

Company Name: The Sovereign General Insurance Company

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

**Motorcycle Profile 1:**

**Operator 1:**

Male, Age 20  
 Licensed 3 years, Appropriate class license  
 New business  
 Annual mileage 3,000 km, commute 5km one way  
 No AF accidents  
 No convictions  
 2014 Yamaha YZF R6 CC: 599  
 List price \$12,599, Cash value \$11,000

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	265		29	294	135	13	68	11	227	521
	Proposed	236	3	14	29	282	13	68	11	227	509
% +/- to Current Rates		-4.53%		0.00%	-4.08%	0.00%	0.00%	0.00%	0.00%	0.00%	-2.30%
005	Current	265		29	294	135	13	68	11	227	521
	Proposed	236	3	14	29	282	13	68	11	227	509
% +/- to Current Rates		-4.53%		0.00%	-4.08%	0.00%	0.00%	0.00%	0.00%	0.00%	-2.30%
006	Current	265		29	294	135	13	68	11	227	521
	Proposed	236	3	14	29	282	13	68	11	227	509
% +/- to Current Rates		-4.53%		0.00%	-4.08%	0.00%	0.00%	0.00%	0.00%	0.00%	-2.30%
007	Current	265		29	294	135	13	68	11	227	521
	Proposed	236	3	14	29	282	13	68	11	227	509
% +/- to Current Rates		-4.53%		0.00%	-4.08%	0.00%	0.00%	0.00%	0.00%	0.00%	-2.30%

\* 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:	Driving Record: 3
	Years Licensed: 3
	No Discount and Surcharge
	VRG COL: 14
	VRG COMP: 14

Proposed:	Driving Record: 3
	Years Licensed: 3
	No Discount and Surcharge
	VRG COL: 14
	VRG COMP: 14

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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

**Motorcycle Profile 2:**

**Operator 1:**

Male, Age 45  
 Insured on a PP vehicle for 25 years  
 Licensed 25 years, Class 6 license/M in Ontario  
 New business  
 Annual mileage 6,000 km  
 No AF accidents  
 No convictions  
 2013 FLHT ULTRA CC: 1690  
 List price \$26,645, Cash value \$22,299

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	151		33	184	152	13	70	21	256	440
	Proposed	134	1	33	183	152	13	70	21	256	439
	% +/- to Current Rates	-0.66%		0.00%	-0.54%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.23%
005	Current	151		33	184	152	13	70	21	256	440
	Proposed	134	1	33	183	152	13	70	21	256	439
	% +/- to Current Rates	-0.66%		0.00%	-0.54%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.23%
006	Current	151		33	184	152	13	70	21	256	440
	Proposed	134	1	33	183	152	13	70	21	256	439
	% +/- to Current Rates	-0.66%		0.00%	-0.54%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.23%
007	Current	151		33	184	152	13	70	21	256	440
	Proposed	134	1	33	183	152	13	70	21	256	439
	% +/- to Current Rates	-0.66%		0.00%	-0.54%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.23%

\* 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:

Driving Record: 3
Years Licensed: 25
No Discount and Surcharge
VRG COL: 23
VRG COMP: 23

Proposed:

Driving Record: 3
Years Licensed: 25
No Discount and Surcharge
VRG COL: 23
VRG COMP: 23 VRG DCPD: 23

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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

**Off Road Vehicle Profile 1:**

**Operator 1:**

Male, Age 22  
 Insured on a PP vehicle for 3 years  
 Licensed 3 years, Class 5 license/ G or M in Ontario  
 New business  
 Pleasure use  
 No AF accidents  
 No convictions  
 2014 Suzuki LT-A750 King Quad 4x4 CC: 722  
 List price \$11,444, Cash value \$10,000

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	232			6	238	34	4	82	72	192	430
	Proposed	207	2	14	6	229	34	4	82	72	192	421
% +/- to Current Rates		-3.88%			0.00%	-3.78%	0.00%	0.00%	0.00%	0.00%	0.00%	-2.09%
005	Current	232		0	6	238	34	4	82	72	192	430
	Proposed	207	2	14	6	229	34	4	82	72	192	421
% +/- to Current Rates		-3.88%			0.00%	-3.78%	0.00%	0.00%	0.00%	0.00%	0.00%	-2.09%
006	Current	232		0	6	238	34	4	82	72	192	430
	Proposed	207	2	14	6	229	34	4	82	72	192	421
% +/- to Current Rates		-3.88%			0.00%	-3.78%	0.00%	0.00%	0.00%	0.00%	0.00%	-2.09%
007	Current	232		0	6	238	34	4	82	72	192	430
	Proposed	207	2	14	6	229	34	4	82	72	192	421
% +/- to Current Rates		-3.88%			0.00%	-3.78%	0.00%	0.00%	0.00%	0.00%	0.00%	-2.09%

\* 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:	Engine Capacity: Heavy
	No Discount and Surcharge
	VRG COL: 11
	VRG COMP: 11

Proposed:	Engine Capacity: Heavy
	No Discount and Surcharge
	VRG COL: 11
	VRG COMP: 11
	VRG DCPD: 11

Company Name: The Sovereign General Insurance Company

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

**Off Road Vehicle Profile 2:**

**Operator 1:**

Male, Age 43  
 Insured on a PP vehicle for 25 years  
 Licensed 20 years, Class 5 license/ G or M in Ontario  
 New business  
 Pleasure use  
 No AF accidents  
 No convictions  
 2013 Polaris Sportsman 500 4x4, CC: 498  
 List price \$7,349, Cash value \$6,000

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	232		6	238	34	4	70	60	168	406
	Proposed	207	2	12	6	227	34	4	70	60	395
	% +/- to Current Rates	-4.74%		0.00%	-4.62%	0.00%	0.00%	0.00%	0.00%	0.00%	-2.71%
005	Current	232		0	6	238	34	4	70	60	406
	Proposed	207	2	12	6	227	34	4	70	60	395
	% +/- to Current Rates	-4.74%		0.00%	-4.62%	0.00%	0.00%	0.00%	0.00%	0.00%	-2.71%
006	Current	232		0	6	238	34	4	70	60	406
	Proposed	207	2	12	6	227	34	4	70	60	395
	% +/- to Current Rates	-4.74%		0.00%	-4.62%	0.00%	0.00%	0.00%	0.00%	0.00%	-2.71%
007	Current	232		0	6	238	34	4	70	60	406
	Proposed	207	2	12	6	227	34	4	70	60	395
	% +/- to Current Rates	-4.74%		0.00%	-4.62%	0.00%	0.00%	0.00%	0.00%	0.00%	-2.71%

\* 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:

Engine Capacity: Heavy
No Discount and Surcharge
VRG COL: 9
VRG COMP: 9

Proposed:

Engine Capacity: Heavy
No Discount and Surcharge
VRG COL: 9
VRG COMP: 9
VRG DCPD: 9

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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

**Snow Vehicle - Profile 1:**

**Operator 1:**

Male, Age 30  
 Insured on a PP vehicle for 10 years  
 Licensed 10 years, Class 5 license/G in Ontario or applicable  
 New business  
 Pleasure use  
 No AF accidents  
 No convictions  
 2014 Polaris Indy 550 Voyager CC: 544  
 List price \$8,399, Cash value \$7,200

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	59		8	67	44	4	564	200	812	879
	Proposed	53	1	3	8	65	4	564	200	812	877
% +/- to Current Rates		-3.39%		0.00%	-2.99%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.23%
005	Current	59		0	8	67	44	564	200	812	879
	Proposed	53	1	3	8	65	4	564	200	812	877
% +/- to Current Rates		-3.39%		0.00%	-2.99%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.23%
006	Current	59		0	8	67	44	564	200	812	879
	Proposed	53	1	3	8	65	4	564	200	812	877
% +/- to Current Rates		-3.39%		0.00%	-2.99%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.23%
007	Current	59		0	8	67	44	564	200	812	879
	Proposed	53	1	3	8	65	4	564	200	812	877
% +/- to Current Rates		-3.39%		0.00%	-2.99%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.23%

\* 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:

No Discount and Surcharge
VRG COL: 16
VRG COMP: 16

Proposed:

No Discount and Surcharge
VRG COL: 16
VRG COMP: 16
VRG DCPD: 16

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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

**Snow Vehicle - Profile 2:**

**Operator 1:**

Male, Age 23  
 Insured on a PP vehicle for 5 years  
 Licensed 5 years, Class 5 license/G in Ontario or applicable  
 New business  
 Pleasure use  
 No AF accidents  
 No convictions  
 2013 Ski-Doo MX Z Sport 600 ACE CC: 600  
 List price \$9,449, Cash value \$6,750

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	59		8	67	44	4	626	221	895	962
	Proposed	53	1	3	8	65	4	626	221	895	960
	% +/- to Current Rates	-3.39%		0.00%	-2.99%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.21%
005	Current	59		0	8	67	44	626	221	895	962
	Proposed	53	1	3	8	65	4	626	221	895	960
	% +/- to Current Rates	-3.39%		0.00%	-2.99%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.21%
006	Current	59		0	8	67	44	626	221	895	962
	Proposed	53	1	3	8	65	4	626	221	895	960
	% +/- to Current Rates	-3.39%		0.00%	-2.99%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.21%
007	Current	59		0	8	67	44	626	221	895	962
	Proposed	53	1	3	8	65	4	626	221	895	960
	% +/- to Current Rates	-3.39%		0.00%	-2.99%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.21%

\* 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:

No Discount and Surcharge
VRG COL: 18
VRG COMP: 18

Proposed:

No Discount and Surcharge
VRG COL: 18
VRG COMP: 18
VRG DCPD: 18

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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

**Motor home - Profile 1:**

**Operator 1:**

Male, Age 55, Married  
 No driver training  
 Licensed over 10 years, Class 5 license/G in Ontario  
 New business  
 Pleasure use, annual mileage 6000 km  
 No AF accidents in over 10 years  
 No convictions in over 10 years  
 2015 Jayco Pinnacle 36RSQS  
 List price: \$85 899

**Operator 2: (Secondary)**

Female, Age 53, Married  
 Licensed over 10 years, Class 5 license/G in Ontario  
 No AF accidents in over 10 years  
 No convictions in over 10 years

**Coverages:**

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	546		30	576	83	20	155	324	582	1158
	Proposed	409	11	72	30	522	91	20	158	324	593
	% +/- to Current Rates	-9.89%			0.00%	-9.38%	9.64%	0.00%	1.94%	0.00%	1.89%
005	Current	314		12	326	83	20	142	324	569	895
	Proposed	236	6	42	12	296	91	20	145	324	580
	% +/- to Current Rates	-9.55%			0.00%	-9.20%	9.64%	0.00%	2.11%	0.00%	1.93%
006	Current	248		9	257	83	20	181	324	608	865
	Proposed	186	5	33	9	233	91	20	185	324	620
	% +/- to Current Rates	-9.68%			0.00%	-9.34%	9.64%	0.00%	2.21%	0.00%	1.97%
007	Current	314	0	0	12	326	83	20	142	324	569
	Proposed	236	6	42	12	296	91	20	145	324	580
	% +/- to Current Rates	-9.55%			0.00%	-9.20%	9.64%	0.00%	2.11%	0.00%	1.93%

\* 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
Driving Record: 6
No Discount and Surcharge
VRG AB: 10
VRG COL: 20      VRG COMP: 86

Proposed:

Class: 1
Driving Record: 6
No Discount and Surcharge
VRG AB: 10      VRG DCPD: 20
VRG COL: 20      VRG COMP: 86

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