

# AUTOMOBILE INSURANCE RATING PROFILE

Island Regulatory & Appeals Commission, Charlottetown, PEI

## Commercial - Profile 10

**Company Name:** \_\_\_\_\_  
**Date:** \_\_\_\_\_

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

**Operator:**

- Male, Age 30
- New business
- 1 chargeable accident (collision) in last year, 0 years claim free
- No convictions in 3 years
- Licensed 12 years
- Wholesale delivery, TV sales/service
- 2000 Ford Econoline cargo van E350, 14,500 kg heavy vehicle (VICC 3626)

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

**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.