

Company Name: _____

CASE 1

Risk Description

- ☞ Adult, age 70, qualifies for retirees discount
- ☞ No chargeable accidents or convictions in last 10 years
- ☞ New business application to company

- ☞ Licensed 50 years, class G licence
- ☞ Pleasure use only, annual mileage under 10,000 km.
- ☞ 2000 Ford Focus LX 4DR (VICC Code 9020)

Coverages

- ☞ Liability and OPCF 44R - \$1,000,000
- ☞ Basic Accident Benefits, Uninsured Automobile
- ☞ Direct Compensation - Property Damage - \$0 deductible
- ☞ Collision - \$500 deductible
- ☞ Comprehensive - \$300 deductible

Territory	Liability - BI	Liability - PD	AB	UA	DC-PD	Coll	Comp	OPCF 44R	Total
Toronto - (M4Y) Current									
Proposed									
% +/- to Current Rates									
Hamilton - (L8V) Current									
Proposed									
% +/- to Current Rates									
Ottawa - (K1Y) Current									
Proposed									
% +/- to Current Rates									
London - (N6A) Current									
Proposed									
% +/- to Current Rates									
Windsor - (N8W) Current									
Proposed									
% +/- to Current Rates									
Brockville - (K6V) Current									
Proposed									
% +/- to Current Rates									
Sudbury - (P3E) Current									
Proposed									
% +/- to Current Rates									
Thunder Bay-(P7K) Current									
Proposed									
% +/- to Current Rates									

Company Name: _____

Risk Description
Operator # 1

- ⇒ Male, age 40 (hus.), licensed 24 years, class G licence
- ⇒ No chargeable accidents or convictions in last 6 years
- ⇒ Drive to work, 10km. one way, annual mileage<16,000 km.
- ⇒ 2001 Dodge Ram 1500 Club Cab 4WD (VICC Code 2737)
- ⇒ New business application to company

CASE 2
Operator #2

- ⇒ Female, age 39 (wife), licensed 20 years, class G licence
- ⇒ No chargeable accidents or convictions in last 6 years
- ⇒ Drive to work, 20km. one way, ann. mileage<20,000 km.
- ⇒ 2002 Dodge Neon 4 door (VICC Code 2261)
- ⇒ New business application to company

Coverages

- ⇒ Liability and OPCF 44R - \$1,000,000
- ⇒ Basic Accident Benefits, Uninsured Automobile
- ⇒ Direct Compensation - Property Damage - no deductible
- ⇒ Collision - \$500 deductible
- ⇒ Comprehensive - \$300 deductible

Territory		Liability- BI	Liability-PD	AB	UA	DC-PD	Coll	Comp	OPCF 44R	Total
Toronto - (M4Y)	Current									
	Proposed									
	% +/- to Current Rates									
Hamilton - (L8V)	Current									
	Proposed									
	% +/- to Current Rates									
Ottawa - (K1Y)	Current									
	Proposed									
	% +/- to Current Rates									
London - (N6A)	Current									
	Proposed									
	% +/- to Current Rates									
Windsor - (N8W)	Current									
	Proposed									
	% +/- to Current Rates									
Brockville - (K6V)	Current									
	Proposed									
	% +/- to Current Rates									
Sudbury - (P3E)	Current									
	Proposed									
	% +/- to Current Rates									
Thunder Bay - (P7K)	Current									
	Proposed									
	% +/- to Current Rates									

Company Name: _____

CASE 3

Risk Description

- ⇒ Male, single, age 19
- ⇒ Licensed 3 years, 1 year with class G licence, Owner and Principal Operator
- ⇒ Commute - 5 km. one way, annual mileage under 12,000 km.
- ⇒ 2001 Honda Civic DX 2 door Coupe (VICC Code 0258)
- ⇒ New business application to company

Coverages

- ⇒ Liability and OPCF 44R - \$500,000
- ⇒ Basic Accident Benefits, Uninsured Automobile
- ⇒ Direct Compensation - Property Damage - no deductible
- ⇒ Collision - \$500 deductible
- ⇒ Comprehensive - \$300 deductible

Territory	Liability- BI	Liability-PD	AB	UA	DC-PD	Coll	Comp	OPCF 44R	Total
Toronto - (M4Y) Current									
Proposed									
% +/- to Current Rates									
Hamilton - (L8V) Current									
Proposed									
% +/- to Current Rates									
Ottawa - (K1Y) Current									
Proposed									
% +/- to Current Rates									
London - (N6A) Current									
Proposed									
% +/- to Current Rates									
Windsor - (N8W) Current									
Proposed									
% +/- to Current Rates									
Brockville - (K6V) Current									
Proposed									
% +/- to Current Rates									
Sudbury - (P3E) Current									
Proposed									
% +/- to Current Rates									
Thunder Bay-(P7K) Current									
Proposed									
% +/- to Current Rates									

Company Name: _____

CASE 4

Risk Description

- ⇒ Single Male, age 24
- ⇒ Licensed 6 years, class G licence
- ⇒ No chargeable accidents in last 5 years
- ⇒ 2 minor convictions in last 3 years

- ⇒ Commute - 5 km. one way, annual mileage under 12,000 km.
- ⇒ 2003 Ford F150 Supercab 2WD (VICC Code 3630)
- ⇒ New business application to company

Coverages

- ⇒ Liability and OPCF 44R - \$200,000
- ⇒ Basic Accident Benefits, Uninsured Automobile
- ⇒ Direct Compensation - Property Damage - no deductible
- ⇒ Collision - \$500 deductible
- ⇒ Comprehensive - \$300 deductible

Territory	Liability - BI	Liability -PD	AB	UA	DC-PD	Collision	Comp	OPCF 44R	Total
Toronto - (M4Y) Current									
Proposed									
% +/- to Current Rates									
Hamilton - (L8V) Current									
Proposed									
% +/- to Current Rates									
Ottawa - (K1Y) Current									
Proposed									
% +/- to Current Rates									
London - (N6A) Current									
Proposed									
% +/- to Current Rates									
Windsor - (N8W) Current									
Proposed									
% +/- to Current Rates									
Brockville - (K6V) Current									
Proposed									
% +/- to Current Rates									
Sudbury - (P3E) Current									
Proposed									
% +/- to Current Rates									
Thunder Bay-(P7K) Current									
Proposed									
% +/- to Current Rates									

Company Name: _____

Risk Description

⇒ Adult, age 40, principal operator, licensed 20 years, cl. G ⇒
 No chargeable accidents or convictions in last 10 years
 ⇒ Drive to work, 8 km one way, annual mileage < 16,000 km.
 ⇒ 2002 Toyota Corolla 4 door (VICC Code 0445)
 ⇒ New business application to company

CASE 5

⇒ Single male, age 18, occasional operator
 ⇒ Licensed 2 yrs 1 year G1, 1 year G2, newly licensed as G
 ⇒ No chargeable accidents or convictions since licensed

Coverages

⇒ Liability and OPCF 44R - \$500,000
 ⇒ Basic Accident Benefits; Uninsured Automobile
 ⇒ Direct Compensation - Property Damage - no deductible
 ⇒ Comprehensive - \$300 deductible

Territory	Liability - BI	Liability - PD	AB	UA	DC-PD	Collision	Comp	OPCF 44R	Total
Toronto - (M4Y) Current									
Proposed									
% +/- to Current Rates									
Hamilton - (L8V) Current									
Proposed									
% +/- to Current Rates									
Ottawa - (K1Y) Current									
Proposed									
% +/- to Current Rates									
London - (N6A) Current									
Proposed									
% +/- to Current Rates									
Windsor - (N8W) Current									
Proposed									
% +/- to Current Rates									
Brockville - (K6V) Current									
Proposed									
% +/- to Current Rates									
Sudbury - (P3E) Current									
Proposed									
% +/- to Current Rates									
Thunder Bay-(P7K) Current									
Proposed									
% +/- to Current Rates									

Company Name: _____

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.
 ☞ 2003 Mazda Protege ES 5 door (VICC Code 7715)
 ☞ 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

CASE 6

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.
 ☞ 2000 Dodge Caravan SE (VICC Code 2660)
 ☞ 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

☞ Liability and OPCF 44R- \$1,000,000
 ☞ Basic Accident Benefit, Uninsured Automobile
 ☞ Direct Compensation-Property Damage - no deductible
 ☞ Collision - \$500 deductible
 ☞ Comprehensive - \$300 deductible

Territory	Liability		AB	UA	DC-PD	Coll	Comp	OPCF 44R	Total
	BI	PD							
Toronto - (M4Y)	Current								
	Proposed								
	% +/- to Current Rates								
Hamilton - (L8V)	Current								
	Proposed								
	% +/- to Current Rates								
Ottawa - (K1Y)	Current								
	Proposed								
	% +/- to Current Rates								
London - (N6A)	Current								
	Proposed								
	% +/- to Current Rates								
Windsor - (N8W)	Current								
	Proposed								
	% +/- to Current Rates								
Brockville - (K6V)	Current								
	Proposed								
	% +/- to Current Rates								

Company Name: _____

Territory	Liability		AB	UA	DC-PD	Coll	Comp	OPCF 44R	Total
	BI	PD							
Sudbury - (P3E)	Current								
	Proposed								
	% +/- to Current Rates								
Thunder Bay-(P7K)	Current								
	Proposed								
	% +/- to Current Rates								

Company Name: _____

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, 10km. one way, annual mileage<16,000 km.
- ⇒ New business application to company
- ⇒ 2002 Ford Taurus LX 4 door (VICC Code 3427)

CASE 7

Operator #2

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

Coverages

- ⇒ Liability and OPCF 44R - \$1,000,000
- ⇒ Basic Accident Benefits, Uninsured Automobile
- ⇒ Direct Compensation -Property Damage - no deductible
- ⇒ Collision - \$500 deductible
- ⇒ Comprehensive - \$300 deductible

Territory	Liability - BI	Liability -PD	AB	UA	DC-PD	Collision	Comp	OPCF 44R	Total
Toronto - (M4Y) Current									
Proposed									
% +/- to Current Rates									
Hamilton - (L8V) Current									
Proposed									
% +/- to Current Rates									
Ottawa - (K1Y) Current									
Proposed									
% +/- to Current Rates									
London - (N6A) Current									
Proposed									
% +/- to Current Rates									
Windsor - (N8W) Current									
Proposed									
% +/- to Current Rates									
Brockville - (K6V) Current									
Proposed									
% +/- to Current Rates									
Sudbury - (P3E) Current									
Proposed									
% +/- to Current Rates									
Thunder Bay-(P7K) Current									
Proposed									
% +/- to Current Rates									

Company Name: _____

CASE 8

Risk Description

- ☞ Adult, age 40
- ☞ Licensed 20 years, class G **licence**
- ☞ 1 chargeable accident in last 5 years
(Accident last year - 1 year accident free)
- ☞ 1 major conviction in last 3 years
- ☞ 2001 Hyundai Tiburon 2 door (VICC Code 0535)

- ☞ Drive to work - 8 km., one way
- ☞ Annual mileage < 16,000 km.
- ☞ New business application to company

Coverages

- ☞ Liability and OPCF 44R - \$1,000,000
- ☞ Basic Accident Benefits, Uninsured Automobile
- ☞ Direct Compensation - Property Damage - no deductible
- ☞ Collision - \$500 deductible
- ☞ Comprehensive - \$300 deductible

Territory	Liability- BI	Liability-PD	AB	UA	DC-PD	Coll	Comp	OPCF 44R	Total
Toronto - (M4Y)	Current								
	Proposed								
% +/- to Current Rates									
Hamilton - (L8V)	Current								
	Proposed								
% +/- to Current Rates									
Ottawa - (K1Y)	Current								
	Proposed								
% +/- to Current Rates									
London - (N6A)	Current								
	Proposed								
% +/- to Current Rates									
Windsor - (N8W)	Current								
	Proposed								
% +/- to Current Rates									
Brockville - (K6V)	Current								
	Proposed								
% +/- to Current Rates									
Sudbury - (P3E)	Current								
	Proposed								
% +/- to Current Rates									
Thunder Bay-(P7K)	Current								
	Proposed								
% +/- to Current Rates									

Company Name: _____

CASE 9

Risk Description

- ☞ Female, age 23, licensed 6 years
- ☞ Class G licence (without driver training)
- ☞ 1 chargeable accident in last year (0 years accident free)
- ☞ 1 minor conviction in last 3 years

- ☞ Drive to work - 8 km. one way, annual mileage < 16,000 km.
- ☞ 2003 Chevrolet Cavalier 4 door (VICC Code 5570)
- ☞ New business application to company

Coverages

- ☞ Liability and OPCF 44R - \$500,000
- ☞ Basic Accident Benefits, Uninsured Automobile
- ☞ Direct Compensation - Property Damage - no deductible
- ☞ Collision - \$500 deductible
- ☞ Comprehensive - \$300 deductible

Territory		Liability- BI	Liability - PD	AB	UA	DC-PD	Coll	Comp	OPCF 44R	Total
Toronto - (M4Y)	Current									
	Proposed									
	% +/- to Current Rates									
Hamilton - (L8V)	Current									
	Proposed									
	% +/- to Current Rates									
Ottawa - (K1Y)	Current									
	Proposed									
	% +/- to Current Rates									
London - (N6A)	Current									
	Proposed									
	% +/- to Current Rates									
Windsor - (N8W)	Current									
	Proposed									
	% +/- to Current Rates									
Brockville - (K6V)	Current									
	Proposed									
	% +/- to Current Rates									
Sudbury - (P3E)	Current									
	Proposed									
	% +/- to Current Rates									
Thunder Bay-(P7K)	Current									
	Proposed									
	% +/- to Current Rates									

Company Name: _____

CASE 10

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.
- ☞ 2003 Mazda Protege ES 5 door (VICC Code 7715)
- ☞ 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.
- ☞ 2000 Dodge Caravan SE (VICC Code 2660)
- ☞ 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 \$600, \$800, and \$1,000
- ☞ Medical, Rehab, and Attendant Care
- ☞ Caregiver and Dependant Care
- ☞ Funeral and Death
- ☞ Indexation

Territory	Income Replacement (IR)			Medical, Rehab & Att. Care	Caregiver and Dependant Care	Funeral and Death	Indexation			Total		
	\$600	\$800	\$1,000				\$600 -IR & Other Benefits	\$800 -IR & Other Benefits	\$1,000 -IR & Other Benefits	\$600	\$800	\$1,000
	(1a)	(1b)	(1c)	(2)	(3)	(4)	(5a)	(5b)	(5c)	(1a)+(2)+(3)+(4)+(5a)	(1b)+(2)+(3)+(4)+(5b)	(1c)+(2)+(3)+(4)+(5c)
Toronto - Current												
(M4Y) Proposed												
% +/- to Current												

Notes: In (1a), (1b), and (1c), record only the cost of income replacement, non-indexed.

In (5a) record the cost of indexation of income replacement at \$600, Medical, Rehabilitation and Attendant Care, and Caregiver and Dependant Care.

In (5b) record the cost of indexation of income replacement at \$800, Medical, Rehabilitation and Attendant Care, and Caregiver and Dependant Care.

In (5c) record the cost of indexation of income replacement at \$1,000, Medical, Rehabilitation and Attendant Care, and Caregiver and Dependant Care.

Company Name: _____

CASE 11

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
- ☞ 2002 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 \$600, \$800, and \$1,000
- ☞ Medical, Rehab, and Attendant Care
- ☞ Caregiver and Dependant Care
- ☞ Funeral and Death
- ☞ Indexation

Territory	Income Replacement (IR)			Medical, Rehab & Att. Care	Caregiver and Dependant Care	Funeral and Death	Indexation			Total		
	\$600	\$800	\$1,000				\$600 -IR & Other Benefits	\$800 -IR & Other Benefits	\$1,000-IR & Other Benefits	\$600	\$800	\$1,000
	(1a)	(1b)	(1c)	(2)	(3)	(4)	(5a)	(5b)	(5c)	(1a)+(2)+(3)+(4)+(5a)	(1b)+(2)+(3)+(4)+(5b)	(1c)+(2)+(3)+(4)+(5c)
Toronto - Current												
(M4Y) Proposed												
% +/- to Current												

Notes: In (1a), (1b), and (1c), record only the cost of income replacement, non-indexed.

In (5a) record the cost of indexation of income replacement at \$600, Medical, Rehabilitation and Attendant Care, and Caregiver and Dependant Care.

In (5b) record the cost of indexation of income replacement at \$800, Medical, Rehabilitation and Attendant Care, and Caregiver and Dependant Care.

In (5c) record the cost of indexation of income replacement at \$1,000, Medical, Rehabilitation and Attendant Care, and Caregiver and Dependant Care.

Company Name: _____

Risk Profiles Rating Criteria

Case	Territory	Rating Territory		Operator	Rate Class		Driving Record		Vehicle Rate Group						Discount/Surcharge	
		curr	prop		curr	prop	curr	prop	AB		DC-PD & Coll		Comp/SP		curr	prop
									curr	prop	curr	prop	curr	prop		
1	Toronto (M4Y)															
	Hamilton (L8V)															
	Ottawa (K1Y)															
	London (N6A)			Operator												
	Windsor (N8W)															
	Brockville (K6T)															
	Sudbury (P3E)															
	Thunder Bay (P7K)															
2	Toronto (M4Y)															
	Hamilton (L8V)															
	Ottawa (K1Y)			Operator #1												
	London (N6A)															
	Windsor (N8W)															
	Brockville (K6T)			Operator #2												
	Sudbury (P3E)															
	Thunder Bay (P7K)															
3	Toronto (M4Y)															
	Hamilton (L8V)															

Company Name: _____

Case	Territory	Rating Territory		Operator	Rate Class		Driving Record		Vehicle Rate Group						Discount/Surcharge	
		curr	prop		curr	prop	curr	prop	AB		DC-PD & Coll		Comp/SP		curr	prop
									curr	prop	curr	prop	curr	prop		
	Ottawa (K1Y)															
	London (N6A)			Operator												
	Windsor (N8W)															
	Brockville (K6T)															
	Sudbury (P3E)															
	Thunder Bay (P7K)															
4	Toronto (M4Y)															
	Hamilton (L8V)															
	Ottawa (K1Y)															
	London (N6A)			Operator												
	Windsor (N8W)															
	Brockville (K6T)															
	Sudbury (P3E)															
	Thunder Bay (P7K)															
5	Toronto (M4Y)															
	Hamilton (L8V)															
	Ottawa (K1Y)			Operator #1												
	London (N6A)															
	Windsor (N8W)															
	Brockville (K6T)			Operator #1a												

Company Name: _____

Case	Territory	Rating Territory		Operator	Rate Class		Driving Record		Vehicle Rate Group						Discount/Surcharge	
		curr	prop		curr	prop	curr	prop	AB		DC-PD & Coll		Comp/SP		curr	prop
									curr	prop	curr	prop	curr	prop		
	Sudbury (P3E)															
	Thunder Bay (P7K)															
6	Toronto (M4Y)															
	Hamilton (L8V)			Operator #1												
	Ottawa (K1Y)			Operator #1a												
	London (N6A)															
	Windsor (N8W)			Operator #2												
	Brockville (K6T)			Operator #2a												
	Sudbury (P3E)															
	Thunder Bay (P7K)															
7	Toronto (M4Y)															
	Hamilton (L8V)			Operator #1												
	Ottawa (K1Y)			Operator #2												
	London (N6A)															
	Windsor (N8W)															
	Brockville (K6T)															
	Sudbury (P3E)															
	Thunder Bay (P7K)															
8	Toronto (M4Y)															
	Hamilton (L8V)															

Company Name: _____

Case	Territory	Rating Territory		Operator	Rate Class		Driving Record		Vehicle Rate Group						Discount/Surcharge	
		curr	prop		curr	prop	curr	prop	AB		DC-PD & Coll		Comp/SP		curr	prop
									curr	prop	curr	prop	curr	prop		
	Ottawa (K1Y)															
	London (N6A)			Operator												
	Windsor (N8W)															
	Brockville (K6T)															
	Sudbury (P3E)															
	Thunder Bay (P7K)															
9	Toronto (M4Y)															
	Hamilton (L8V)															
	Ottawa (K1Y)															
	London (N6A)			Operator												
	Windsor (N8W)															
	Brockville (K6T)															
	Sudbury (P3E)															
	Thunder Bay (P7K)															