \$5,000 (We do not offer \$6,500)

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Company Name: Definity Insurance Company

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

Implementation Dates (D/M/Y)	
New Business:	1/1/2027
Renewals:	1/1/2027

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	1,658	346	973	10	2,987	19	15	4,914	1,067	6,015	9,002
Proposed	5,837		1,006	6	6,849	41	13	2,424	316	2,794	9,643
% +/- to Current Rates	252.1%	-100.0%	3.4%	-42.9%	129.3%	117.1%	-10.3%	-50.7%	-70.4%	-53.6%	7.1%
005 Current	1,658	346	973	10	2,987	19	15	4,914	1,067	6,015	9,002
Proposed	5,837		1,006	6	6,849	41	13	2,424	316	2,794	9,643
% +/- to Current Rates	252.1%	-100.0%	3.4%	-42.9%	129.3%	117.1%	-10.3%	-50.7%	-70.4%	-53.6%	7.1%
006 Current	1,658	346	973	10	2,987	19	15	4,914	1,067	6,015	9,002
Proposed	5,837		1,006	6	6,849	41	13	2,424	316	2,794	9,643
% +/- to Current Rates	252.1%	-100.0%	3.4%	-42.9%	129.3%	117.1%	-10.3%	-50.7%	-70.4%	-53.6%	7.1%
007 Current	1,658	346	973	10	2,987	19	15	4,914	1,067	6,015	9,002
Proposed	5,837		1,006	6	6,849	41	13	2,424	316	2,794	9,643
% +/- to Current Rates	252.1%	-100.0%	3.4%	-42.9%	129.3%	117.1%	-10.3%	-50.7%	-70.4%	-53.6%	7.1%

* 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	62	Discounts	10% Conviction Free
	DR	6	Surcharges	None
	LPN Rated	Heavy		
	Assume radius of operation is less than 400 km.			
	\$5,000 Deductible for COLL. & COMP, since \$6,500 is not available			

Proposed:	Rate Group: 29 ; Vehicle Weight: Super Heavy ; Years Experience: 35 ; Driving Record: 6
	Type of Use: Truckmen (Radius > 160) ; Vehicle Age: 7 ; Maximum Radius: 1000KM+
	Delivery Purpose x Hauling for Others: Wholesale x YES ; Driver's Age 45
	Conviction Free Discount
	COLL & COMP Deductible: \$5,000 (We do not offer \$6,500)

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