

SME—INDIVIDUALLY RATED COMMERCIAL AUTO

CUSTOMER PROFILE

Our Individually Rated Commercial (IRC) Auto will help you drive your business forward.

Who are our target customers?

9+
years

Experienced drivers with a valid licence for 9+ years



Small business owners



Clients with up to 4 commercial vehicles with mandatory coverages

Class of operations

Automotive service technicians, contractors (including carpenters, electricians, plumbers, etc.), wholesale delivery, manufacturers and distributors.



Why RSA?



New business loyalty discount

A 10% discount for clients who have been continuously insured with another market for three years or more.



Multi-vehicle discount

A 5% discount applied when there is more than one commercially rated vehicle on a policy.



Conviction-free discount

A 13% discount applied when all drivers assigned to the vehicle are conviction-free for three years.



Retention discount

A two-tiered loyalty discount:

- A 10% discount for clients continuously insured with RSA for 3 to 9 years.
- A 13% discount for clients continuously insured with RSA for 10 years or more.



Claims protection plan

Accident forgiveness with bundled savings:

- Elite Protection (OPCF 20, 27 and CPP)
- Elite Protection Plus (OCF 20, 27, 43/43A and CPP)



Driving record

- Driving Record 6 Plus with a licence requirement of 15 years.
- Driving Record 6 with a licence requirement of 6 years (allowance of 2 minor convictions).
- Driving Record 5 with a licence requirement of 5 years.

Visit rsabroker.ca/commercial to learn more.