

Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	17-04-22
Renewals:	17-04-22

**Profile 1 - Commercial Vehicle:**

**Operator 1:**

Male, Age 45  
 No driver training  
 Licensed 25 years, Appropriate class license  
 New business  
 1 AF 12 months ago  
 No convictions in 3 years  
 2013 Ford Ecoline E450, SD Cutaway  
 Use: wholesale delivery truck for a T.V sales and service operation  
 List Price New: \$34,050

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
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	692	86	167	9	954	54	8	223	124	409	1363
	Proposed	648	105	154	11	918	61	10	242	114	427	1345
% +/- to Current Rates		-6.36%	22.09%	-7.78%	22.22%	-3.77%	12.96%	25.00%	8.52%	-8.06%	4.40%	-1.32%
005	Current	505	63	122	9	699	54	8	275	116	453	1152
	Proposed	408	66	97	10	581	57	10	250	93	410	991
% +/- to Current Rates		-19.21%	4.76%	-20.49%	11.11%	-16.88%	5.56%	25.00%	-9.09%	-19.83%	-9.49%	-13.98%
006	Current	483	60	117	9	669	54	8	325	121	508	1177
	Proposed	428	70	102	11	611	60	10	317	110	497	1108
% +/- to Current Rates		-11.39%	16.67%	-12.82%	22.22%	-8.67%	11.11%	25.00%	-2.46%	-9.09%	-2.17%	-5.86%
007	Current	505	63	122	9	699	54	8	275	116	453	1152
	Proposed	408	66	97	10	581	57	10	250	93	410	991
% +/- to Current Rates		-19.21%	4.76%	-20.49%	11.11%	-16.88%	5.56%	25.00%	-9.09%	-19.83%	-9.49%	-13.98%

\* 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	44	VRG COLL	13
	DR	1	VRG COMP	13
	Limit	1000000	VRG DCPD	13
	Coll ded	500		
	Comp ded	500	No discount or surcharge	

Proposed:	Class	44	VRG COLL	10.00
	DR	1	VRG COMP	10.00
	Limit	1000000	VRG DCPD	10.00
	Coll ded	500		
	Comp ded	500	No discounts or surcharge	

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	17-04-22
Renewals:	17-04-22

**Profile 2 - Commercial Vehicle:**

**Operator 1:**

Male, Age 35  
 No driver training  
 Licensed 12 years, Appropriate class license  
 New business  
 1 AF 12 months ago  
 No convictions in 3 years  
 2014 Dodge Ram Cargo Van  
 Use: wholesale delivery truck for a computer sales and service operation  
 List Price New: \$29,845

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
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
<b>004</b> Current	675	84	196	9	964	54	8	245	149	456	1420
Proposed	668	109	291	11	1079	61	10	448	209	728	1807
% +/- to Current Rates	-1.04%	29.76%	48.47%	22.22%	11.93%	12.96%	25.00%	82.86%	40.27%	59.65%	27.25%
<b>005</b> Current	492	62	143	9	706	54	8	302	140	504	1210
Proposed	420	68	183	10	681	57	10	464	171	702	1383
% +/- to Current Rates	-14.63%	9.68%	27.97%	11.11%	-3.54%	5.56%	25.00%	53.64%	22.14%	39.29%	14.30%
<b>006</b> Current	675	84	196	9	964	54	8	245	149	456	1420
Proposed	668	109	291	11	1079	61	10	448	209	728	1807
% +/- to Current Rates	-1.04%	29.76%	48.47%	22.22%	11.93%	12.96%	25.00%	82.86%	40.27%	59.65%	27.25%
<b>007</b> Current	492	62	143	9	706	54	8	302	140	504	1210
Proposed	420	68	183	10	681	57	10	464	171	702	1383
% +/- to Current Rates	-14.63%	9.68%	27.97%	11.11%	-3.54%	5.56%	25.00%	53.64%	22.14%	39.29%	14.30%

\* 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	VRG COLL	15
	DR	1	VRG COMP	15
	Limit	1000000	VRG DCPD	15
	Coll ded	500		
	Comp ded	500	No discount or surcharge	

Proposed:	Class	36	VRG COLL	15.00
	DR	1	VRG COMP	15.00
	Limit	1000000	VRG DCPD	15.00
	Coll ded	500		
	Comp ded	500	No discounts or surcharge	

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Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	17-04-22
Renewals:	17-04-22

**Profile 3 - Commercial Vehicle:**

**Operator 1:**

Male, Age 40  
 No driver training  
 Licensed 20 years, Appropriate class license  
 Renewal, Insured with current insurer for the last 10 years  
 No AF accidents in 10 years  
 No convictions in 10 years  
 2012 Ford F150 Lariat Supercab 2WD  
 Use: Artisans Truck. No personal use  
 List Price New: \$44,100

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
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
<b>004</b> Current	400	50	117	9	576	54	8	135	149	346	922
Proposed	357	58	197	11	623	61	10	282	266	619	1242
% +/- to Current Rates	-10.75%	16.00%	68.38%	22.22%	8.16%	12.96%	25.00%	108.89%	78.52%	78.90%	34.71%
<b>005</b> Current	292	37	85	9	423	54	8	166	140	368	791
Proposed	224	36	124	10	394	57	10	292	218	577	971
% +/- to Current Rates	-23.29%	-2.70%	45.88%	11.11%	-6.86%	5.56%	25.00%	75.90%	55.71%	56.79%	22.76%
<b>006</b> Current	280	35	81	9	405	54	8	196	146	404	809
Proposed	236	38	130	11	415	60	10	370	258	698	1113
% +/- to Current Rates	-15.71%	8.57%	60.49%	22.22%	2.47%	11.11%	25.00%	88.78%	76.71%	72.77%	37.58%
<b>007</b> Current	292	37	85	9	423	54	8	166	140	368	791
Proposed	224	36	124	10	394	57	10	292	218	577	971
% +/- to Current Rates	-23.29%	-2.70%	45.88%	11.11%	-6.86%	5.56%	25.00%	75.90%	55.71%	56.79%	22.76%

\* 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	VRG COLL	15
	DR	6	VRG COMP	15
	Limit	1000000	VRG DCPD	15
	Coll ded	500		
	Comp ded	500	No discount or surcharge	

Proposed:	Class	35	VRG COLL	18.00
	DR	6	VRG COMP	18.00
	Limit	1000000	VRG DCPD	18.00
	Coll ded	500		
	Comp ded	500	No discounts or surcharge	

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Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	17-04-22
Renewals:	17-04-22

**Profile 4 - Commercial Vehicle:**

**Operator 1:**

Male, Age 45  
 No driver training  
 Licensed 25 years, Appropriate class license  
 New business  
 No AF accidents in 10 years  
 No convictions in 10 years  
 2012 Mack Granite GU813 Tri Axle Dump  
 List Price New: \$148,000

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
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	759	95	374	9	1237	54	8	328	127	517	1754
	Proposed	554	90	503	11	1158	61	10	709	241	1021	2179
% +/- to Current Rates		-27.01%	-5.26%	34.49%	22.22%	-6.39%	12.96%	25.00%	116.16%	89.76%	97.49%	24.23%
005	Current	554	69	273	9	905	54	8	404	119	585	1490
	Proposed	348	57	316	10	731	57	10	734	198	999	1730
% +/- to Current Rates		-37.18%	-17.39%	15.75%	11.11%	-19.23%	5.56%	25.00%	81.68%	66.39%	70.77%	16.11%
006	Current	530	66	261	9	866	54	8	477	124	663	1529
	Proposed	366	59	332	11	768	60	10	928	233	1231	1999
% +/- to Current Rates		-30.94%	-10.61%	27.20%	22.22%	-11.32%	11.11%	25.00%	94.55%	87.90%	85.67%	30.74%
007	Current	554	69	273	9	905	54	8	404	119	585	1490
	Proposed	348	57	316	10	731	57	10	734	198	999	1730
% +/- to Current Rates		-37.18%	-17.39%	15.75%	11.11%	-19.23%	5.56%	25.00%	81.68%	66.39%	70.77%	16.11%

\* 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	VRG COLL	26
	DR	6	VRG COMP	26
	Limit	1000000	VRG DCPD	26
	Coll ded	5000		
	Comp ded	5000	No discount or surcharge	

Proposed:	Class	42	VRG COLL	27.00
	DR	6	VRG COMP	27.00
	Limit	1000000	VRG DCPD	27.00
	Coll ded	5000		
	Comp ded	5000	No discounts or surcharge	

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Company Name:

The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	17-04-22
Renewals:	17-04-22

**Interurban Truck - Profile 1**

**Operator 1:**

No driver training  
 Licensed 19 years, Appropriate class license  
 New business  
 No AF accidents in 10 years  
 No convictions in 10 years  
 2012 Freightliner Cascadia  
 Use: 50% Ontario exposure, radius of operation over 160 km  
 List Price New: \$162,000

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
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	874	109	413	7	1403	86	8	599	240	933	2336
	Proposed	831	84	674	9	1598	100	10	1965	765	2840	4438
% +/- to Current Rates		-4.92%	-22.94%	63.20%	28.57%	13.90%	16.28%	25.00%	228.05%	218.75%	204.39%	89.98%
005	Current	874	109	413	7	1403	86	8	599	240	933	2336
	Proposed	831	84	674	9	1598	100	10	1965	765	2840	4438
% +/- to Current Rates		-4.92%	-22.94%	63.20%	28.57%	13.90%	16.28%	25.00%	228.05%	218.75%	204.39%	89.98%
006	Current	874	109	413	7	1403	86	8	599	240	933	2336
	Proposed	831	84	674	9	1598	100	10	1965	765	2840	4438
% +/- to Current Rates		-4.92%	-22.94%	63.20%	28.57%	13.90%	16.28%	25.00%	228.05%	218.75%	204.39%	89.98%
007	Current	874	109	413	7	1403	86	8	599	240	933	2336
	Proposed	831	84	674	9	1598	100	10	1965	765	2840	4438
% +/- to Current Rates		-4.92%	-22.94%	63.20%	28.57%	13.90%	16.28%	25.00%	228.05%	218.75%	204.39%	89.98%

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**Classification Treatment:** By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:	Class	62	VRG COLL	28
	DR	6	VRG COMP	28
	Limit	1000000	VRG DCPD	28
	Coll ded	6500		
	Comp ded	6500	No discount or surcharge	

Proposed:	Class	62	VRG COLL	29.00
	DR	6	VRG COMP	29.00
	Limit	1000000	VRG DCPD	29.00
	Coll ded	6500		
	Comp ded	6500	No discounts or surcharge	

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	17-04-22
Renewals:	17-04-22

**Interurban Truck - Profile 2**

**Operator 1:**

No driver training  
 Licensed 35 years, Appropriate class license  
 New business  
 No AF accidents in 10 years  
 No convictions in 10 years  
 2011 Peterbilt 386  
 Use: 20% Quebec exposure, radius of operation over 160 km  
 List Price New: \$178,000

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
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	874	109	413	7	1403	86	8	599	240	933	2336
	Proposed	831	84	755	9	1679	100	10	2201	857	3168	4847
% +/- to Current Rates		-4.92%	-22.94%	82.81%	28.57%	19.67%	16.28%	25.00%	267.45%	257.08%	239.55%	107.49%
005	Current	874	109	413	7	1403	86	8	599	240	933	2336
	Proposed	831	84	755	9	1679	100	10	2201	857	3168	4847
% +/- to Current Rates		-4.92%	-22.94%	82.81%	28.57%	19.67%	16.28%	25.00%	267.45%	257.08%	239.55%	107.49%
006	Current	874	109	413	7	1403	86	8	599	240	933	2336
	Proposed	831	84	755	9	1679	100	10	2201	857	3168	4847
% +/- to Current Rates		-4.92%	-22.94%	82.81%	28.57%	19.67%	16.28%	25.00%	267.45%	257.08%	239.55%	107.49%
007	Current	874	109	413	7	1403	86	8	599	240	933	2336
	Proposed	831	84	755	9	1679	100	10	2201	857	3168	4847
% +/- to Current Rates		-4.92%	-22.94%	82.81%	28.57%	19.67%	16.28%	25.00%	267.45%	257.08%	239.55%	107.49%

\* 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	VRG COLL	28
	DR	6	VRG COMP	28
	Limit	1000000	VRG DCPD	28
	Coll ded	6500		
	Comp ded	6500	No discount or surcharge	

Proposed:	Class	62	VRG COLL	32.00
	DR	6	VRG COMP	32.00
	Limit	1000000	VRG DCPD	32.00
	Coll ded	6500		
	Comp ded	6500	No discounts or surcharge	

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