

AUTOMOBILE INSURANCE RATING PROFILE

Island Regulatory & Appeals Commission, Charlottetown, PEI

Private Passenger - Profile 4

Company Name: _____
Date: _____

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

Operator 1:

- Male, Age 29
- Renewal - with present company 10 years
- No chargeable accidents
- No convictions
- Licensed 11 years, Class 5 licence
- Pleasure use, annual mileage 25,000 km, travel to/from work more than 16 km one way
- 2002 Hyundai XG350 2DR (VICC Code 0697)

Operator 2:

- Female, Age 30 (Wife)
- Occasional Operator
- No chargeable accidents
- No convictions
- Licensed 12 years, Class 5 licence

Coverage:	Annual Premiums								
	Operator 1			Operator 2			Combined		
	Statistical Territory			Statistical Territory			Statistical Territory		
	Current	Proposed	% Change	Current	Proposed	% Change	Current	Proposed	% Change
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.