

AUTOMOBILE INSURANCE RATING PROFILE

Island Regulatory & Appeals Commission, Charlottetown, PEI

Private Passenger - Profile 3

Company Name: _____

Date: _____

Implementation Dates (dd/mm/yy)	
New Business:	_____
Renewal Business:	_____

Operator:

- Male, Age 21
- Renewal - with present company 1 year
- 1 chargeable accident 2 years ago
- No convictions
- Licensed 3 years with Drivers Training, Class 5 license
- Pleasure use only, annual mileage under 10,000 km
- 2006 Chevrolet Cobalt LT 4DR (VICC Code 5493)

Coverage:	Annual Premiums		
	Statistical Territory		% Change
	Current	Proposed	
Liability - \$1,000,000 Limit			
SEF 44 - \$1,000,000 Limit			
Accident Benefits			
Uninsured Automobile			
Collision - \$500 Deductible			
Comprehensive - \$250 Deductible			
Health Levy			
TOTALS			

Classification Treatment:

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

Current:

Proposed:

Notes:

- If the company's territorial structure is more refined than shown above, enter premiums based on an appropriately weighted average of the sub-territory premiums within each statistical territory, and identify sub-territories under the description of Classification Treatment.
- If the operator profile is not typical of the company's normal business, make assumptions necessary to allow completion of the profile and declare such assumptions under the description of Classification Treatment (for example, non-payment of premiums for a non-standard writer).
- If the coverage limit or deductible is not normally offered, declare this fact under the description of Classification Treatment and complete the profile by applying an appropriate differential as published in the company's rate manual.