

Company Name:

The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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
004	Current	893		30	923	100	20	487	139	746	1669
	Proposed	669	20	234	30	953	109	20	422	116	667
% +/- to Current Rates		3.36%		0.00%	3.25%	9.00%	0.00%	-13.35%	-16.55%	-10.59%	-2.94%
005	Current	571		12	583	100	20	437	111	668	1251
	Proposed	428	13	149	12	602	109	20	380	93	602
% +/- to Current Rates		3.33%		0.00%	3.26%	9.00%	0.00%	-13.04%	-16.22%	-9.88%	-3.76%
006	Current	451		9	460	100	20	559	136	815	1275
	Proposed	338	10	118	9	475	109	20	485	113	727
% +/- to Current Rates		3.33%		0.00%	3.26%	9.00%	0.00%	-13.24%	-16.91%	-10.80%	-5.73%
007	Current	571	0	12	583	100	20	437	111	668	1251
	Proposed	428	13	149	12	602	109	20	380	93	602
% +/- to Current Rates		3.33%		0.00%	3.26%	9.00%	0.00%	-13.04%	-16.22%	-9.88%	-3.76%

* 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:	Operator 1	Class 12 , DR 6 , VRG AB 11 , VRG COLL 33 , VRG COMP 28 , Limit 1000
		Coll ded 500 , Comp ded 250 , No discounts or surcharge
	Operator 2	No charge

Proposed:	Operator 1	Class 12 , DR 6 , VRG AB 11 , VRG COLL 30 , VRG COMP 23 , VRG DCPD 35 , Limit 1000
		Coll ded 500 , Comp ded 250 , No discounts or surcharge
	Operator 2	No charge

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Company Name:

The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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

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	100	20	487	139	746	1669
	Proposed	669	20	234	30	953	109	20	422	116	667	1620
% +/- to Current Rates		3.36%			0.00%	3.25%	9.00%	0.00%	-13.35%	-16.55%	-10.59%	-2.94%
005	Current	571	-	-	12	583	100	20	437	111	668	1251
	Proposed	428	13	149	12	602	109	20	380	93	602	1204
% +/- to Current Rates		3.33%			0.00%	3.26%	9.00%	0.00%	-13.04%	-16.22%	-9.88%	-3.76%
006	Current	451	-	-	9	460	100	20	559	136	815	1275
	Proposed	338	10	118	9	475	109	20	485	113	727	1202
% +/- to Current Rates		3.33%			0.00%	3.26%	9.00%	0.00%	-13.24%	-16.91%	-10.80%	-5.73%
007	Current	571	-	-	12	583	100	20	437	111	668	1251
	Proposed	428	13	149	12	602	109	20	380	93	602	1204
% +/- to Current Rates		3.33%	0.00%	0.00%	0.00%	3.26%	9.00%	0.00%	-13.04%	-16.22%	-9.88%	-3.76%

* 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	12	VRG AB	11
	DR	6	VRG COLL	33
			VRG COMP	28
	Coll ded	500	Limit	1000
	Comp ded	250	No discounts or surcharge	

Proposed:	Class	12	VRG AB	11
	DR	6	VRG COLL	30
	Limit	1000	VRG COMP	23
	Coll ded	500	VRG DCPD	35
	Comp ded	250	No discounts or surcharge	

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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

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%
005 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
006 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
007 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					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: No charge

Proposed: No charge

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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	621	-	-	30	651	83	20	307	155	1216
	Proposed	466	14	163	30	673	76	20	314	184	1267
% +/- to Current Rates		3.54%	-	-	0.00%	3.38%	-8.43%	0.00%	2.28%	18.71%	4.19%
005	Current	331	-	-	12	343	83	20	287	124	857
	Proposed	248	8	87	12	355	76	20	293	147	891
% +/- to Current Rates		3.63%	-	-	0.00%	3.50%	-8.43%	0.00%	2.09%	18.55%	3.97%
006	Current	261	-	-	9	270	83	20	366	151	890
	Proposed	196	6	68	9	279	76	20	375	179	929
% +/- to Current Rates		3.45%	-	-	0.00%	3.33%	-8.43%	0.00%	2.46%	18.54%	4.38%
007	Current	331	-	-	12	343	83	20	287	124	857
	Proposed	248	8	87	12	355	76	20	293	147	891
% +/- to Current Rates		3.63%	-	-	0.00%	3.50%	-8.43%	0.00%	2.09%	18.55%	3.97%

* 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:	Operator 1	Class 2 , DR 6 , VRG AB 10 , VRG COLL 34 , VRG COMP 30 , Limit 1000
		Coll ded 500 , Comp ded 250 , No discounts or surcharge
	Operator 2	No charge

Proposed:	Operator 1	Class 2 , DR 6 , VRG AB 19 , VRG COLL 34 , VRG COMP 30 , VRG DCPD 35 , Limit 1000
		Coll ded 500 , Comp ded 250 , No discounts or surcharge
	Operator 2	No charge

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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	83	20	307	155	565	1216
	Proposed	466	14	163	30	673	76	20	314	184	594	1267
% +/- to Current Rates		3.54%			0.00%	3.38%	-8.43%	0.00%	2.28%	18.71%	5.13%	4.19%
005	Current	331	-	-	12	343	83	20	287	124	514	857
	Proposed	248	8	87	12	355	76	20	293	147	536	891
% +/- to Current Rates		3.63%			0.00%	3.50%	-8.43%	0.00%	2.09%	18.55%	4.28%	3.97%
006	Current	261	-	-	9	270	83	20	366	151	620	890
	Proposed	196	6	68	9	279	76	20	375	179	650	929
% +/- to Current Rates		3.45%			0.00%	3.33%	-8.43%	0.00%	2.46%	18.54%	4.84%	4.38%
007	Current	331	-	-	12	343	83	20	287	124	514	857
	Proposed	248	8	87	12	355	76	20	293	147	536	891
% +/- to Current Rates		3.63%			0.00%	3.50%	-8.43%	0.00%	2.09%	18.55%	4.28%	3.97%

* 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	VRG AB	10
	DR	6	VRG COLL	34
			VRG COMP	30
	Coll ded	500	Limit	1000
	Comp ded	250	No discounts or surcharge	

Proposed:	Class	2	VRG AB	9
	DR	6	VRG COLL	34
	Limit	1000	VRG COMP	33
	Coll ded	500	VRG DCPD	35
	Comp ded	250	No discounts or surcharge	

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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
004 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
005 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
006 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
007 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					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:	No charge

Proposed:	No charge

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Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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	1269	-	-	30	1299	69	20	763	350	1202	2501
Proposed	953	23	501	30	1507	76	20	978	444	1518	3025
% +/- to Current Rates	16.39%	-	-	0.00%	16.01%	10.14%	0.00%	28.18%	26.86%	26.29%	20.95%
005 Current	757	-	-	12	769	69	20	707	280	1076	1845
Proposed	567	13	299	12	891	76	20	906	355	1357	2248
% +/- to Current Rates	16.12%	-	-	0.00%	15.86%	10.14%	0.00%	28.15%	26.79%	26.12%	21.84%
006 Current	598	-	-	9	607	69	20	903	342	1334	1941
Proposed	449	10	236	9	704	76	20	1158	433	1687	2391
% +/- to Current Rates	16.22%	-	-	0.00%	15.98%	10.14%	0.00%	28.24%	26.61%	26.46%	23.18%
007 Current	757	0	0	12	769	69	20	707	280	1076	1845
Proposed	567	13	299	12	891	76	20	906	355	1357	2248
% +/- to Current Rates	16.12%	-	-	0.00%	15.86%	10.14%	0.00%	28.15%	26.79%	26.12%	21.84%

* 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:

Operator 1	Class 3 , DR 6 , VRG AB 19, VRG COLL 37, VRG COMP 51 , Limit 1000
	Coll ded 500 , Comp ded 250 , No discounts or surcharge
Opretaor 2	Class 5, DR 3, VRG COLL 37 , Limit 1000
	Coll ded 500, No discounts or surcharge

Proposed:

Operator 1	Class 3 , DR 6 , VRG AB 9, VRG COLL 43 , VRG COMP 61, VRG DCPD 46 , Limit 100
	Coll ded 500 , Comp ded 250 , No discounts or surcharge
Opretaor 2	Class 5, DR 3, VRG COLL 43 , VRG DCPD 46 , Limit 100
	Coll ded 500 , No discounts or surcharge

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Company Name:

The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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
004	Current	722	-	-	30	752	69	20	480	350	1671
	Proposed	542	16	285	30	873	76	20	615	444	2028
% +/- to Current Rates		16.76%			0.00%	16.09%	10.14%	0.00%	28.13%	26.86%	21.36%
005	Current	410	-	-	12	422	69	20	408	280	1199
	Proposed	307	9	162	12	490	76	20	523	355	1464
% +/- to Current Rates		16.59%			0.00%	16.11%	10.14%	0.00%	28.19%	26.79%	22.10%
006	Current	324	-	-	9	333	69	20	521	342	1285
	Proposed	243	7	128	9	387	76	20	668	433	1584
% +/- to Current Rates		16.67%			0.00%	16.22%	10.14%	0.00%	28.21%	26.61%	23.27%
007	Current	410	-	-	12	422	69	20	408	280	1199
	Proposed	307	9	162	12	490	76	20	523	355	1464
% +/- to Current Rates		16.59%			0.00%	16.11%	10.14%	0.00%	28.19%	26.79%	22.10%

* 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	VRG AB	9
	DR	6	VRG COLL	37
			VRG COMP	51
	Coll ded	500	Limit	1000
	Comp ded	250	No discounts or surcharge	

Proposed:	Class	3	VRG AB	9
	DR	6	VRG COLL	43
	Limit	1000	VRG COMP	61
	Coll ded	500	VRG DCPD	46
	Comp ded	250	No discounts or surcharge	

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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
004	Current	547	-	-	547			283		283	830
	Proposed	411	7	216	634			363		363	997
% +/- to Current Rates		15.90%		0.00%	15.90%	0.00%	0.00%	28.27%	0.00%	28.27%	20.12%
005	Current	347	-	-	347			299		299	646
	Proposed	260	4	137	401			383		383	784
% +/- to Current Rates		15.56%		0.00%	15.56%	0.00%	0.00%	28.09%	0.00%	28.09%	21.36%
006	Current	274	-	-	274			382		382	656
	Proposed	206	3	108	317			490		490	807
% +/- to Current Rates		15.69%		0.00%	15.69%	0.00%	0.00%	28.27%	0.00%	28.27%	23.02%
007	Current	347	-	-	347	0	0	299	0	299	646
	Proposed	260	4	137	401	0	0	383	0	383	784
% +/- to Current Rates		15.56%		0.00%	15.56%	0.00%	0.00%	28.09%	0.00%	28.09%	21.36%

* 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	3	VRG COLL	37
	Coll ded	500	Limit	1000
	No discounts or surcharge			

Proposed:	Class	5		
	DR	3	VRG COLL	43
	Limit	1000		
	Coll ded	500	VRG DCPD	46
	No discounts or surcharge			

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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	1318			30	1348	120	20	563	121	824	2172
Proposed	989	21	345	30	1385	131	20	483	97	731	2116
% +/- to Current Rates	2.81%	-	-	0.00%	2.74%	9.17%	0.00%	-14.21%	-19.83%	-11.29%	-2.58%
005 Current	736			12	748	120	20	561	96	797	1545
Proposed	552	12	193	12	769	131	20	482	78	711	1480
% +/- to Current Rates	2.85%	-	-	0.00%	2.81%	9.17%	0.00%	-14.08%	-18.75%	-10.79%	-4.21%
006 Current	582			9	591	120	20	717	118	975	1566
Proposed	437	9	152	9	607	131	20	617	95	863	1470
% +/- to Current Rates	2.75%	-	-	0.00%	2.71%	9.17%	0.00%	-13.95%	-19.49%	-11.49%	-6.13%
007 Current	736	0	0	12	748	120	20	561	96	797	1545
Proposed	552	12	193	12	769	131	20	482	78	711	1480
% +/- to Current Rates	2.85%	-	-	0.00%	2.81%	9.17%	0.00%	-14.08%	-18.75%	-10.79%	-4.21%

* 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:	Operator 1	Class 2 , DR 5, VRG AB 12, VRG COLL 32, VRG COMP 24, Limit 1000
		Coll ded 500 , Comp ded 250 , No discounts or surcharge
	Operator 2	Class 5, DR 2, VRG COLL 32, Limit 1000
		Coll ded 500, No discounts or surcharge

Proposed:	Operator 1	Class 2, DR 5, VRG AB 12, VRG COLL 29, VRG COMP 19, VRG DCPD 35, Limit 100
		Coll ded 500 , Comp ded 250 , No discounts or surcharge
	Operator 2	Class 5, DR 2, VRG COLL 29 , VRG DCPD 35, Limit 100
		Coll ded 500 , No discounts or surcharge

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Company Name:

The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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	707	-	-	30	737	120	20	338	121	599	1336
	Proposed	531	14	185	30	760	131	20	290	97	538	1298
	% +/- to Current Rates	3.25%			0.00%	3.12%	9.17%	0.00%	-14.20%	-19.83%	-10.18%	-2.84%
005	Current	377	-	-	12	389	120	20	325	96	561	950
	Proposed	283	8	99	12	402	131	20	279	78	508	910
	% +/- to Current Rates	3.45%			0.00%	3.34%	9.17%	0.00%	-14.15%	-18.75%	-9.45%	-4.21%
006	Current	298	-	-	9	307	120	20	415	118	673	980
	Proposed	224	6	78	9	317	131	20	357	95	603	920
	% +/- to Current Rates	3.36%			0.00%	3.26%	9.17%	0.00%	-13.98%	-19.49%	-10.40%	-6.12%
007	Current	377	-	-	12	389	120	20	325	96	561	950
	Proposed	283	8	99	12	402	131	20	279	78	508	910
	% +/- to Current Rates	3.45%			0.00%	3.34%	9.17%	0.00%	-14.15%	-18.75%	-9.45%	-4.21%

* 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	VRG AB	12
	DR	5	VRG COLL	32
			VRG COMP	24
	Coll ded	500	Limit	1000
	Comp ded	250	No discounts or surcharge	

Proposed:	Class	2	VRG AB	12
	DR	5	VRG COLL	29
	Limit	1000	VRG COMP	19
	Coll ded	500	VRG DCPD	35
	Comp ded	250	No discounts or surcharge	

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Company Name:

The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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
004	Current	611	-	-	611			225		225	836
	Proposed	458	7	160	625			193		193	818
% +/- to Current Rates		2.29%			2.29%	0.00%	0.00%	-14.22%	0.00%	-14.22%	-2.15%
005	Current	359	-	-	359			236		236	595
	Proposed	269	4	94	367			203		203	570
% +/- to Current Rates		2.23%			2.23%	0.00%	0.00%	-13.98%	0.00%	-13.98%	-4.20%
006	Current	284	-	-	284			302		302	586
	Proposed	213	3	74	290			260		260	550
% +/- to Current Rates		2.11%			2.11%	0.00%	0.00%	-13.91%	0.00%	-13.91%	-6.14%
007	Current	359	-	-	359	0	0	236	0	236	595
	Proposed	269	4	94	367	0	0	203	0	203	570
% +/- to Current Rates		2.23%			2.23%	0.00%	0.00%	-13.98%	0.00%	-13.98%	-4.20%

* 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	2	VRG COLL	32
	Coll ded	500	Limit	1000
			No discounts or surcharge	

Proposed:	Class	5		
	DR	2	VRG COLL	29
			VRG DCPD	35
	Coll ded	500	Limit	1000
			No discounts or surcharge	

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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	
004	Current	1050			60	1110	72	40	565	570	1247	2357
	Proposed	787	24	278	60	1149	96	40	578	498	1212	2361
% +/- to Current Rates		3.71%	-	-	0.00%	3.51%	33.33%	0.00%	2.30%	-12.63%	-2.81%	0.17%
005	Current	581			24	605	72	40	523	456	1091	1696
	Proposed	435	13	154	24	626	96	40	534	398	1068	1694
% +/- to Current Rates		3.61%	-	-	0.00%	3.47%	33.33%	0.00%	2.10%	-12.72%	-2.11%	-0.12%
006	Current	458			18	476	72	40	669	556	1337	1813
	Proposed	343	10	121	18	492	96	40	684	486	1306	1798
% +/- to Current Rates		3.49%	-	-	0.00%	3.36%	33.33%	0.00%	2.24%	-12.59%	-2.32%	-0.83%
007	Current	581	0	0	24	605	72	40	523	456	1091	1696
	Proposed	435	13	154	24	626	96	40	534	398	1068	1694
% +/- to Current Rates		3.61%	-	-	0.00%	3.47%	33.33%	0.00%	2.10%	-12.72%	-2.11%	-0.12%

* 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: Operator 1	Class 2, DR 6, VRG AB 6, VRG COLL 35, VRG COMP 44, Limit 1000
	Coll ded 500, Comp ded 250, Multi-Vehicle Discount of 10% applies on TPL, AB & Coll
Operator 2	Class 1, DR 6, VRG AB 6, VRG COLL 35, VRG COMP 44, Limit 1000
	Coll ded 500, Comp ded 250, Multi-Vehicle Discount of 10% applies on TPL, AB & Coll

Proposed: Operator 1	Class 2, DR 6, VRG AB 7, VRG COLL 35, VRG COMP 40, VRG DCPD 33, Limit 100
	Coll ded 500, Comp ded 250, Multi-Vehicle Discount of 10% applies on BI, PD, AB & Coll
Operator 2	Class 1, DR 6, VRG AB 7, VRG COLL 35, VRG COMP 40, VRG DCPD 33, Limit 100
	Coll ded 500, Comp ded 250, Multi-Vehicle Discount of 10% applies on BI, PD, AB & Coll

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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	559	-	-	30	589	36	20	290	285	631	1220
	Proposed	419	13	148	30	610	48	20	296	249	613	1223
% +/- to Current Rates		3.76%			0.00%	3.57%	33.33%	0.00%	2.07%	-12.63%	-2.85%	0.25%
005	Current	298	-	-	12	310	36	20	270	228	554	864
	Proposed	223	7	79	12	321	48	20	276	199	543	864
% +/- to Current Rates		3.69%			0.00%	3.55%	33.33%	0.00%	2.22%	-12.72%	-1.99%	0.00%
006	Current	235	-	-	9	244	36	20	346	278	680	924
	Proposed	176	5	62	9	252	48	20	354	243	665	917
% +/- to Current Rates		3.40%			0.00%	3.28%	33.33%	0.00%	2.31%	-12.59%	-2.21%	-0.76%
007	Current	298	-	-	12	310	36	20	270	228	554	864
	Proposed	223	7	79	12	321	48	20	276	199	543	864
% +/- to Current Rates		3.69%	0.00%	0.00%	0.00%	3.55%	33.33%	0.00%	2.22%	-12.72%	-1.99%	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:	Class	2	VRG AB	6
	DR	6	VRG COLL	35
			VRG COMP	44
	Coll ded	500	Limit	1000
	Comp ded	250	Multi-Vehicle Discount of 10% applies on TPL, AB & Coll	

Proposed:	Class	2	VRG AB	7
	DR	6	VRG COLL	35
	Limit	1000	VRG COMP	40
	Coll ded	500	VRG DCPD	33
	Comp ded	250	Multi-Vehicle Discount of 10% applies on BI,	

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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
004 Current	491	-	-	30	521	36	20	275	285	616	1137
Proposed	368	11	130	30	539	48	20	282	249	599	1138
% +/- to Current Rates	3.67%			0.00%	3.45%	33.33%	0.00%	2.55%	-12.63%	-2.76%	0.09%
005 Current	283	-	-	12	295	36	20	253	228	537	832
Proposed	212	6	75	12	305	48	20	258	199	525	830
% +/- to Current Rates	3.53%			0.00%	3.39%	33.33%	0.00%	1.98%	-12.72%	-2.23%	-0.24%
006 Current	223	-	-	9	232	36	20	323	278	657	889
Proposed	167	5	59	9	240	48	20	330	243	641	881
% +/- to Current Rates	3.59%			0.00%	3.45%	33.33%	0.00%	2.17%	-12.59%	-2.44%	-0.90%
007 Current	283	-	-	12	295	36	20	253	228	537	832
Proposed	212	6	75	12	305	48	20	258	199	525	830
% +/- to Current Rates	3.53%	0.00%	0.00%	0.00%	3.39%	33.33%	0.00%	1.98%	-12.72%	-2.23%	-0.24%

* 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	1	VRG AB	6	Proposed:	Class	1	VRG AB	7
	DR	6	VRG COLL	35		DR	6	VRG COLL	35
			VRG COMP	44		Limit 1000		VRG COMP	40
	Coll ded	500	Limit	1000		Coll ded	500	VRG DCPD	33
	Comp ded	250	Multi-Vehicle Discount of 10% applies on TPL, AB & Coll			Comp ded	250	Multi-Vehicle Discount of 10% applies on BI,	

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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	1232			30	1262	83	20	637	139	879	2141
Proposed	924	21	383	30	1358	91	20	596	146	853	2211
% +/- to Current Rates	7.79%	-	-	0.00%	7.61%	9.64%	0.00%	-6.44%	5.04%	-2.96%	3.27%
005 Current	690			12	702	83	20	627	111	841	1543
Proposed	517	12	214	12	755	91	20	588	117	816	1571
% +/- to Current Rates	7.68%	-	-	0.00%	7.55%	9.64%	0.00%	-6.22%	5.41%	-2.97%	1.81%
006 Current	545			9	554	83	20	802	136	1041	1595
Proposed	409	9	169	9	596	91	20	752	143	1006	1602
% +/- to Current Rates	7.71%	-	-	0.00%	7.58%	9.64%	0.00%	-6.23%	5.15%	-3.36%	0.44%
007 Current	690			12	702	83	20	627	111	841	1543
Proposed	517	12	214	12	755	91	20	588	117	816	1571
% +/- to Current Rates	7.68%	-	-	0.00%	7.55%	9.64%	0.00%	-6.22%	5.41%	-2.97%	1.81%

* 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:	Operator 1	Class 2 , DR 6, VRG AB 10, VRG COLL 37, VRG COMP 28, Limit 1000
		Coll ded 500 , Comp ded 250 , No discounts or surcharge
	Operator 2	Class 5, DR 2, VRG COLL 37, Limit 1000
		Coll ded 500, No discounts or surcharge

Proposed:	Operator 1	Class 2, DR 6, VRG AB 10, VRG COLL 35, VRG COMP 29, VRG DCPD 39, Limit 100
		Coll ded 500 , Comp ded 250 , No discounts or surcharge
	Operator 2	Class 5, DR 2, VRG COLL 35 , VRG DCPD 39, Limit 100
		Coll ded 500 , No discounts or surcharge

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Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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	621	-	-	30	651	83	20	352	139	594	1245
	Proposed	466	14	193	30	703	91	20	329	146	586	1289
% +/- to Current Rates		8.37%			0.00%	7.99%	9.64%	0.00%	-6.53%	5.04%	-1.35%	3.53%
005	Current	331	-	-	12	343	83	20	328	111	542	885
	Proposed	248	8	103	12	371	91	20	307	117	535	906
% +/- to Current Rates		8.46%			0.00%	8.16%	9.64%	0.00%	-6.40%	5.41%	-1.29%	2.37%
006	Current	261	-	-	9	270	83	20	419	136	658	928
	Proposed	196	6	81	9	292	91	20	393	143	647	939
% +/- to Current Rates		8.43%			0.00%	8.15%	9.64%	0.00%	-6.21%	5.15%	-1.67%	1.19%
007	Current	331	-	-	12	343	83	20	328	111	542	885
	Proposed	248	8	103	12	371	91	20	307	117	535	906
% +/- to Current Rates		8.46%			0.00%	8.16%	9.64%	0.00%	-6.40%	5.41%	-1.29%	2.37%

* 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	VRG AB	10	Proposed:	Class	2	VRG AB	10
	DR	6	VRG COLL	37		DR	6	VRG COLL	35
			VRG COMP	28		Limit	1000	VRG COMP	29
	Coll ded	500	Limit	1000		Coll ded	500	VRG DCPD	39
	Comp ded	250	No discounts or surcharge			Comp ded	250	No discounts or surcharge	

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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	-	-	611			285		285	896
	Proposed	458	7	190	655			267		267	922
% +/- to Current Rates		7.20%		0.00%	7.20%	0.00%	0.00%	-6.32%	0.00%	-6.32%	2.90%
005	Current	359	-	-	359			299		299	658
	Proposed	269	4	111	384			281		281	665
% +/- to Current Rates		6.96%		0.00%	6.96%	0.00%	0.00%	-6.02%	0.00%	-6.02%	1.06%
006	Current	284	-	-	284			383		383	667
	Proposed	213	3	88	304			359		359	663
% +/- to Current Rates		7.04%		0.00%	7.04%	0.00%	0.00%	-6.27%	0.00%	-6.27%	-0.60%
007	Current	359	-	-	359	0	0	299	0	299	658
	Proposed	269	4	111	384	0	0	281	0	281	665
% +/- to Current Rates		6.96%	0.00%	0.00%	6.96%	0.00%	0.00%	-6.02%	0.00%	-6.02%	1.06%

* 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	2	VRG COLL	37
	Coll ded	500	Limit	1000
	No discounts or surcharge			

Proposed:	Class	5		
	DR	2	VRG COLL	35
			VRG DCPD	39
	Coll ded	500	Limit	1000
	No discounts or surcharge			

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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	1254		30	1284	83	20	591	130	824	2108	
	Proposed	942	21	374	30	1367	91	20	605	111	2194	
% +/- to Current Rates		6.62%	-		0.00%	6.46%	9.64%	0.00%	2.37%	-14.62%	0.36%	4.08%
005	Current	724		12	736	83	20	591	104	798	1534	
	Proposed	543	12	215	12	782	91	20	604	89	1586	
% +/- to Current Rates		6.35%	-		0.00%	6.25%	9.64%	0.00%	2.20%	-14.42%	0.75%	3.39%
006	Current	572		9	581	83	20	755	127	985	1566	
	Proposed	430	9	171	9	619	91	20	773	109	1612	
% +/- to Current Rates		6.64%	-		0.00%	6.54%	9.64%	0.00%	2.38%	-14.17%	0.81%	2.94%
007	Current	724	0	0	736	83	20	591	104	798	1534	
	Proposed	543	12	215	12	782	91	20	604	89	1586	
% +/- to Current Rates		6.35%	-		0.00%	6.25%	9.64%	0.00%	2.20%	-14.42%	0.75%	3.39%

* 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:	Operator 1	Class 2 , DR 4, VRG AB 10, VRG COLL 33, VRG COMP 26, Limit 1000
		Coll ded 500 , Comp ded 250 , No discounts or surcharge
	Operator 2	Class 5, DR 3, VRG COLL 33, Limit 1000
		Coll ded 500, No discounts or surcharge

Proposed:	Operator 1	Class 2, DR 4, VRG AB 10, VRG COLL 33, VRG COMP 22, VRG DCPD 38, Limit 100
		Coll ded 500 , Comp ded 250 , No discounts or surcharge
	Operator 2	Class 5, DR 3, VRG COLL 33, VRG DCPD 38, Limit 100
		Coll ded 500 , No discounts or surcharge

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Company Name:

The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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
004	Current	707	-	-	30	737	83	20	356	130	1326
	Proposed	531	14	211	30	786	91	20	364	111	1372
	% +/- to Current Rates	6.93%			0.00%	6.65%	9.64%	0.00%	2.25%	-14.62%	3.47%
005	Current	377	-	-	12	389	83	20	342	104	938
	Proposed	283	8	112	12	415	91	20	350	89	965
	% +/- to Current Rates	6.90%			0.00%	6.68%	9.64%	0.00%	2.34%	-14.42%	2.88%
006	Current	298	-	-	9	307	83	20	437	127	974
	Proposed	224	6	89	9	328	91	20	448	109	996
	% +/- to Current Rates	7.05%			0.00%	6.84%	9.64%	0.00%	2.52%	-14.17%	2.26%
007	Current	377	-	-	12	389	83	20	342	104	938
	Proposed	283	8	112	12	415	91	20	350	89	965
	% +/- to Current Rates	6.90%	0.00%	0.00%	0.00%	6.68%	9.64%	0.00%	2.34%	-14.42%	2.88%

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

0.532956685 0.571428571 0.530805687

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

Current:	Class	2	VRG AB	10
	DR	5	VRG COLL	33
			VRG COMP	26
	Coll ded	500	Limit	1000
	Comp ded	250	No discounts or surcharge	

Proposed:	Class	2	VRG AB	10
	DR	5	VRG COLL	33
	Limit	1000	VRG COMP	22
	Coll ded	500	VRG DCPD	38
	Comp ded	250	No discounts or surcharge	

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Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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	547	-	-	547			235		235	782
	Proposed	411	7	163	581			241		241	822
% +/- to Current Rates		6.22%			6.22%	0.00%	0.00%	2.55%	0.00%	2.55%	5.12%
005	Current	347	-	-	347			249		249	596
	Proposed	260	4	103	367			254		254	621
% +/- to Current Rates		5.76%			5.76%	0.00%	0.00%	2.01%	0.00%	2.01%	4.19%
006	Current	274	-	-	274			318		318	592
	Proposed	206	3	82	291			325		325	616
% +/- to Current Rates		6.20%			6.20%	0.00%	0.00%	2.20%	0.00%	2.20%	4.05%
007	Current	347	-	-	347	0	0	249	0	249	596
	Proposed	260	4	103	367	0	0	254	0	254	621
% +/- to Current Rates		5.76%	0.00%	0.00%	5.76%	0.00%	0.00%	2.01%	0.00%	2.01%	4.19%

* 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	3		VRG COLL	33
Coll ded	500		Limit	1000
No discounts or surcharge				

Proposed:	Class	5		
DR	3		VRG COLL	33
			VRG DCPD	38
Coll ded	500		Limit	1000
No discounts or surcharge				

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Company Name:

The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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	2290	-	-	30	2320	83	20	987	125	3535
	Proposed	1717	29	517	30	2293	91	20	805	111	3320
	% +/- to Current Rates	-1.18%			0.00%	-1.16%	9.64%	0.00%	-18.44%	-11.20%	-15.47%
005	Current	1441	-	-	12	1453	83	20	1185	100	2841
	Proposed	1081	17	325	12	1435	91	20	967	89	2602
	% +/- to Current Rates	-1.25%			0.00%	-1.24%	9.64%	0.00%	-18.40%	-11.00%	-15.92%
006	Current	1139	-	-	9	1148	83	20	1515	122	2888
	Proposed	854	14	257	9	1134	91	20	1236	109	2590
	% +/- to Current Rates	-1.23%			0.00%	-1.22%	9.64%	0.00%	-18.42%	-10.66%	-16.32%
	Current	1441	-	-	12	1453	83	20	1185	100	2841
	Proposed	1081	17	325	12	1435	91	20	967	89	2602
	% +/- to Current Rates	-1.25%			0.00%	-1.24%	9.64%	0.00%	-18.40%	-11.00%	-15.92%

* 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	VRG AB	10
	DR	3	VRG COLL	33
			VRG COMP	25
	Coll ded	500	Limit	1000
	Comp ded	250	No discounts or surcharge	

Proposed:	Class	10	VRG AB	10
	DR	3	VRG COLL	29
	Limit	1000	VRG COMP	22
	Coll ded	500	VRG DCPD	32
	Comp ded	250	No discounts or surcharge	

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Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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	3151	-	-	30	3181	100	20	1117	88	1325	4506
	Proposed	2363	29	597	30	3019	109	20	934	88	1151	4170
% +/- to Current Rates		-5.14%			0.00%	-5.09%	9.00%	0.00%	-16.38%	0.00%	-13.13%	-7.46%
005	Current	1852	-	-	12	1864	100	20	1238	70	1428	3292
	Proposed	1389	17	351	12	1769	109	20	1035	71	1235	3004
% +/- to Current Rates		-5.13%			0.00%	-5.10%	9.00%	0.00%	-16.40%	1.43%	-13.52%	-8.75%
006	Current	1464	-	-	9	1473	100	20	1583	86	1789	3262
	Proposed	1098	14	277	9	1398	109	20	1322	86	1537	2935
% +/- to Current Rates		-5.12%			0.00%	-5.09%	9.00%	0.00%	-16.49%	0.00%	-14.09%	-10.02%
007	Current	1852	-	-	12	1864	100	20	1238	70	1428	3292
	Proposed	1389	17	351	12	1769	109	20	1035	71	1235	3004
% +/- to Current Rates		-5.13%	0.00%	0.00%	0.00%	-5.10%	9.00%	0.00%	-16.40%	1.43%	-13.52%	-8.75%

* 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:	Class	10	VRG AB	11	Proposed:	Class	10	VRG AB	11
	DR	1	VRG COLL	31		DR	1	VRG COLL	27
			VRG COMP	17		Limit	1000	VRG COMP	17
	Coll ded	500	Limit	1000		Coll ded	500	VRG DCPD	29
	Comp ded	250	No discounts or surcharge			Comp ded	250	No discounts or surcharge	

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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	752	83	20	399	155	1409
	Proposed	542	16	180	30	768	91	20	408	135	1422
% +/- to Current Rates		2.22%			0.00%	2.13%	9.64%	0.00%	2.26%	-12.90%	0.92%
005	Current	410	-	-	12	422	83	20	339	124	988
	Proposed	307	9	102	12	430	91	20	347	108	996
% +/- to Current Rates		1.95%			0.00%	1.90%	9.64%	0.00%	2.36%	-12.90%	0.81%
006	Current	324	-	-	9	333	83	20	433	151	1020
	Proposed	243	7	81	9	340	91	20	443	131	1025
% +/- to Current Rates		2.16%			0.00%	2.10%	9.64%	0.00%	2.31%	-13.25%	0.49%
007	Current	410	-	-	12	422	83	20	339	124	988
	Proposed	307	9	102	12	430	91	20	347	108	996
% +/- to Current Rates		1.95%	0.00%	0.00%	0.00%	1.90%	9.64%	0.00%	2.36%	-12.90%	0.81%

* 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	VRG AB	10
	DR	6	VRG COLL	33
			VRG COMP	30
	Coll ded	500	Limit	1000
	Comp ded	250	No discounts or surcharge	

Proposed:	Class	3	VRG AB	10
	DR	6	VRG COLL	33
	Limit	1000	VRG COMP	27
	Coll ded	500	VRG DCPD	34
	Comp ded	250	No discounts or surcharge	

Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10/13/2020
Renewals:	11/12/2020

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										
	Proposed										
% +/- to Current Rates											
005	Current										
	Proposed										
% +/- to Current Rates											
006	Current										
	Proposed										
% +/- to Current Rates											
007	Current										
	Proposed										
% +/- to Current Rates											

* 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: Any operator with a major or criminal code conviction in the past five (5) years is not written.

Proposed: Any operator with a major or criminal code conviction in the past five (5) years is not written.

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