

**Operator 1:**

Male, Age 23, Married  
 Driver training  
 Licensed 6 years, Class 5 license/G in Ontario  
 Renewal - with present company 2 years  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 No AF accidents  
 No convictions  
 2014 Honda Civic LX 4DR

**Operator 2 (Occasional):**

Female, Age 23, Married  
 Driver training  
 Licensed 4 years, Class 5 license  
 1 year level 2 graduated license, 3 years full license  
 Renewal - with present company 2 years  
 No AF accidents  
 No convictions

**Coverages:**

Liability and END 44 \$1,000,000 Limit  
 Accident Benefits - Basic  
 DCPD - \$0 Deductible  
 Collision \$500 Deductible  
 Comprehensive \$250 Deductible

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	1,398			60	1,459	173	40	604	224	1,041	2,499
Proposed	1,049	28	292	60	1,429	173	40	512	215	940	2,369
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-15.21%	-3.85%	-9.65%	-5.21%
<b>005</b> Current	907			24	931	173	40	527	179	919	1,850
Proposed	680	18	189	24	912	173	40	447	172	832	1,744
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-15.21%	-3.85%	-9.47%	-5.75%
<b>006</b> Current	717			19	735	173	40	674	218	1,105	1,840
Proposed	537	14	150	19	720	173	40	571	210	994	1,714
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-15.21%	-3.85%	-10.03%	-6.85%
<b>007</b> Current	907			24	931	173	40	527	179	919	1,850
Proposed	680	18	189	24	912	173	40	447	172	832	1,744
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-15.21%	-3.85%	-9.47%	-5.75%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: Op 1: Class = 12, and Driving Record = 6 / Op 2: Class = 5, and Driving Record = 4

DC RG = ; AB RG = 5; CL RG = 33; CM RG = 24

No additional surcharges or discounts applied.

Proposed: Op 1: Class = 12, and Driving Record = 6 / Op 2: Class = 5, and Driving Record = 4

DC RG = 0; AB RG = 5; CL RG = 30; CM RG = 23

No additional surcharges or discounts applied.

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name:

[Redacted]

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 1.2 Private Passenger:**

**Operator 1:**

Male, Age 23, Married  
 Driver training  
 Licensed 6 years, Class 5 license/G in Ontario  
 Renewal - with present company 2 years  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 No AF accidents  
 No convictions  
 2014 Honda Civic LX 4DR

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	893			30	923	87	20	415	112	633	1,556
	Proposed	669	18	186	30	904	87	20	352	108	566	1,470
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-15.21%	-3.85%	-10.64%	-5.55%
005	Current	571			12	583	87	20	373	90	569	1,152
	Proposed	428	11	119	12	571	87	20	316	86	509	1,080
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-15.21%	-3.85%	-10.57%	-6.28%
006	Current	451			9	461	87	20	476	109	692	1,153
	Proposed	338	9	94	9	451	87	20	404	105	615	1,066
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-15.21%	-3.85%	-11.08%	-7.48%
007	Current	571			12	583	87	20	373	90	569	1,152
	Proposed	428	11	119	12	571	87	20	316	86	509	1,080
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-15.21%	-3.85%	-10.57%	-6.28%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: Class = 12, and Driving Record = 6
DC RG = 0; AB RG = 5; CL RG = 33; CM RG = 24
No additional surcharges or discounts applied.

Proposed: Class = 12, and Driving Record = 6
DC RG = 0; AB RG = 5; CL RG = 30; CM RG = 23
No additional surcharges or discounts applied.

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name:

[Redacted]

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 1.3 Private Passenger:**

**Operator 2: (Occasional)**

Female, Age 23, Married  
 Driver training  
 Licensed 4 years, Class 5 license/G in Ontario:  
 1 year level 2 graduated license (G2/L2), 3 years full license (G/L)  
 Renewal - with present company 2 years  
 No AF accidents  
 No convictions

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	506		30	536	87	20	189	112	408	943	
	Proposed	379	10	106	30	525	87	20	160	108	375	900
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-15.21%	-3.85%	-8.11%	-4.65%
005	Current	336		12	348	87	20	154	90	351	698	
	Proposed	252	7	70	12	341	87	20	131	86	324	664
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-15.21%	-3.85%	-7.68%	-4.88%
006	Current	265		9	275	87	20	197	109	413	688	
	Proposed	199	5	55	9	269	87	20	167	105	379	648
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-15.21%	-3.85%	-8.28%	-5.80%
007	Current	336		12	348	87	20	154	90	351	698	
	Proposed	252	7	70	12	341	87	20	131	86	324	664
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-15.21%	-3.85%	-7.68%	-4.88%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:	Class = 5, and Driving Record = 4
	DC RG = 0; AB RG = 5; CL RG = 33; CM RG = 24
	No additional surcharges or discounts applied.

Proposed:	Class = 5, and Driving Record = 4
	DC RG = 0; AB RG = 5; CL RG = 30; CM RG = 23
	No additional surcharges or discounts applied.

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name:

[Redacted]

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 2.1 Private Passenger:**

**Operator 1:**

Male, Age 28, Married  
 Driver training  
 Licensed 10 years, Class 5 license/G in Ontario  
 Renewal - with present company 2 years  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 No AF accidents  
 No convictions  
 2015 Ford Escape SE 4DR 4WD

**Operator 2 (Secondary):**

Female, Age 27, Married  
 Driver training  
 Licensed 10 years, Class 5 license/G in Ontario  
 Renewal - with present company 2 years  
 No AF accidents  
 No convictions

**Coverages:**

Liability and END 44 \$1,000,000 Limit  
 Accident Benefits - Basic  
 DCPD - \$0 Deductible  
 Collision \$500 Deductible  
 Comprehensive \$250 Deductible

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
<b>004</b>	Current	1,242			60	1,303	173	40	448	207	867	2,170
	Proposed	932	25	259	60	1,276	173	40	523	341	1,077	2,353
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	16.93%	64.72%	24.16%	8.44%
<b>005</b>	Current	662			24	686	173	40	417	166	796	1,482
	Proposed	496	13	138	24	672	173	40	488	273	974	1,646
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	16.93%	64.72%	22.33%	11.05%
<b>006</b>	Current	523			19	542	173	40	534	202	948	1,490
	Proposed	392	10	109	19	530	173	40	624	332	1,169	1,700
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	16.93%	64.72%	23.29%	14.07%
<b>007</b>	Current	662			24	686	173	40	417	166	796	1,482
	Proposed	496	13	138	24	672	173	40	488	273	974	1,646
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	16.93%	64.72%	22.33%	11.05%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: Op 1 and Op 2: Class = 2, and Driving Record = 6  
 DC RG = ; AB RG = 5; CL RG = 31; CM RG = 22  
 No additional surcharges or discounts applied.

Proposed: Class = 2, and Driving Record = 6  
 DC RG = 0; AB RG = 5; CL RG = 34; CM RG = 33  
 No additional surcharges or discounts applied.

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Company Name:

[Redacted]

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 2.2 Private Passenger:**

**Operator 1:**

Male, Age 28, Married  
 Driver training  
 Licensed 10 years, Class 5 license/G in Ontario  
 Renewal - with present company 2 years  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 No AF accidents  
 No convictions  
 2015 Ford Escape SE 4DR 4WD

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	621		30	651	87	20	224	103	434	1,085
	Proposed	466	12	130	30	638	87	20	262	170	1,177
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	16.93%	64.72%	24.16%
005	Current	331		12	343	87	20	209	83	398	741
	Proposed	248	7	69	12	336	87	20	244	136	823
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	16.93%	64.72%	22.33%
006	Current	261		9	271	87	20	267	101	474	745
	Proposed	196	5	55	9	265	87	20	312	166	850
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	16.93%	64.72%	23.29%
007	Current	331		12	343	87	20	209	83	398	741
	Proposed	248	7	69	12	336	87	20	244	136	823
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	16.93%	64.72%	22.33%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: Class = 2, and Driving Record = 6
DC RG = ; AB RG = 5; CL RG = 31; CM RG = 22
No additional surcharges or discounts applied.

Proposed: Class = 2, and Driving Record = 6
DC RG = 0; AB RG = 5; CL RG = 34; CM RG = 33
No additional surcharges or discounts applied.

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Company Name:

[Redacted]

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 2.3 Private Passenger:**

**Operator 2: (Secondary)**

Female, Age 27, Married  
 Driver training  
 Licensed 10 years, Class 5 license/G in Ontario  
 Renewal - with present company 2 years  
 No AF accidents  
 No convictions

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
<b>004</b>	Current	621			30	651	87	20	224	103	434	1,085
	Proposed	466	12	130	30	638	87	20	262	170	538	1,177
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	16.93%	64.72%	24.16%	8.44%
<b>005</b>	Current	331			12	343	87	20	209	83	398	741
	Proposed	248	7	69	12	336	87	20	244	136	487	823
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	16.93%	64.72%	22.33%	11.05%
<b>006</b>	Current	261			9	271	87	20	267	101	474	745
	Proposed	196	5	55	9	265	87	20	312	166	585	850
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	16.93%	64.72%	23.29%	14.07%
<b>007</b>	Current	331			12	343	87	20	209	83	398	741
	Proposed	248	7	69	12	336	87	20	244	136	487	823
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	16.93%	64.72%	22.33%	11.05%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: Class = 2, and Driving Record = 6
DC RG = 0; AB RG = 5; CL RG = 31; CM RG = 22
No additional surcharges or discounts applied.

Proposed: Class = 2, and Driving Record = 6
DC RG = 0; AB RG = 5; CL RG = 34; CM RG = 33
No additional surcharges or discounts applied.

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Company Name:

M. Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 3.1 Private Passenger:**

**Operator 1:**

Female, Age 52  
 No driver training  
 Licensed 30 years, Class 5 license/G in Ontario  
 New business  
 Annual mileage 25,000 km, travel to/from work 25 km one way  
 No AF accidents  
 No convictions  
 2013 Lexus RX350 4DR AWD

**Operator 2 (Occasional):**

Male, Age 21  
 Driver training  
 Licensed 3 years, Class 5 license/G in Ontario:  
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)  
 New business  
 No AF accidents  
 No convictions

**Coverages:**

Liability and END 44 \$1,000,000 Limit  
 Accident Benefits - Basic  
 DCPD - \$0 Deductible  
 Collision \$500 Deductible  
 Comprehensive \$250 Deductible

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1,270			60	1,330	173	40	369	548	1,130	2,460
	Proposed	952	25	265	60	1,303	173	40	814	824	1,851	3,154
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	120.59%	50.43%	63.84%	28.22%
005	Current	757			24	781	173	40	342	439	994	1,775
	Proposed	568	15	158	24	765	173	40	754	660	1,627	2,392
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	120.59%	50.43%	63.77%	34.78%
006	Current	598			19	617	173	40	437	534	1,184	1,801
	Proposed	449	12	125	19	604	173	40	964	804	1,981	2,585
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	120.59%	50.43%	67.25%	43.50%
007	Current	757			24	781	173	40	342	439	994	1,775
	Proposed	568	15	158	24	765	173	40	754	660	1,627	2,392
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	120.59%	50.43%	63.77%	34.78%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: Op 1: Class = 3, and Driving Record = 6 / Op 2: Class = 5, and Driving Record = 3

DC RG = ; AB RG = 5; CL RG = 25; CM RG = 45

No additional surcharges or discounts applied.

Proposed: Op 1: Class = 3, and Driving Record = 6 / Op 2: Class = 5, and Driving Record = 3

DC RG = 0; AB RG = 5; CL RG = 43; CM RG = 61

No additional surcharges or discounts applied.

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Company Name:

[Redacted]

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 3.2 Private Passenger:**

**Operator 1:**

Female, Age 52  
 No driver training  
 Licensed 30 years, Class 5 license/G in Ontario  
 New business  
 Annual mileage 25,000 km, travel to/from work 25 km one way  
 No AF accidents  
 No convictions  
 2013 Lexus RX350 4DR AWD

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	722			30	753	87	20	232	274	612	1,365
Proposed	542	14	151	30	737	87	20	512	412	1,030	1,768
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	120.59%	50.43%	68.24%	29.49%
<b>005</b> Current	410			12	422	87	20	197	219	523	945
Proposed	307	8	86	12	413	87	20	435	330	872	1,285
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	120.59%	50.43%	66.62%	35.95%
<b>006</b> Current	324			9	333	87	20	252	267	626	959
Proposed	243	6	68	9	326	87	20	556	402	1,064	1,391
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	120.59%	50.43%	70.11%	45.03%
<b>007</b> Current	410			12	422	87	20	197	219	523	945
Proposed	307	8	86	12	413	87	20	435	330	872	1,285
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	120.59%	50.43%	66.62%	35.95%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: Class = 3, and Driving Record = 6
DC RG = ; AB RG = 5; CL RG = 25; CM RG = 45
No additional surcharges or discounts applied.

Proposed: Class = 3, and Driving Record = 6
DC RG = 0; AB RG = 5; CL RG = 43; CM RG = 61
No additional surcharges or discounts applied.

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Company Name:

[Redacted]

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 3.3 Private Passenger:**

**Operator 2: (Occasional)**

Male, Age 21  
 Driver training  
 Licensed 3 years, Class 5 license/G in Ontario:  
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)  
 New business  
 No AF accidents  
 No convictions

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	547			30	578	87	20	137	274	517	1,095
Proposed	411	11	114	30	566	87	20	302	412	821	1,387
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	120.59%	50.43%	58.63%	26.63%
<b>005</b> Current	347			12	359	87	20	145	219	470	830
Proposed	260	7	72	12	352	87	20	319	330	756	1,107
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	120.59%	50.43%	60.59%	33.46%
<b>006</b> Current	274			9	284	87	20	185	267	559	842
Proposed	206	5	57	9	278	87	20	408	402	916	1,194
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	120.59%	50.43%	64.04%	41.77%
<b>007</b> Current	347			12	359	87	20	145	219	470	830
Proposed	260	7	72	12	352	87	20	319	330	756	1,107
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	120.59%	50.43%	60.59%	33.46%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:	Class = 5, and Driving Record = 3
	DC RG = 0; AB RG = 5; CL RG = 25; CM RG = 45
	No additional surcharges or discounts applied.

Proposed:	Class = 5, and Driving Record = 3
	DC RG = 0; AB RG = 5; CL RG = 43; CM RG = 61
	No additional surcharges or discounts applied.

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name:

Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 4.1 Private Passenger:**

**Operator 1:**

Male, Age 55  
 No driver training  
 Licensed 35 years, Class 5 license/G in Ontario  
 Renewal - with present company 5 years  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 1 AF 2 years ago  
 No convictions  
 2013 Hyundai Elantra GL 4DR

**Operator 2 (Occasional):**

Male, Age 19  
 Driver Training  
 Licensed 2 years, Class 5 license/G in Ontario:  
 1 year level 2 graduated license (G2/L2), 1 year full license (G/L)  
 No AF accidents  
 Convictions - 1 minor violation 12 months ago,  
 1 minor violation 2 years ago

**Coverages:**

Liability and END 44 \$1,000,000 Limit  
 Accident Benefits - Basic  
 DCPD - \$0 Deductible  
 Collision \$500 Deductible  
 Comprehensive \$250 Deductible

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1,831			60	1,891	172	40	441	172	825	2,716
	Proposed	1,373	37	382	60	1,852	172	40	463	181	856	2,708
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	5.01%	5.01%	3.72%	-0.31%
005	Current	1,001			24	1,025	172	40	490	138	840	1,865
	Proposed	750	20	209	24	1,003	172	40	515	145	871	1,875
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	5.01%	5.01%	3.75%	0.54%
006	Current	791			19	810	172	40	626	168	1,006	1,816
	Proposed	593	16	165	19	793	172	40	658	176	1,046	1,839
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	5.01%	5.01%	3.95%	1.26%
007	Current	1,001			24	1,025	172	40	490	138	840	1,865
	Proposed	750	20	209	24	1,003	172	40	515	145	871	1,875
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	5.01%	5.01%	3.75%	0.54%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: Op 1: Class = 2, and Driving Record = 2 / Op 2: Class = 5, and Driving Record = 2

DC RG = ; AB RG = 5; CL RG = 28; CM RG = 18

Op 1: No additional surcharges or discounts applied.

Op 2: New driver discount applied to base rates and surcharge applied for convictions of 5%

Proposed: Op 1: Class = 2, and Driving Record = 2 / Op 2: Class = 5, and Driving Record = 2

DC RG = 0; AB RG = 5; CL RG = 29; CM RG = 19

Op 1: No additional surcharges or discounts applied.

Op 2: New driver discount applied to base rates and surcharge applied for convictions of 5%

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name:

[Redacted]

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 4.2 Private Passenger:**

**Operator 1:**

Male, Age 55  
 No driver training  
 Licensed 35 years, Class 5 license/G in Ontario  
 Renewal - with present company 5 years  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 1 AF 2 years ago  
 No convictions  
 2013 Hyundai Elantra GL 4DR

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1,227			30	1,258	87	20	289	86	482	1,740
	Proposed	921	25	256	30	1,231	87	20	304	90	501	1,732
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	5.01%	5.01%	3.90%	-0.42%
005	Current	646			12	659	87	20	331	69	507	1,165
	Proposed	485	13	135	12	645	87	20	348	72	527	1,172
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	5.01%	5.01%	3.96%	0.54%
006	Current	511			9	520	87	20	423	84	614	1,134
	Proposed	383	10	107	9	509	87	20	445	88	639	1,149
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	5.01%	5.01%	4.14%	1.28%
007	Current	646			12	659	87	20	331	69	507	1,165
	Proposed	485	13	135	12	645	87	20	348	72	527	1,172
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	5.01%	5.01%	3.96%	0.54%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:	Class = 2, and Driving Record = 2
	DC RG = ; AB RG = 5; CL RG = 28; CM RG = 18
	No additional surcharges or discounts applied.

Proposed:	Class = 2, and Driving Record = 2
	DC RG = 0; AB RG = 5; CL RG = 29; CM RG = 19
	No additional surcharges or discounts applied.

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name:

[Redacted]

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 4.3 Private Passenger:**

**Operator 2 (Occasional):**

Male, Age 19  
 Driver training  
 Licensed 2 years, Class 5 license/G in Ontario:  
 1 year level 2 graduated license (G2/L2), 1 year full license (G/L)  
 No AF accidents  
 Convictions - 1 minor violation 12 months ago, 1 minor violation 2 years ago

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b>	Current	603		30	634	85	20	151	86	343	976
	Proposed	452	12	126	30	621	85	20	159	90	975
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	5.01%	5.01%	3.47%
<b>005</b>	Current	354		12	366	85	20	159	69	333	699
	Proposed	266	7	74	12	359	85	20	167	72	703
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	5.01%	5.01%	3.43%
<b>006</b>	Current	280		9	289	85	20	203	84	392	682
	Proposed	210	6	58	9	283	85	20	213	88	690
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	5.01%	5.01%	3.66%
<b>007</b>	Current	354		12	366	85	20	159	69	333	699
	Proposed	266	7	74	12	359	85	20	167	72	703
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	5.01%	5.01%	3.43%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:	Class = 5, and Driving Record = 2
	DC RG = 0; AB RG = 5; CL RG = 28; CM RG = 18
	New driver discount applied to base rates and surcharge applied for convictions of 5%

Proposed:	Class = 5, and Driving Record = 2
	DC RG = 0; AB RG = 5; CL RG = 29; CM RG = 19
	New driver discount applied to base rates and surcharge applied for convictions of 5%

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Company Name:

Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 5.1 Private Passenger:**

**Operator 1:**

Male, Age 70, Retired  
 No driver training  
 Licensed 45 years, Class 5 license/G in Ontario  
 New business  
 Pleasure use - annual mileage 11,000 km  
 No AF accidents  
 No convictions  
 2015 Toyota RAV4 LE 4DR AWD

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	546			30	576	87	20	237	205	548	1,124
	Proposed	409	11	114	30	565	87	20	249	213	569	1,133
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	5.07%	4.21%	3.76%	0.80%
005	Current	314			12	326	87	20	217	164	487	814
	Proposed	236	6	66	12	320	87	20	228	171	505	825
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	5.07%	4.21%	3.67%	1.38%
006	Current	248			9	258	87	20	277	200	584	841
	Proposed	186	5	52	9	252	87	20	291	208	606	858
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	5.07%	4.21%	3.85%	2.04%
007	Current	314			12	326	87	20	217	164	487	814
	Proposed	236	6	66	12	320	87	20	228	171	505	825
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	5.07%	4.21%	3.67%	1.38%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: Class = 1, and Driving Record = 6
DC RG = 0; AB RG = 5; CL RG = 33; CM RG = 37
No additional surcharges or discounts applied.

Proposed: Class = 1, and Driving Record = 6
DC RG = 0; AB RG = 5; CL RG = 34; CM RG = 38
No additional surcharges or discounts applied.

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Company Name:

Specialty Insurance Company

**Implementation Dates (D/M/Y)**

New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 6.1 Private Passenger:**

**Operator 1:**

Male, Age 40  
 No driver training  
 Licensed 24 years, Class 5 license/G in Ontario  
 New business  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 No AF accidents  
 No convictions  
 2014 Ford F150 XLT Supercrew 4WD

**Operator 2:**

Female, Age 39  
 No driver training  
 Licensed 20 years, Class 5 license/G in Ontario  
 New Business  
 Pleasure use - annual mileage 9,000 km  
 No AF accidents  
 No convictions  
 2013 Toyota Corolla CE 4DR

**Coverages:**

Liability and END 44 \$1,000,000 Limit  
 Accident Benefits - Basic  
 DCPD - \$0 Deductible  
 Collision \$500 Deductible  
 Comprehensive \$250 Deductible

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
<b>004</b>	Current	1,112		57	1,170	164	40	491	356	1,051	2,221	
	Proposed	834	22	232	57	1,146	40	476	338	1,019	2,165	
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-2.94%	-4.85%	-3.02%	-2.50%
<b>005</b>	Current	614		23	637	164	40	455	285	944	1,581	
	Proposed	460	12	128	23	624	40	441	271	917	1,540	
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	-3.00%	-4.85%	-2.91%	-2.57%	
<b>006</b>	Current	485		18	503	164	40	581	347	1,133	1,635	
	Proposed	364	10	101	18	492	40	564	330	1,098	1,591	
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	-3.00%	-4.85%	-3.03%	-2.73%	
<b>007</b>	Current	614		23	637	164	40	455	285	944	1,581	
	Proposed	460	12	128	23	624	40	441	271	917	1,540	
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	-3.00%	-4.85%	-2.91%	-2.57%	

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: Op 1: Class = 2, and Driving Record = 6 / Op 2: Class = 1, and Driving Record = 6

DC RG = ; AB RG = 5; CL RG = 37; CM RG = 41

No additional surcharges or discounts applied. Multiple car discount on second vehicle of 10%.

DC RG = ; AB RG = 5; CL RG = 31; CM RG = 25

Proposed: Op 1: Class = 2, and Driving Record = 6 / Op 2: Class = 1, and Driving Record = 6

DC RG = 0; AB RG = 5; CL RG = 35; CM RG = 40

No additional surcharges or discounts applied. Multiple car discount on second vehicle of 10%.

DC RG = 0; AB RG = 5; CL RG = 32; CM RG = 23

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Company Name:

Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 6.2 Private Passenger:**

**Operator 1:**

Male, Age 40  
 No driver training  
 Licensed 24 years, Class 5 license/G in Ontario  
 New business  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 No AF accidents  
 No convictions  
 2014 Ford F150 XLT Supercrew 4WD

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	621		30	651	87	20	300	239	645	1,297
	Proposed	466	12	130	30	638	87	20	274	231	611
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-8.43%	-3.61%	-5.25%
005	Current	331		12	343	87	20	279	192	578	920
	Proposed	248	7	69	12	336	87	20	256	185	547
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-8.43%	-3.61%	-5.27%
006	Current	261		9	271	87	20	357	233	697	968
	Proposed	196	5	55	9	265	87	20	327	225	659
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-8.43%	-3.61%	-5.53%
007	Current	331		12	343	87	20	279	192	578	920
	Proposed	248	7	69	12	336	87	20	256	185	547
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-8.43%	-3.61%	-5.27%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: Class = 2, and Driving Record = 6
DC RG = ; AB RG = 5; CL RG = 37; CM RG = 41
No additional surcharges or discounts applied.

Proposed: Class = 2, and Driving Record = 6
DC RG = 0; AB RG = 5; CL RG = 35; CM RG = 40
No additional surcharges or discounts applied.

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Company Name:

[Redacted]

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 6.3 Private Passenger:**

**Operator 2:**

Female, Age 39  
 No driver training  
 Licensed 20 years, Class 5 license/G in Ontario  
 New Business  
 Pleasure use - annual mileage 9,000 km  
 No AF accidents  
 No convictions  
 2013 Toyota Corolla CE 4DR

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	491			27	519	78	20	191	116	406	924
Proposed	369	10	103	27	508	78	20	202	108	408	916
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	5.64%	-7.42%	0.53%	-0.90%
<b>005</b> Current	283			11	294	78	20	175	93	366	660
Proposed	212	6	59	11	288	78	20	185	86	369	657
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	5.64%	-7.42%	0.82%	-0.46%
<b>006</b> Current	224			8	232	78	20	224	113	436	668
Proposed	168	4	47	8	227	78	20	237	105	440	667
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	5.64%	-7.42%	0.97%	-0.08%
<b>007</b> Current	283			11	294	78	20	175	93	366	660
Proposed	212	6	59	11	288	78	20	185	86	369	657
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	5.64%	-7.42%	0.82%	-0.46%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:	Class = 1, and Driving Record = 6
	DC RG = ; AB RG = 5; CL RG = 31; CM RG = 25
	Multiple car discount

Proposed:	Class = 1, and Driving Record = 6
	DC RG = 0; AB RG = 5; CL RG = 32; CM RG = 23
	Multiple car discount

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Company Name:

Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 7.1 Private Passenger:**

**Operator 1:**

Male, Age 55  
 No driver training  
 Licensed 30 years, Class 5 license/G in Ontario  
 Renewal, 3 years with present company  
 Annual mileage 20,000 km, travel to/from work 15 km one way  
 No AF accidents  
 Convictions - 1 minor conviction 12 months ago, 1 minor conviction 2 years ago  
 2013 Ford Fusion SE 4DR

**Operator 2 (Occasional):**

Male, Age 20  
 Driver training  
 Licensed 3 years, Class 5 license/G in Ontario:  
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)  
 Renewal, 3 years with present company  
 1 AF 2 years ago  
 No convictions

**Coverages:**

Liability and END 44 \$1,000,000 Limit  
 Accident Benefits - Basic  
 DCPD - \$0 Deductible  
 Collision \$500 Deductible  
 Comprehensive \$250 Deductible

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1,263			60	1,324	177	40	463	164	844	2,168
	Proposed	948	25	264	60	1,297	177	40	510	271	999	2,296
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	10.14%	65.96%	18.34%	5.90%
005	Current	706			24	730	177	40	456	131	804	1,535
	Proposed	530	14	147	24	715	177	40	502	217	937	1,652
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	10.14%	65.96%	16.49%	7.66%
006	Current	558			19	577	177	40	583	160	960	1,536
	Proposed	419	11	116	19	565	177	40	642	265	1,124	1,689
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	10.14%	65.96%	17.12%	9.92%
007	Current	706			24	730	177	40	456	131	804	1,535
	Proposed	530	14	147	24	715	177	40	502	217	937	1,652
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	10.14%	65.96%	16.49%	7.66%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: Op 1: Class = 2, and Driving Record = 6 / Op 2: Class = 5, and Driving Record = 2  
 DC RG = ; AB RG = 5; CL RG = 33; CM RG = 17  
 Op 1: Surcharge applied due to minor convictions of 5%

Proposed: Op 1: Class = 2, and Driving Record = 6 / Op 2: Class = 5, and Driving Record = 2  
 DC RG = 0; AB RG = 5; CL RG = 35; CM RG = 29  
 Op 1: Surcharge applied due to minor convictions of 5%

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name:

M. Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 7.2 Private Passenger:**

**Operator 1:**

Male, Age 55  
 No driver training  
 Licensed 30 years, Class 5 license/G in Ontario  
 Renewal, 3 years with present company  
 Annual mileage 20,000 km, travel to/from work 15 km one way  
 No AF accidents  
 Convictions - 1 minor conviction 12 months ago, 1 minor conviction 2 years ago  
 2013 Ford Fusion SE 4DR

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	652			30	682	91	20	261	82	454	1,136
	Proposed	489	13	136	30	668	91	20	288	136	535	1,203
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	10.14%	65.96%	17.72%	5.86%
005	Current	347			12	359	91	20	244	65	420	780
	Proposed	260	7	72	12	352	91	20	269	109	488	840
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	10.14%	65.96%	16.16%	7.76%
006	Current	275			9	284	91	20	312	80	502	786
	Proposed	206	5	57	9	278	91	20	343	132	587	865
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	10.14%	65.96%	16.77%	9.97%
007	Current	347			12	359	91	20	244	65	420	780
	Proposed	260	7	72	12	352	91	20	269	109	488	840
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	10.14%	65.96%	16.16%	7.76%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:	Class = 2, and Driving Record = 6
	DC RG = ; AB RG = 5; CL RG = 33; CM RG = 17
	Surcharge applied due to minor convictions of 5%

Proposed:	Class = 2, and Driving Record = 6
	DC RG = 0; AB RG = 5; CL RG = 35; CM RG = 29
	Surcharge applied due to minor convictions of 5%

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name:

[Redacted]

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 7.3 Private Passenger:**

**Operator 2: (Occasional)**

Male, Age 20  
 Driver training  
 Licensed 3 years, Class 5 license/G in Ontario:  
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)  
 Renewal, 3 years with present company  
 1 AF 2 years ago  
 No convictions

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	611		30	641	87	20	202	82	390	1,032
	Proposed	458	12	128	30	628	87	20	222	136	465
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	10.14%	65.96%	19.07%
005	Current	359		12	371	87	20	212	65	384	755
	Proposed	269	7	75	12	363	87	20	234	109	449
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	10.14%	65.96%	16.85%
006	Current	284		9	293	87	20	271	80	457	750
	Proposed	213	6	59	9	287	87	20	298	132	537
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	10.14%	65.96%	17.52%
007	Current	359		12	371	87	20	212	65	384	755
	Proposed	269	7	75	12	363	87	20	234	109	449
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	10.14%	65.96%	16.85%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: Class = 5, and Driving Record = 2
DC RG = 0; AB RG = 5; CL RG = 33; CM RG = 17
No additional surcharges or discounts applied.

Proposed: Class = 5, and Driving Record = 2
DC RG = 0; AB RG = 5; CL RG = 35; CM RG = 29
No additional surcharges or discounts applied.

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Company Name:

Specialty Insurance Company

**Implementation Dates (D/M/Y)**

New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 8.1 Private Passenger:**

**Operator 1:**

Female, Age 50  
 No driver training  
 Licensed 25 years, Class 5 license/G in Ontario  
 Renewal, 3 years with present company  
 Annual mileage 15,000 km, travel to/from work 15 km one way  
 1 AF 4 years ago  
 No convictions  
 2014 Nissan Rogue S 4DR 2WD

**Operator 2 (Occasional):**

Female, Age 19  
 Driver training  
 Licensed 2 years, Class 5 license/G in Ontario:  
 1 year level 2 graduated license (G2/L2), 1 year full license (G/L)  
 Renewal, 3 years with present company  
 No AF accidents  
 Convictions - 1 minor conviction 12 months ago

**Coverages:**

Liability and END 44 \$1,000,000 Limit  
 Accident Benefits - Basic  
 DCPD - \$0 Deductible  
 Collision \$500 Deductible  
 Comprehensive \$250 Deductible

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1,590		60	1,650	168	40	360	306	874	2,524	
	Proposed	1,192	32	332	60	1,616	168	40	547	207	2,578	
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	52.02%	-32.44%	10.05%	2.14%
005	Current	942		24	966	168	40	340	245	793	1,759	
	Proposed	707	19	197	24	946	168	40	517	166	1,837	
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	52.02%	-32.44%	12.29%	4.40%
006	Current	745		19	763	168	40	435	298	941	1,704	
	Proposed	559	15	155	19	748	168	40	661	202	1,070	
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	52.02%	-32.44%	13.74%	6.65%
007	Current	942		24	966	168	40	340	245	793	1,759	
	Proposed	707	19	197	24	946	168	40	517	166	1,837	
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	52.02%	-32.44%	12.29%	4.40%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: Op 1: Class = 2, and Driving Record = 4 / Op 2: Class = 5, and Driving Record = 2

DC RG = ; AB RG = 5; CL RG = 24; CM RG = 31

No additional surcharges or discounts applied.

Proposed: Op 1: Class = 2, and Driving Record = 4 / Op 2: Class = 5, and Driving Record = 2

DC RG = 0; AB RG = 5; CL RG = 33; CM RG = 22

No additional surcharges or discounts applied.

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Company Name:

[Redacted]

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 8.2 Private Passenger:**

**Operator 1:**

Female, Age 50  
 No driver training  
 Licensed 25 years, Class 5 license/G in Ontario  
 Renewal, 3 years with present company  
 Annual mileage 15,000 km, travel to/from work 15 km one way  
 1 AF 4 years ago  
 No convictions  
 2014 Nissan Rogue S 4DR 2WD

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	1,015			30	1,045	87	20	235	153	494	1,540
Proposed	761	20	212	30	1,024	87	20	357	103	567	1,590
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	52.02%	-32.44%	14.66%	3.30%
<b>005</b> Current	605			12	617	87	20	209	123	438	1,055
Proposed	454	12	126	12	604	87	20	318	83	507	1,111
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	52.02%	-32.44%	15.75%	5.31%
<b>006</b> Current	478			9	488	87	20	267	149	523	1,010
Proposed	359	10	100	9	477	87	20	406	101	613	1,091
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	52.02%	-32.44%	17.32%	7.95%
<b>007</b> Current	605			12	617	87	20	209	123	438	1,055
Proposed	454	12	126	12	604	87	20	318	83	507	1,111
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	52.02%	-32.44%	15.75%	5.31%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: Class = 2, and Driving Record = 4
DC RG = ; AB RG = 5; CL RG = 24; CM RG = 31
No additional surcharges or discounts applied.

Proposed: Class = 2, and Driving Record = 4
DC RG = 0; AB RG = 5; CL RG = 33; CM RG = 22
No additional surcharges or discounts applied.

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Company Name:

M. Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 8.3 Private Passenger:**

**Operator 2: (Occasional)**

Female, Age 19  
 Driver training  
 Licensed 2 years, Class 5 license/G in Ontario:  
 1 year level 2 graduated license (G2/L2), 1 year full license (G/L)  
 Renewal, 3 years with present company  
 No AF accidents  
 Convictions - 1 minor conviction 12 months ago

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	575			30	605	81	20	125	153	379	984
	Proposed	431	11	120	30	593	81	20	190	103	395	987
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	52.02%	-32.44%	4.04%	0.31%
005	Current	337			12	349	81	20	131	123	355	704
	Proposed	253	7	70	12	342	81	20	199	83	383	726
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	52.02%	-32.44%	8.02%	3.02%
006	Current	267			9	276	81	20	168	149	418	694
	Proposed	200	5	56	9	270	81	20	255	101	457	727
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	52.02%	-32.44%	9.27%	4.77%
007	Current	337			12	349	81	20	131	123	355	704
	Proposed	253	7	70	12	342	81	20	199	83	383	726
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	52.02%	-32.44%	8.02%	3.02%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:

Class = 5, and Driving Record = 2
DC RG = 0; AB RG = 5; CL RG = 24; CM RG = 31
New driver discount applied to base rates

Proposed:

Class = 5, and Driving Record = 2
DC RG = 0; AB RG = 5; CL RG = 33; CM RG = 22
New driver discount applied to base rates

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Company Name:

[Redacted]

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 9.1 Private Passenger:**

**Operator 1:**

Male, Age 19  
 Driver training  
 Licensed 2 years, Class 5 license/G in Ontario:  
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)  
 Renewal, 2 years with present company  
 Pleasure use - annual mileage 18,000 km  
 No AF accidents  
 No Convictions  
 2012 Ford Focus SE 5DR

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	2,403			30	2,433	81	20	917	82	1,100	3,533
Proposed	1,802	48	502	30	2,382	81	20	634	103	839	3,221
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-30.80%	26.39%	-23.71%	-8.83%
<b>005</b> Current	1,399			12	1,412	81	20	1,010	65	1,177	2,588
Proposed	1,050	28	292	12	1,382	81	20	699	83	883	2,265
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-30.80%	26.39%	-24.97%	-12.50%
<b>006</b> Current	1,106			9	1,115	81	20	1,291	80	1,472	2,587
Proposed	830	22	231	9	1,092	81	20	893	101	1,095	2,187
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-30.80%	26.39%	-25.58%	-15.46%
<b>007</b> Current	1,399			12	1,412	81	20	1,010	65	1,177	2,588
Proposed	1,050	28	292	12	1,382	81	20	699	83	883	2,265
% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-30.80%	26.39%	-24.97%	-12.50%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: Class = 10, and Driving Record = 2
DC RG = ; AB RG = 5; CL RG = 36; CM RG = 17
New driver discount factor of 0.94 applied to base rate for TPL, AB and CL

Proposed: Class = 10, and Driving Record = 2
DC RG = 0; AB RG = 5; CL RG = 29; CM RG = 22
New driver discount factor of 0.94 applied to base rate for TPL, AB and CL

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Company Name:

L. Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 10.1 Private Passenger:**

**Operator 1:**

Male, Age 19  
 Driver training  
 Licensed 2 years, Class 5 license/G in Ontario:  
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)  
 Renewal, 2 years with present company  
 Pleasure use - annual mileage 18,000 km  
 1 AF 12 months ago 1 AF 2 years ago  
 Convictions - 1 minor violation 12 months ago, 1 minor violation 2 years ago  
 2012 Hyundai Accent L 5DR

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	3,938			30	3,968	108	20	1,190	47	5,333	
	Proposed	2,954	79	822	30	3,884	108	20	971	82	5,066	
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-18.34%	73.06%	-13.45%	-5.02%
005	Current	2,315			12	2,327	108	20	1,216	38	3,709	
	Proposed	1,736	46	483	12	2,277	108	20	993	65	3,464	
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-18.34%	73.06%	-14.13%	-6.60%
006	Current	1,830			9	1,839	108	20	1,554	46	3,567	
	Proposed	1,372	37	382	9	1,800	108	20	1,269	80	3,277	
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-18.34%	73.06%	-14.54%	-8.14%
007	Current	2,315			12	2,327	108	20	1,216	38	3,709	
	Proposed	1,736	46	483	12	2,277	108	20	993	65	3,464	
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-18.34%	73.06%	-14.13%	-6.60%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:	Class = 10, and Driving Record = 1
	DC RG = ; AB RG = 5; CL RG = 31; CM RG = 9
	Cummulative surcharge due to at fault accidents, minor convictions of 25%.

Proposed:	Class = 10, and Driving Record = 1
	DC RG = 0; AB RG = 5; CL RG = 27; CM RG = 17
	Cummulative surcharge due to at fault accidents, minor convictions of 25%.

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Company Name:

[Redacted]

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 11.1 Private Passenger:**

**Operator 1:**

Female, Age 35  
 No driver training  
 Licensed 15 years, Class 5 license/G in Ontario  
 New business  
 Annual mileage 25,000 km, travel to/from work 25 km one way  
 No AF accidents  
 No convictions  
 2014 Dodge Grand Caravan SE

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	722			30	753	87	20	271	116	494	1,246
	Proposed	542	14	151	30	737	87	20	340	125	571	1,308
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	25.44%	7.42%	15.70%	4.98%
005	Current	410			12	422	87	20	230	93	430	852
	Proposed	307	8	86	12	413	87	20	289	100	495	909
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	25.44%	7.42%	15.23%	6.66%
006	Current	324			9	333	87	20	294	113	514	847
	Proposed	243	6	68	9	326	87	20	369	122	597	924
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	25.44%	7.42%	16.19%	9.01%
007	Current	410			12	422	87	20	230	93	430	852
	Proposed	307	8	86	12	413	87	20	289	100	495	909
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	25.44%	7.42%	15.23%	6.66%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:	Class = 3, and Driving Record = 6
	DC RG = ; AB RG = 5; CL RG = 29; CM RG = 25
	No additional surcharges or discounts applied.

Proposed:	Class = 3, and Driving Record = 6
	DC RG = 0; AB RG = 5; CL RG = 33; CM RG = 27
	No additional surcharges or discounts applied.

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name:

M. Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**Profile 12.1 Private Passenger:**

**Operator 1:**

Female, Age 35  
 No driver training  
 Licensed 15 years, Class 5 license/G in Ontario  
 New business  
 Annual mileage 25,000 km, travel to/from work 25 km one way  
 1 AF 2 years ago 1 AF 4 years ago  
 Convictions - 1 criminal code conviction 12 months ago, 1 major violation 18 months ago, 1 major violation 2 years ago  
 2012 Nissan Versa 1.8 S 5DR

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	3,711			30	3,742	225	20	1,420	73	1,738	5,480
	Proposed	2,784	74	775	30	3,663	225	20	992	73	1,310	4,972
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-30.16%	0.00%	-24.64%	-9.26%
005	Current	2,082			12	2,095	225	20	1,482	59	1,785	3,880
	Proposed	1,562	42	435	12	2,050	225	20	1,035	59	1,338	3,388
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-30.16%	0.00%	-25.03%	-12.66%
006	Current	1,646			9	1,655	225	20	1,894	71	2,210	3,865
	Proposed	1,234	33	343	9	1,620	225	20	1,322	71	1,639	3,259
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-30.16%	0.00%	-25.84%	-15.68%
007	Current	2,082			12	2,095	225	20	1,482	59	1,785	3,880
	Proposed	1,562	42	435	12	2,050	225	20	1,035	59	1,338	3,388
% +/- to Current Rates		-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	-30.16%	0.00%	-25.03%	-12.66%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:	Class = 3, and Driving Record = 2
	DC RG = ; AB RG = 5; CL RG = 34; CM RG = 15
	Cummulative surcharge due to at fault accidents, major and criminal convictions of 160%.

Proposed:	Class = 3, and Driving Record = 2
	DC RG = 0; AB RG = 5; CL RG = 27; CM RG = 15
	Cummulative surcharge due to at fault accidents, major and criminal convictions of 160%.

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