

Category of Automobile Insurance: \_\_\_\_\_

Company Name: \_\_\_\_\_

**CURRENT AND PROPOSED RATES/DIFFERENTIALS FOR  
OPTIONAL INCOME REPLACEMENT BENEFITS**

(Include flat rate or % basis)

<b>Income Replacement Level</b>	<b>Current</b>	<b>Proposed</b>
\$400		
\$600		
\$800		
\$1,000		

Category of Automobile Insurance: \_\_\_\_\_

Company Name: \_\_\_\_\_

**CASE 1**

**Risk Description**

Operator #1

- ☞ Male, age 45 (husband)
- ☞ Licensed 25 years, class G licence
- ☞ No chargeable accidents or convictions in last 10 years
- ☞ Drive to work - 50 km. one way, annual mileage < 40,000 km.
- ☞ 1999 Honda Accord EX 4 door (VICC Code 0213)
- ☞ New business application to company

Operator #1a

- ☞ Single male, age 19
- ☞ Licensed 3 years with driver training: 1 year G1, 2 years G2, newly licensed as G
- ☞ 1 minor conviction at G2 level

Operator #2

- ☞ Female, age 40 (wife)
- ☞ Licensed 20 years, class G licence
- ☞ No chargeable accidents or convictions in the last 6 years
- ☞ Pleasure use only, annual mileage < 10,000 km.
- ☞ 1996 Plymouth Voyager (VICC Code 2646)
- ☞ New business application to company

Operator #2a

- ☞ Female, age 22
- ☞ Licensed 2 years without driver training: 1 year G1, 1 year G2, newly licensed as G
- ☞ No chargeable accidents or convictions since licensed

**Coverages**

- ☞ Income replacement at \$400, \$600, \$800, and \$1,000

Territory	Income Replacement Benefit Level			
	\$400	\$600	\$800	\$1,000
Toronto (M4Y)				
Current				
Proposed				
% +/- to Current Rates				

Category of Automobile Insurance: \_\_\_\_\_

Company Name: \_\_\_\_\_

**CASE 2 -**

**Risk Description**

**Operator # 1**

- ☞ Male, age 38 (husband), Licensed 20 years, class G licence
- ☞ No chargeable accidents or convictions in last 6 years
- ☞ Drive to work, 10 km. one way, annual mileage < 16,000 km.
- ☞ New business application to company
- ☞ 1998 Ford Taurus LX 4 door (VICC Code 3427)

**Operator #2**

- ☞ Female, age 35 (wife), Licensed 15 years, class G licence
- ☞ No chargeable accidents or convictions in the last 6 years

**Coverages**

- ☞ Income replacement at \$400, \$600, \$800, and \$1,000

Territory	Income Replacement Benefit Level			
	\$400	\$600	\$800	\$1,000
Toronto (M4Y)				
Current				
Proposed				
% +/- to Current Rates				