

Company Name: Royal & Sun Alliance Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-20

**Profile 1.1 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

**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	3922	0	0	26	3948	239	83	1450	328	2100	6048
	Proposed	3036	78	949	26	4089	259	83	1310	269	1921
% +/- to Current Rates	<b>3.60%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.57%</b>	<b>8.37%</b>	<b>0.00%</b>	<b>-9.66%</b>	<b>-17.99%</b>	<b>-8.52%</b>	<b>-0.63%</b>
<b>005</b> Current	1709	0	0	23	1732	155	83	1379	229	1846	3578
	Proposed	1322	34	413	23	1792	168	83	1246	188	1685
% +/- to Current Rates	<b>3.51%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.46%</b>	<b>8.39%</b>	<b>0.00%</b>	<b>-9.64%</b>	<b>-17.90%</b>	<b>-8.72%</b>	<b>-2.82%</b>
<b>006</b> Current	1110	0	0	24	1134	180	83	1616	256	2135	3269
	Proposed	859	22	268	24	1173	196	83	1461	210	1950
% +/- to Current Rates	<b>3.51%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.44%</b>	<b>8.89%</b>	<b>0.00%</b>	<b>-9.59%</b>	<b>-17.97%</b>	<b>-8.67%</b>	<b>-4.47%</b>
<b>007</b> Current	1709	0	0	23	1732	155	83	1379	229	1846	3578
	Proposed	1322	34	413	23	1792	168	83	1246	188	1685
% +/- to Current Rates	<b>3.51%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.46%</b>	<b>8.39%</b>	<b>0.00%</b>	<b>-9.64%</b>	<b>-17.90%</b>	<b>-8.72%</b>	<b>-2.82%</b>

\* 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 DR 4	OP 2 rated with OP 1
OP 1/2 Conviction Free Discount ,Yrs Lic discount	

Proposed:

OP 1 Class 12 DR 4	OP 2 rated with OP 1
OP 1/2 Conviction Free Discount ,Yrs Lic discount	

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Company Name: Royal & Sun Alliance Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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
<b>004</b> Current	3922	0	0	26	3948	239	83	1450	328	2100	6048
	Proposed	3036	78	949	26	4089	259	83	1310	269	6010
% +/- to Current Rates	<b>3.60%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.57%</b>	<b>8.37%</b>	<b>0.00%</b>	<b>-9.66%</b>	<b>-17.99%</b>	<b>-8.52%</b>	<b>-0.63%</b>
<b>005</b> Current	1709	0	0	23	1732	155	83	1379	229	1846	3578
	Proposed	1322	34	413	23	1792	168	83	1246	188	3477
% +/- to Current Rates	<b>3.51%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.46%</b>	<b>8.39%</b>	<b>0.00%</b>	<b>-9.64%</b>	<b>-17.90%</b>	<b>-8.72%</b>	<b>-2.82%</b>
<b>006</b> Current	1110	0	0	24	1134	180	83	1616	256	2135	3269
	Proposed	859	22	268	24	1173	196	83	1461	210	3123
% +/- to Current Rates	<b>3.51%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.44%</b>	<b>8.89%</b>	<b>0.00%</b>	<b>-9.59%</b>	<b>-17.97%</b>	<b>-8.67%</b>	<b>-4.47%</b>
<b>007</b> Current	1709	0	0	23	1732	155	83	1379	229	1846	3578
	Proposed	1322	34	413	23	1792	168	83	1246	188	3477
% +/- to Current Rates	<b>3.51%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.46%</b>	<b>8.39%</b>	<b>0.00%</b>	<b>-9.64%</b>	<b>-17.90%</b>	<b>-8.72%</b>	<b>-2.82%</b>

\* 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:	Proposed:
OP 1 Class 12 DR 4	OP 1 Class 12 DR 4
OP 2 rated with OP 1	OP 2 rated with OP 1
RG   CL33   CP28   AB 11	RG   CL30   CP23   DCPD 35   AB 11
Conviction Free Discount ,Yrs Lic discount	Conviction Free Discount ,Yrs Lic discount

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Company Name: Royal & Sun Alliance Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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
<b>004</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>005</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>006</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>007</b> Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

\* 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: Rated With OP 1


Proposed: Rated With OP 1


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Company Name: Royal & Sun Alliance Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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	
004	Current	1314	0	0	22	1336	139	83	498	269	989	2325
	Proposed	1017	26	318	22	1383	126	83	531	313	1053	2436
% +/- to Current Rates		<b>3.58%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.52%</b>	<b>-9.35%</b>	<b>0.00%</b>	<b>6.63%</b>	<b>16.36%</b>	<b>6.47%</b>	<b>4.77%</b>
005	Current	626	0	0	20	646	90	83	419	188	780	1426
	Proposed	485	13	151	20	669	82	83	447	219	831	1500
% +/- to Current Rates		<b>3.67%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.56%</b>	<b>-8.89%</b>	<b>0.00%</b>	<b>6.68%</b>	<b>16.49%</b>	<b>6.54%</b>	<b>5.19%</b>
006	Current	407	0	0	21	428	105	83	491	211	890	1318
	Proposed	315	8	98	21	442	95	83	524	245	947	1389
% +/- to Current Rates		<b>3.44%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.27%</b>	<b>-9.52%</b>	<b>0.00%</b>	<b>6.72%</b>	<b>16.11%</b>	<b>6.40%</b>	<b>5.39%</b>
007	Current	626	0	0	20	646	90	83	419	188	780	1426
	Proposed	485	13	151	20	669	82	83	447	219	831	1500
% +/- to Current Rates		<b>3.67%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.56%</b>	<b>-8.89%</b>	<b>0.00%</b>	<b>6.68%</b>	<b>16.49%</b>	<b>6.54%</b>	<b>5.19%</b>

\* 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 15 DR 6	OP 2 rated with OP 1
OP 1/2 Claims Free Discount , Conviction Free Discount ,Yrs Lic discount	

Proposed:

OP 1 Class 15 DR 6	OP 2 rated with OP 1
OP 1/2 Claims Free Discount , Conviction Free Discount ,Yrs Lic discount	

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Company Name: Royal & Sun Alliance Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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
<b>004</b> Current	1314	0	0	22	1336	139	83	498	269	989	2325
Proposed	1017	26	318	22	1383	126	83	531	313	1053	2436
% +/- to Current Rates	<b>3.58%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.52%</b>	<b>-9.35%</b>	<b>0.00%</b>	<b>6.63%</b>	<b>16.36%</b>	<b>6.47%</b>	<b>4.77%</b>
<b>005</b> Current	626	0	0	20	646	90	83	419	188	780	1426
Proposed	485	13	151	20	669	82	83	447	219	831	1500
% +/- to Current Rates	<b>3.67%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.56%</b>	<b>-8.89%</b>	<b>0.00%</b>	<b>6.68%</b>	<b>16.49%</b>	<b>6.54%</b>	<b>5.19%</b>
<b>006</b> Current	407	0	0	21	428	105	83	491	211	890	1318
Proposed	315	8	98	21	442	95	83	524	245	947	1389
% +/- to Current Rates	<b>3.44%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.27%</b>	<b>-9.52%</b>	<b>0.00%</b>	<b>6.72%</b>	<b>16.11%</b>	<b>6.40%</b>	<b>5.39%</b>
<b>007</b> Current	626	0	0	20	646	90	83	419	188	780	1426
Proposed	485	13	151	20	669	82	83	447	219	831	1500
% +/- to Current Rates	<b>3.67%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.56%</b>	<b>-8.89%</b>	<b>0.00%</b>	<b>6.68%</b>	<b>16.49%</b>	<b>6.54%</b>	<b>5.19%</b>

\* 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:	Proposed:
OP 1 Class 15 DR 6	OP 1 Class 15 DR 6
OP 2 rated with OP 1	OP 2 rated with OP 1
RG   CL34   CP30   AB 10	RG   CL34   CP33   DCPD 35   AB 9
OP 1 Claims Free Discount , Conviction Free Discount , Yrs Lic discount	OP 1 Claims Free Discount , Conviction Free Discount , Yrs Lic discount

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Company Name: Royal & Sun Alliance Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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					0					0	0
Proposed					0					0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>005</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>006</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>007</b> Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

\* 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: Rated With OP 1


Proposed: Rated With OP 1


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Company Name: **Royal & Sun Alliance Insurance Company of Canada**

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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
<b>004</b> Current	2061	0	0	17	2078	87	83	874	517	1561	3639
Proposed	1595	41	713	17	2366	94	83	1167	645	1989	4355
% +/- to Current Rates	<b>13.97%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>13.86%</b>	<b>8.05%</b>	<b>0.00%</b>	<b>33.52%</b>	<b>24.76%</b>	<b>27.42%</b>	<b>19.68%</b>
<b>005</b> Current	931	0	0	15	946	57	83	680	361	1181	2127
Proposed	721	19	324	15	1079	61	83	908	450	1502	2581
% +/- to Current Rates	<b>14.29%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>14.06%</b>	<b>7.02%</b>	<b>0.00%</b>	<b>33.53%</b>	<b>24.65%</b>	<b>27.18%</b>	<b>21.34%</b>
<b>006</b> Current	606	0	0	15	621	66	83	797	404	1350	1971
Proposed	468	12	210	15	705	71	83	1064	503	1721	2426
% +/- to Current Rates	<b>13.86%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>13.53%</b>	<b>7.58%</b>	<b>0.00%</b>	<b>33.50%</b>	<b>24.50%</b>	<b>27.48%</b>	<b>23.08%</b>
<b>007</b> Current	931	0	0	15	946	57	83	680	361	1181	2127
Proposed	721	19	324	15	1079	61	83	908	450	1502	2581
% +/- to Current Rates	<b>14.29%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>14.06%</b>	<b>7.02%</b>	<b>0.00%</b>	<b>33.53%</b>	<b>24.65%</b>	<b>27.18%</b>	<b>21.34%</b>

\* 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 DR 6	OP 2 Class 6 DR 4
OP 1 Claims Free Discount , Conviction Free Discount , Yrs Lic discount	
OP 2 Claims Free Discount , Conviction Free Discount , Yrs Lic discount	

Proposed:

OP 1 Class 2 DR 6	OP 2 Class 6 DR 4
OP 1 Claims Free Discount , Conviction Free Discount , Yrs Lic discount	
OP 2 Claims Free Discount , Conviction Free Discount , Yrs Lic discount	

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Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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	1047	0	0	17	1064	87	83	459	517	1146	2210
	Proposed	810	21	381	17	1229	94	83	613	645	1435	2664
	% +/- to Current Rates	<b>15.76%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>15.51%</b>	<b>8.05%</b>	<b>0.00%</b>	<b>33.55%</b>	<b>24.76%</b>	<b>25.22%</b>	<b>20.54%</b>
<b>005</b>	Current	493	0	0	15	508	57	83	360	361	861	1369
	Proposed	382	10	180	15	587	61	83	481	450	1075	1662
	% +/- to Current Rates	<b>16.02%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>15.55%</b>	<b>7.02%</b>	<b>0.00%</b>	<b>33.61%</b>	<b>24.65%</b>	<b>24.85%</b>	<b>21.40%</b>
<b>006</b>	Current	321	0	0	15	336	66	83	422	404	975	1311
	Proposed	248	6	117	15	386	71	83	564	503	1221	1607
	% +/- to Current Rates	<b>15.58%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>14.88%</b>	<b>7.58%</b>	<b>0.00%</b>	<b>33.65%</b>	<b>24.50%</b>	<b>25.23%</b>	<b>22.58%</b>
<b>007</b>	Current	493	0	0	15	508	57	83	360	361	861	1369
	Proposed	382	10	180	15	587	61	83	481	450	1075	1662
	% +/- to Current Rates	<b>16.02%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>15.55%</b>	<b>7.02%</b>	<b>0.00%</b>	<b>33.61%</b>	<b>24.65%</b>	<b>24.85%</b>	<b>21.40%</b>

\* 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 DR 6
RG   CL37   CP51   AB 9
Claims Free Discount , Conviction Free Discount , Yrs Lic discount

Proposed:

Class 2 DR 6
RG   CL43   CP61   DCPD 46   AB 9
Claims Free Discount , Conviction Free Discount , Yrs Lic discount

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Company Name: Royal & Sun Alliance Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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	1014	0	0	0	1014	0	0	415	0	415	1429
Proposed	785	20	332	0	1137	0	0	554	0	554	1691
% +/- to Current Rates	12.13%	0.00%	0.00%	0.00%	12.13%	0.00%	0.00%	33.49%	0.00%	33.49%	18.33%
<b>005</b> Current	438	0	0	0	438	0	0	320	0	320	758
Proposed	339	9	144	0	492	0	0	427	0	427	919
% +/- to Current Rates	12.33%	0.00%	0.00%	0.00%	12.33%	0.00%	0.00%	33.44%	0.00%	33.44%	21.24%
<b>006</b> Current	285	0	0	0	285	0	0	375	0	375	660
Proposed	220	6	93	0	319	0	0	500	0	500	819
% +/- to Current Rates	11.93%	0.00%	0.00%	0.00%	11.93%	0.00%	0.00%	33.33%	0.00%	33.33%	24.09%
<b>007</b> Current	438	0	0	0	438	0	0	320	0	320	758
Proposed	339	9	144	0	492	0	0	427	0	427	919
% +/- to Current Rates	12.33%	0.00%	0.00%	0.00%	12.33%	0.00%	0.00%	33.44%	0.00%	33.44%	21.24%

\* 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 6 DR 4
	RG   CL37   CP51   AB 9
	Claims Free Discount , Conviction Free Discount , Yrs Lic discount

Proposed:	Class 6 DR 4
	RG   CL43   CP61   DCPD 46   AB 9
	Claims Free Discount , Conviction Free Discount , Yrs Lic discount

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Company Name: Royal & Sun Alliance Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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	2868	0	0	17	2885	151	83	909	157	1300	4185
	Proposed	2219	57	694	17	2987	164	83	815	125	1187	4174
% +/- to Current Rates		3.56%	0.00%	0.00%	0.00%	3.54%	8.61%	0.00%	-10.34%	-20.38%	-8.69%	-0.26%
005	Current	1250	0	0	15	1265	98	83	760	110	1051	2316
	Proposed	967	25	302	15	1309	107	83	680	87	957	2266
% +/- to Current Rates		3.52%	0.00%	0.00%	0.00%	3.48%	9.18%	0.00%	-10.53%	-20.91%	-8.94%	-2.16%
006	Current	812	0	0	16	828	114	83	891	123	1211	2039
	Proposed	629	17	196	16	858	124	83	797	98	1102	1960
% +/- to Current Rates		3.69%	0.00%	0.00%	0.00%	3.62%	8.77%	0.00%	-10.55%	-20.33%	-9.00%	-3.87%
007	Current	1250	0	0	15	1265	98	83	760	110	1051	2316
	Proposed	967	25	302	15	1309	107	83	680	87	957	2266
% +/- to Current Rates		3.52%	0.00%	0.00%	0.00%	3.48%	9.18%	0.00%	-10.53%	-20.91%	-8.94%	-2.16%

\* 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 15 DR 5	OP 2 Class 6 DR 2
OP 1 Long Term Discount , Conviction Free Discount ,Yrs Lic discount	
OP 2 Long Term Discount , Conviction Free Discount ,ConvictionSurcharge ,Yrs Lic discount	

Proposed:

OP 1 Class 15 DR 5	OP 2 Class 6 DR 2
OP 1 Long Term Discount , Conviction Free Discount ,Yrs Lic discount	
OP 2 Long Term Discount , Conviction Free Discount ,ConvictionSurcharge ,Yrs Lic discount	

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Company Name: **Royal & Sun Alliance Insurance Company of Canada**

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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
<b>004</b> Current	1220	0	0	17	1237	151	83	434	157	825	2062
Proposed	944	24	295	17	1280	164	83	389	125	761	2041
% +/- to Current Rates	<b>3.52%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.48%</b>	<b>8.61%</b>	<b>0.00%</b>	<b>-10.37%</b>	<b>-20.38%</b>	<b>-7.76%</b>	<b>-1.02%</b>
<b>005</b> Current	582	0	0	15	597	98	83	365	110	656	1253
Proposed	450	12	141	15	618	107	83	327	87	604	1222
% +/- to Current Rates	<b>3.61%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.52%</b>	<b>9.18%</b>	<b>0.00%</b>	<b>-10.41%</b>	<b>-20.91%</b>	<b>-7.93%</b>	<b>-2.47%</b>
<b>006</b> Current	378	0	0	16	394	114	83	428	123	748	1142
Proposed	293	8	91	16	408	124	83	383	98	688	1096
% +/- to Current Rates	<b>3.70%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.55%</b>	<b>8.77%</b>	<b>0.00%</b>	<b>-10.51%</b>	<b>-20.33%</b>	<b>-8.02%</b>	<b>-4.03%</b>
<b>007</b> Current	582	0	0	15	597	98	83	365	110	656	1253
Proposed	450	12	141	15	618	107	83	327	87	604	1222
% +/- to Current Rates	<b>3.61%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.52%</b>	<b>9.18%</b>	<b>0.00%</b>	<b>-10.41%</b>	<b>-20.91%</b>	<b>-7.93%</b>	<b>-2.47%</b>

\* 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 15 DR 5
RG   CL32   CP24   AB 12
Long Term Discount , Conviction Free Discount ,Yrs Lic discount

Proposed:

Class 15 DR 5
RG   CL29   CP19   DCPD 35   AB 12
Long Term Discount , Conviction Free Discount ,Yrs Lic discount

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Company Name: Royal & Sun Alliance Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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	1648	0	0	0	1648	0	0	475	0	475	2123
Proposed	1275	33	399	0	1707	0	0	426	0	426	2133
% +/- to Current Rates	<b>3.58%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.58%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>-10.32%</b>	<b>0.00%</b>	<b>-10.32%</b>	<b>0.47%</b>
<b>005</b> Current	668	0	0	0	668	0	0	395	0	395	1063
Proposed	517	13	161	0	691	0	0	353	0	353	1044
% +/- to Current Rates	<b>3.44%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.44%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>-10.63%</b>	<b>0.00%</b>	<b>-10.63%</b>	<b>-1.79%</b>
<b>006</b> Current	434	0	0	0	434	0	0	463	0	463	897
Proposed	336	9	105	0	450	0	0	414	0	414	864
% +/- to Current Rates	<b>3.69%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.69%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>-10.58%</b>	<b>0.00%</b>	<b>-10.58%</b>	<b>-3.68%</b>
<b>007</b> Current	668	0	0	0	668	0	0	395	0	395	1063
Proposed	517	13	161	0	691	0	0	353	0	353	1044
% +/- to Current Rates	<b>3.44%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.44%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>-10.63%</b>	<b>0.00%</b>	<b>-10.63%</b>	<b>-1.79%</b>

\* 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 6 DR 2
RG   CL32   CP24   AB 12
Long Term Discount , Conviction Free Discount ,ConvictionSurcharge ,Yrs Lic discount

Proposed:

Class 6 DR 2
RG   CL29   CP19  DCPD 35  AB 12
Long Term Discount , Conviction Free Discount ,ConvictionSurcharge ,Yrs Lic discount

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Company Name: Royal & Sun Alliance Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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
<b>004</b> Current	992	0	0	18	1010	134	83	343	277	837	1847
Proposed	768	20	284	18	1090	145	83	385	284	897	1987
% +/- to Current Rates	<b>8.06%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>7.92%</b>	<b>8.21%</b>	<b>0.00%</b>	<b>12.24%</b>	<b>2.53%</b>	<b>7.17%</b>	<b>7.58%</b>
<b>005</b> Current	465	0	0	16	481	87	83	305	193	668	1149
Proposed	360	9	133	16	518	94	83	342	198	717	1235
% +/- to Current Rates	<b>7.96%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>7.69%</b>	<b>8.05%</b>	<b>0.00%</b>	<b>12.13%</b>	<b>2.59%</b>	<b>7.34%</b>	<b>7.48%</b>
<b>006</b> Current	302	0	0	17	319	101	83	358	216	758	1077
Proposed	234	6	87	17	344	110	83	401	222	816	1160
% +/- to Current Rates	<b>8.28%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>7.84%</b>	<b>8.91%</b>	<b>0.00%</b>	<b>12.01%</b>	<b>2.78%</b>	<b>7.65%</b>	<b>7.71%</b>
<b>007</b> Current	465	0	0	16	481	87	83	305	193	668	1149
Proposed	360	9	133	16	518	94	83	342	198	717	1235
% +/- to Current Rates	<b>7.96%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>7.69%</b>	<b>8.05%</b>	<b>0.00%</b>	<b>12.13%</b>	<b>2.59%</b>	<b>7.34%</b>	<b>7.48%</b>

\* 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 DR 6
RG   CL33   CP37   AB 11
Claims Free Discount , Conviction Free Discount , Yrs Lic discount

Proposed:

Class 1 DR 6
RG   CL34   CP38   DCPD 39   AB 11
Claims Free Discount , Conviction Free Discount , Yrs Lic discount

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Company Name: **Royal & Sun Alliance Insurance Company of Canada**

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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	1648	0	0	29	1677	155	166	627	565	1513	3190
	Proposed	1276	33	390	29	1728	177	166	637	478	1458	3186
	% +/- to Current Rates	<b>3.09%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.04%</b>	<b>14.19%</b>	<b>0.00%</b>	<b>1.59%</b>	<b>-15.40%</b>	<b>-3.64%</b>	<b>-0.13%</b>
<b>005</b>	Current	780	0	0	25	805	101	166	542	395	1204	2009
	Proposed	603	16	185	25	829	115	166	549	334	1164	1993
	% +/- to Current Rates	<b>3.08%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>2.98%</b>	<b>13.86%</b>	<b>0.00%</b>	<b>1.29%</b>	<b>-15.44%</b>	<b>-3.32%</b>	<b>-0.80%</b>
<b>006</b>	Current	507	0	0	27	534	117	166	635	442	1360	1894
	Proposed	392	10	120	27	549	134	166	644	373	1317	1866
	% +/- to Current Rates	<b>2.96%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>2.81%</b>	<b>14.53%</b>	<b>0.00%</b>	<b>1.42%</b>	<b>-15.61%</b>	<b>-3.16%</b>	<b>-1.48%</b>
<b>007</b>	Current	780	0	0	25	805	101	166	542	395	1204	2009
	Proposed	603	16	185	25	829	115	166	549	334	1164	1993
	% +/- to Current Rates	<b>3.08%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>2.98%</b>	<b>13.86%</b>	<b>0.00%</b>	<b>1.29%</b>	<b>-15.44%</b>	<b>-3.32%</b>	<b>-0.80%</b>

\* 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 15 DR 6	OP 2 Class 1 DR 6
Claims Free Discount ,Multi-Vehicle Discount , Conviction Free Discount ,Yrs Lic discount	
Claims Free Discount ,Multi-Vehicle Discount , Conviction Free Discount ,Yrs Lic discount	

Proposed:

OP 1 Class 15 DR 6	OP 2 Class 1 DR 6
Claims Free Discount ,Multi-Vehicle Discount , Conviction Free Discount ,Yrs Lic discount	
Claims Free Discount ,Multi-Vehicle Discount , Conviction Free Discount ,Yrs Lic discount	

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Company Name: Royal & Sun Alliance Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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	809	0	0	14	823	42	83	322	380	827	1650
	Proposed	626	16	178	14	834	54	83	343	326	806	1640
% +/- to Current Rates		1.36%	0.00%	0.00%	0.00%	1.34%	28.57%	0.00%	6.52%	-14.21%	-2.54%	-0.61%
005	Current	386	0	0	12	398	27	83	271	266	647	1045
	Proposed	298	8	85	12	403	35	83	288	228	634	1037
% +/- to Current Rates		1.30%	0.00%	0.00%	0.00%	1.26%	29.63%	0.00%	6.27%	-14.29%	-2.01%	-0.77%
006	Current	251	0	0	13	264	31	83	317	298	729	993
	Proposed	194	5	55	13	267	41	83	338	255	717	984
% +/- to Current Rates		1.20%	0.00%	0.00%	0.00%	1.14%	32.26%	0.00%	6.62%	-14.43%	-1.65%	-0.91%
007	Current	386	0	0	12	398	27	83	271	266	647	1045
	Proposed	298	8	85	12	403	35	83	288	228	634	1037
% +/- to Current Rates		1.30%	0.00%	0.00%	0.00%	1.26%	29.63%	0.00%	6.27%	-14.29%	-2.01%	-0.77%

\* 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 15 DR 6
RG   CL35   CP44   AB 6
Claims Free Discount ,Multi-Vehicle Discount , Conviction Free Discount ,Yrs Lic discount

Proposed:

Class 15 DR 6
RG   CL35   CP40   DCPD 33   AB 7
Claims Free Discount ,Multi-Vehicle Discount , Conviction Free Discount ,Yrs Lic discount

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Company Name: Royal & Sun Alliance Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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	839	0	0	15	854	113	83	305	185	686	1540
	Proposed	650	17	212	15	894	123	83	294	152	1546
% +/- to Current Rates	<b>4.77%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>4.68%</b>	<b>8.85%</b>	<b>0.00%</b>	<b>-3.61%</b>	<b>-17.84%</b>	<b>-4.96%</b>	<b>0.39%</b>
<b>005</b> Current	394	0	0	13	407	74	83	271	129	557	964
	Proposed	305	8	100	13	426	80	83	261	106	956
% +/- to Current Rates	<b>4.82%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>4.67%</b>	<b>8.11%</b>	<b>0.00%</b>	<b>-3.69%</b>	<b>-17.83%</b>	<b>-4.85%</b>	<b>-0.83%</b>
<b>006</b> Current	256	0	0	14	270	86	83	318	144	631	901
	Proposed	198	5	65	14	282	93	83	306	118	882
% +/- to Current Rates	<b>4.69%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>4.44%</b>	<b>8.14%</b>	<b>0.00%</b>	<b>-3.77%</b>	<b>-18.06%</b>	<b>-4.91%</b>	<b>-2.11%</b>
<b>007</b> Current	394	0	0	13	407	74	83	271	129	557	964
	Proposed	305	8	100	13	426	80	83	261	106	956
% +/- to Current Rates	<b>4.82%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>4.67%</b>	<b>8.11%</b>	<b>0.00%</b>	<b>-3.69%</b>	<b>-17.83%</b>	<b>-4.85%</b>	<b>-0.83%</b>

\* 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 DR 6
RG   CL34   CP28   AB 11
Claims Free Discount ,Multi-Vehicle Discount , Conviction Free Discount ,Yrs Lic discount

Proposed:

Class 1 DR 6
RG   CL32   CP23   DCPD 36   AB 11
Claims Free Discount ,Multi-Vehicle Discount , Conviction Free Discount ,Yrs Lic discount

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Company Name: **Royal & Sun Alliance Insurance Company of Canada**

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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
<b>004</b> Current	2263	0	0	18	2281	112	83	900	194	1289	3570
Proposed	1752	45	648	18	2463	122	83	878	201	1284	3747
% +/- to Current Rates	<b>8.04%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>7.98%</b>	<b>8.93%</b>	<b>0.00%</b>	<b>-2.44%</b>	<b>3.61%</b>	<b>-0.39%</b>	<b>4.96%</b>
<b>005</b> Current	993	0	0	16	1009	73	83	752	136	1044	2053
Proposed	768	20	285	16	1089	79	83	733	141	1036	2125
% +/- to Current Rates	<b>8.06%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>7.93%</b>	<b>8.22%</b>	<b>0.00%</b>	<b>-2.53%</b>	<b>3.68%</b>	<b>-0.77%</b>	<b>3.51%</b>
<b>006</b> Current	645	0	0	17	662	85	83	881	152	1201	1863
Proposed	499	13	185	17	714	92	83	860	157	1192	1906
% +/- to Current Rates	<b>8.06%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>7.85%</b>	<b>8.24%</b>	<b>0.00%</b>	<b>-2.38%</b>	<b>3.29%</b>	<b>-0.75%</b>	<b>2.31%</b>
<b>007</b> Current	993	0	0	16	1009	73	83	752	136	1044	2053
Proposed	768	20	285	16	1089	79	83	733	141	1036	2125
% +/- to Current Rates	<b>8.06%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>7.93%</b>	<b>8.22%</b>	<b>0.00%</b>	<b>-2.53%</b>	<b>3.68%</b>	<b>-0.77%</b>	<b>3.51%</b>

\* 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 15 DR 6	OP 2 Class 6 DR 2
Claims Free Discount ,Long Term Discount , Conviction Free Discount ,ConvictionSurcharge ,Yrs Lic discount	
Long Term Discount , Conviction Free Discount ,Yrs Lic discount	

Proposed:

OP 1 Class 15 DR 6	OP 2 Class 6 DR 2
Claims Free Discount ,Long Term Discount , Conviction Free Discount ,ConvictionSurcharge ,Yrs Lic discount	
Long Term Discount , Conviction Free Discount ,Yrs Lic discount	

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Company Name: **Royal & Sun Alliance Insurance Company of Canada**

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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	1059	0	0	18	1077	112	83	460	194	849	1926
	Proposed	820	21	303	18	1162	122	83	449	201	855	2017
% +/- to Current Rates		8.03%	0.00%	0.00%	0.00%	7.89%	8.93%	0.00%	-2.39%	3.61%	0.71%	4.72%
005	Current	505	0	0	16	521	73	83	387	136	679	1200
	Proposed	391	10	145	16	562	79	83	377	141	680	1242
% +/- to Current Rates		8.12%	0.00%	0.00%	0.00%	7.87%	8.22%	0.00%	-2.58%	3.68%	0.15%	3.50%
006	Current	328	0	0	17	345	85	83	453	152	773	1118
	Proposed	254	7	94	17	372	92	83	442	157	774	1146
% +/- to Current Rates		8.23%	0.00%	0.00%	0.00%	7.83%	8.24%	0.00%	-2.43%	3.29%	0.13%	2.50%
007	Current	505	0	0	16	521	73	83	387	136	679	1200
	Proposed	391	10	145	16	562	79	83	377	141	680	1242
% +/- to Current Rates		8.12%	0.00%	0.00%	0.00%	7.87%	8.22%	0.00%	-2.58%	3.68%	0.15%	3.50%

\* 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 15 DR 6
RG   CL37   CP28   AB 10
Claims Free Discount , Long Term Discount , Conviction Free Discount , ConvictionSurcharge , Yrs Lic discount

Proposed:

Class 15 DR 6
RG   CL35   CP29   DCPD 39   AB 10
Claims Free Discount , Long Term Discount , Conviction Free Discount , ConvictionSurcharge , Yrs Lic discount

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Company Name: **Royal & Sun Alliance Insurance Company of Canada**

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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
<b>004</b> Current	1204	0	0	0	1204	0	0	440	0	440	1644
Proposed	932	24	345	0	1301	0	0	429	0	429	1730
% +/- to Current Rates	<b>8.06%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>8.06%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>-2.50%</b>	<b>0.00%</b>	<b>-2.50%</b>	<b>5.23%</b>
<b>005</b> Current	488	0	0	0	488	0	0	365	0	365	853
Proposed	377	10	140	0	527	0	0	356	0	356	883
% +/- to Current Rates	<b>7.99%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>7.99%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>-2.47%</b>	<b>0.00%</b>	<b>-2.47%</b>	<b>3.52%</b>
<b>006</b> Current	317	0	0	0	317	0	0	428	0	428	745
Proposed	245	6	91	0	342	0	0	418	0	418	760
% +/- to Current Rates	<b>7.89%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>7.89%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>-2.34%</b>	<b>0.00%</b>	<b>-2.34%</b>	<b>2.01%</b>
<b>007</b> Current	488	0	0	0	488	0	0	365	0	365	853
Proposed	377	10	140	0	527	0	0	356	0	356	883
% +/- to Current Rates	<b>7.99%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>7.99%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>-2.47%</b>	<b>0.00%</b>	<b>-2.47%</b>	<b>3.52%</b>

\* 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 6 DR 2
	RG   CL37   CP28   AB 10
	Long Term Discount , Conviction Free Discount , Yrs Lic discount

Proposed:	Class 6 DR 2
	RG   CL35   CP29   DCPD 39   AB 10
	Long Term Discount , Conviction Free Discount , Yrs Lic discount

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Company Name: Royal & Sun Alliance Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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
<b>004</b> Current	3098	0	0	18	3116	135	83	1055	218	1491	4607
	Proposed	2398	62	853	18	3331	146	83	1124	184	4868
% +/- to Current Rates	<b>6.94%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>6.90%</b>	<b>8.15%</b>	<b>0.00%</b>	<b>6.54%</b>	<b>-15.60%</b>	<b>3.09%</b>	<b>5.67%</b>
<b>005</b> Current	1383	0	0	16	1399	87	83	840	152	1162	2561
	Proposed	1070	28	380	16	1494	95	83	894	129	2695
% +/- to Current Rates	<b>6.87%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>6.79%</b>	<b>9.20%</b>	<b>0.00%</b>	<b>6.43%</b>	<b>-15.13%</b>	<b>3.36%</b>	<b>5.23%</b>
<b>006</b> Current	899	0	0	16	915	102	83	983	171	1339	2254
	Proposed	696	18	248	16	978	110	83	1048	144	2363
% +/- to Current Rates	<b>7.01%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>6.89%</b>	<b>7.84%</b>	<b>0.00%</b>	<b>6.61%</b>	<b>-15.79%</b>	<b>3.44%</b>	<b>4.84%</b>
<b>007</b> Current	1383	0	0	16	1399	87	83	840	152	1162	2561
	Proposed	1070	28	380	16	1494	95	83	894	129	2695
% +/- to Current Rates	<b>6.87%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>6.79%</b>	<b>9.20%</b>	<b>0.00%</b>	<b>6.43%</b>	<b>-15.13%</b>	<b>3.36%</b>	<b>5.23%</b>

\* 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 15 DR 4	OP 2 Class 5 DR 4	Proposed:	OP 1 Class 15 DR 4	OP 2 Class 5 DR 4
	Long Term Discount , Conviction Free Discount ,Yrs Lic discount			Long Term Discount , Conviction Free Discount ,Yrs Lic discount	
	Long Term Discount , Conviction Free Discount ,Yrs Lic discount			Long Term Discount , Conviction Free Discount ,Yrs Lic discount	

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Company Name:

Royal & Sun Alliance Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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	1952	0	0	18	1970	135	83	665	218	1101	3071
Proposed	1511	39	537	18	2105	146	83	708	184	1121	3226
% +/- to Current Rates	<b>6.92%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>6.85%</b>	<b>8.15%</b>	<b>0.00%</b>	<b>6.47%</b>	<b>-15.60%</b>	<b>1.82%</b>	<b>5.05%</b>
<b>005</b> Current	888	0	0	16	904	87	83	539	152	861	1765
Proposed	687	18	244	16	965	95	83	574	129	881	1846
% +/- to Current Rates	<b>6.87%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>6.75%</b>	<b>9.20%</b>	<b>0.00%</b>	<b>6.49%</b>	<b>-15.13%</b>	<b>2.32%</b>	<b>4.59%</b>
<b>006</b> Current	577	0	0	16	593	102	83	631	171	987	1580
Proposed	447	12	159	16	634	110	83	673	144	1010	1644
% +/- to Current Rates	<b>7.11%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>6.91%</b>	<b>7.84%</b>	<b>0.00%</b>	<b>6.66%</b>	<b>-15.79%</b>	<b>2.33%</b>	<b>4.05%</b>
<b>007</b> Current	888	0	0	16	904	87	83	539	152	861	1765
Proposed	687	18	244	16	965	95	83	574	129	881	1846
% +/- to Current Rates	<b>6.87%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>6.75%</b>	<b>9.20%</b>	<b>0.00%</b>	<b>6.49%</b>	<b>-15.13%</b>	<b>2.32%</b>	<b>4.59%</b>

\* 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 15 DR 4
RG   CL33   CP26   AB 10
Long Term Discount , Conviction Free Discount ,Yrs Lic discount

Proposed:

Class 15 DR 4
RG   CL33   CP22   DCPD 38   AB 10
Long Term Discount , Conviction Free Discount ,Yrs Lic discount

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Company Name: **Royal & Sun Alliance Insurance Company of Canada**

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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
<b>004</b> Current	1146	0	0	0	1146	0	0	390	0	390	1536
Proposed	887	23	316	0	1226	0	0	416	0	416	1642
% +/- to Current Rates	<b>6.98%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>6.98%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>6.67%</b>	<b>0.00%</b>	<b>6.67%</b>	<b>6.90%</b>
<b>005</b> Current	495	0	0	0	495	0	0	301	0	301	796
Proposed	383	10	136	0	529	0	0	320	0	320	849
% +/- to Current Rates	<b>6.87%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>6.87%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>6.31%</b>	<b>0.00%</b>	<b>6.31%</b>	<b>6.66%</b>
<b>006</b> Current	322	0	0	0	322	0	0	352	0	352	674
Proposed	249	6	89	0	344	0	0	375	0	375	719
% +/- to Current Rates	<b>6.83%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>6.83%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>6.53%</b>	<b>0.00%</b>	<b>6.53%</b>	<b>6.68%</b>
<b>007</b> Current	495	0	0	0	495	0	0	301	0	301	796
Proposed	383	10	136	0	529	0	0	320	0	320	849
% +/- to Current Rates	<b>6.87%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>6.87%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>6.31%</b>	<b>0.00%</b>	<b>6.31%</b>	<b>6.66%</b>

\* 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 DR 4**

RG   CL33   CP26   AB 10
Long Term Discount , Conviction Free Discount , Yrs Lic discount

Proposed: **Class 5 DR 4**

RG   CL33   CP22   DCPD 38   AB 10
Long Term Discount , Conviction Free Discount , Yrs Lic discount

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Company Name: **Royal & Sun Alliance Insurance Company of Canada**

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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
004	Current	5735	0	0	32	5767	241	83	2368	358	8817
	Proposed	4439	115	1196	32	5782	261	83	2012	314	8452
	% +/- to Current Rates	0.26%	0.00%	0.00%	0.00%	0.26%	8.30%	0.00%	-15.03%	-12.29%	-12.46%
005	Current	2265	0	0	28	2293	156	83	1942	250	4724
	Proposed	1753	45	472	28	2298	170	83	1650	219	4420
	% +/- to Current Rates	0.22%	0.00%	0.00%	0.00%	0.22%	8.97%	0.00%	-15.04%	-12.40%	-12.71%
006	Current	1472	0	0	29	1501	182	83	2277	280	4323
	Proposed	1139	29	307	29	1504	197	83	1935	245	3964
	% +/- to Current Rates	0.20%	0.00%	0.00%	0.00%	0.20%	8.24%	0.00%	-15.02%	-12.50%	-12.83%
007	Current	2265	0	0	28	2293	156	83	1942	250	4724
	Proposed	1753	45	472	28	2298	170	83	1650	219	4420
	% +/- to Current Rates	0.22%	0.00%	0.00%	0.00%	0.22%	8.97%	0.00%	-15.04%	-12.40%	-12.71%

\* 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 DR 4
RG   CL33   CP25   AB 10
Conviction Free Discount ,Yrs Lic discount

Proposed:

Class 10 DR 4
RG   CL29   CP22   DCPD 32   AB 10
Conviction Free Discount ,Yrs Lic discount

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Company Name: **Royal & Sun Alliance Insurance Company of Canada**

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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
<b>004</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>005</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>006</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>007</b> Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

\* 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: Risk Ineligible due to 2 At Fault Claims

Proposed: Risk Ineligible due to 2 At Fault Claims

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Company Name: Royal & Sun Alliance Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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	1316	0	0	21	1337	131	83	480	288	982	2319
	Proposed	1019	26	304	21	1370	142	83	511	246	982	2352
	% +/- to Current Rates	2.51%	0.00%	0.00%	0.00%	2.47%	8.40%	0.00%	6.46%	-14.58%	0.00%	1.42%
005	Current	620	0	0	19	639	85	83	376	201	745	1384
	Proposed	480	12	143	19	654	92	83	401	171	747	1401
	% +/- to Current Rates	2.42%	0.00%	0.00%	0.00%	2.35%	8.24%	0.00%	6.65%	-14.93%	0.27%	1.23%
006	Current	403	0	0	19	422	99	83	441	225	848	1270
	Proposed	312	8	93	19	432	107	83	470	192	852	1284
	% +/- to Current Rates	2.48%	0.00%	0.00%	0.00%	2.37%	8.08%	0.00%	6.58%	-14.67%	0.47%	1.10%
007	Current	620	0	0	19	639	85	83	376	201	745	1384
	Proposed	480	12	143	19	654	92	83	401	171	747	1401
	% +/- to Current Rates	2.42%	0.00%	0.00%	0.00%	2.35%	8.24%	0.00%	6.65%	-14.93%	0.27%	1.23%

\* 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 DR 6
RG   CL33   CP30   AB 10
Claims Free Discount , Conviction Free Discount , Yrs Lic discount

Proposed:

Class 2 DR 6
RG   CL33   CP27   DCPD 34   AB 10
Claims Free Discount , Conviction Free Discount , Yrs Lic discount

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Company Name: Royal & Sun Alliance Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	16-Nov-20
Renewals:	16-Nov-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				0					0	0
	Proposed				0					0	0
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005	Current				0					0	0
	Proposed				0					0	0
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006	Current				0					0	0
	Proposed				0					0	0
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007	Current	0	0	0	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

\* 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: Risk Ineligible due to Major Conviction


Proposed: Risk Ineligible due to Major Conviction


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