

Company Name: **Hartford Fire Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

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	1398.68	0.00	0.00	30.21	1428.89	86.52	20.00	542.45	116.32	765.29	2194.18
Proposed	1049.01	27.97	291.87	30.21	1399.06	86.52	20.00	542.45	116.32	765.29	2164.35
% +/- to Current Rates	-25.00%			0.00%	-2.09%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.36%
005 Current	906.81	0.00	0.00	12.13	918.94	86.52	20.00	473.69	93.13	673.34	1592.28
Proposed	680.11	18.14	189.23	12.13	899.61	86.52	20.00	473.69	93.13	673.34	1572.94
% +/- to Current Rates	-25.00%			0.00%	-2.10%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.21%
006 Current	716.75	0.00	0.00	9.38	726.13	86.52	20.00	605.39	113.45	825.37	1551.49
Proposed	537.56	14.33	149.57	9.38	710.84	86.52	20.00	605.39	113.45	825.37	1536.21
% +/- to Current Rates	-25.00%			0.00%	-2.10%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.98%
007 Current	906.81	0.00	0.00	12.13	918.94	86.52	20.00	473.69	93.13	673.34	1592.28
Proposed	680.11	18.14	189.23	12.13	899.61	86.52	20.00	473.69	93.13	673.34	1572.94
% +/- to Current Rates	-25.00%			0.00%	-2.10%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.21%

* 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: RATE GROUPS - AB 5, CL 31, CM 25
 CLASS 12;DRIVING RECORD 6;No Discounts Apply
 Operator 2: RATE GROUPS - AB 5, CL 31, CM 25
 CLASS 5;DRIVING RECORD 4;No Discounts Apply

Proposed: Operator 1: RATE GROUPS - AB 5, CL 31, CM 25
 CLASS 12;DRIVING RECORD 6;No Discounts Apply
 Operator 2: RATE GROUPS - AB 5, CL 31, CM 25
 CLASS 5;DRIVING RECORD 4;No Discounts Apply

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

Company Name: **Hartford Fire Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

Profile 1.2 Private Passenger:

Operator 1:

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	892.72	0.00	0.00	30.21	922.93	86.52	20.00	372.49	116.32	595.33	1518.26
Proposed	669.54	17.85	186.29	30.21	903.89	86.52	20.00	372.49	116.32	595.33	1499.22
% +/- to Current Rates	-25.00%			0.00%	-2.06%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.25%
005 Current	570.87	0.00	0.00	12.13	583.01	86.52	20.00	334.86	93.13	534.51	1117.51
Proposed	428.16	11.42	119.13	12.13	570.83	86.52	20.00	334.86	93.13	534.51	1105.34
% +/- to Current Rates	-25.00%			0.00%	-2.09%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.09%
006 Current	451.22	0.00	0.00	9.38	460.60	86.52	20.00	427.96	113.45	647.94	1108.54
Proposed	338.42	9.02	94.16	9.38	450.98	86.52	20.00	427.96	113.45	647.94	1098.92
% +/- to Current Rates	-25.00%			0.00%	-2.09%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.87%
007 Current	570.87	0.00	0.00	12.13	583.01	86.52	20.00	334.86	93.13	534.51	1117.51
Proposed	428.16	11.42	119.13	12.13	570.83	86.52	20.00	334.86	93.13	534.51	1105.34
% +/- to Current Rates	-25.00%			0.00%	-2.09%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.09%

* 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:	RATE GROUPS - AB 5, CL 31, CM 25
	CLASS 12
	DRIVING RECORD 6
	No Discounts Apply

Proposed:	RATE GROUPS - AB 5, CL 31, CM 25
	CLASS 12
	DRIVING RECORD 6
	No Discounts Apply

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

Company Name:

Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

Profile 1.3 Private Passenger:

Operator 2: (Occasional)

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	892.72	0.00	0.00	30.21	922.93	86.52	20.00	372.49	116.32	595.33	1518.26
Proposed	669.54	17.85	186.29	30.21	903.89	86.52	20.00	372.49	116.32	595.33	1499.22
% +/- to Current Rates	-25.00%			0.00%	-2.06%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.25%
005 Current	570.87	0.00	0.00	12.13	583.01	86.52	20.00	334.86	93.13	534.51	1117.51
Proposed	428.16	11.42	119.13	12.13	570.83	86.52	20.00	334.86	93.13	534.51	1105.34
% +/- to Current Rates	-25.00%			0.00%	-2.09%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.09%
006 Current	451.22	0.00	0.00	9.38	460.60	86.52	20.00	427.96	113.45	647.94	1108.54
Proposed	338.42	9.02	94.16	9.38	450.98	86.52	20.00	427.96	113.45	647.94	1098.92
% +/- to Current Rates	-25.00%			0.00%	-2.09%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.87%
007 Current	570.87	0.00	0.00	12.13	583.01	86.52	20.00	334.86	93.13	534.51	1117.51
Proposed	428.16	11.42	119.13	12.13	570.83	86.52	20.00	334.86	93.13	534.51	1105.34
% +/- to Current Rates	-25.00%			0.00%	-2.09%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.09%

* 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:

RATE GROUPS - AB 5, CL 31, CM 25
CLASS 5
DRIVING RECORD 4
No Discounts Apply

Proposed:

RATE GROUPS - AB 5, CL 31, CM 25
CLASS 5
DRIVING RECORD 4
No Discounts Apply

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

Company Name:

Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

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	621.13	0.00	0.00	30.21	651.34	86.52	20.00	261.64	161.63	529.79	1181.13
	Proposed	465.84	12.42	129.62	30.21	638.09	86.52	20.00	261.64	161.63	529.79	1167.88
% +/- to Current Rates		-25.00%			0.00%	-2.03%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.12%
005	Current	330.76	0.00	0.00	12.13	342.89	86.52	20.00	244.07	129.41	480.00	822.89
	Proposed	248.07	6.62	69.02	12.13	335.84	86.52	20.00	244.07	129.41	480.00	815.84
% +/- to Current Rates		-25.00%			0.00%	-2.06%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.86%
006	Current	261.43	0.00	0.00	9.38	270.81	86.52	20.00	311.93	157.66	576.11	846.92
	Proposed	196.07	5.23	54.56	9.38	265.24	86.52	20.00	311.93	157.66	576.11	841.34
% +/- to Current Rates		-25.00%			0.00%	-2.06%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.66%
007	Current	330.76	0.00	0.00	12.13	342.89	86.52	20.00	244.07	129.41	480.00	822.89
	Proposed	248.07	6.62	69.02	12.13	335.84	86.52	20.00	244.07	129.41	480.00	815.84
% +/- to Current Rates		-25.00%			0.00%	-2.06%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.86%

* 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: RATE GROUPS - AB 5, CL 34, CM 32
 CLASS 2;DRIVING RECORD 6;No Discounts Apply
 Operator 2: No Charge

Proposed: Operator 1: RATE GROUPS - AB 5, CL 34, CM 32
 CLASS 2;DRIVING RECORD 6;No Discounts Apply
 Operator 2: No Charge

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

Company Name: **Hartford Fire Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

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	621.13	0.00	0.00	30.21	651.34	86.52	20.00	261.64	161.63	529.79	1181.13
	Proposed	465.84	12.42	129.62	30.21	638.09	86.52	20.00	261.64	161.63	529.79	1167.88
% +/- to Current Rates		-25.00%			0.00%	-2.03%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.12%
005	Current	330.76	0.00	0.00	12.13	342.89	86.52	20.00	244.07	129.41	480.00	822.89
	Proposed	248.07	6.62	69.02	12.13	335.84	86.52	20.00	244.07	129.41	480.00	815.84
% +/- to Current Rates		-25.00%			0.00%	-2.06%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.86%
006	Current	261.43	0.00	0.00	9.38	270.81	86.52	20.00	311.93	157.66	576.11	846.92
	Proposed	196.07	5.23	54.56	9.38	265.24	86.52	20.00	311.93	157.66	576.11	841.34
% +/- to Current Rates		-25.00%			0.00%	-2.06%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.66%
007	Current	330.76	0.00	0.00	12.13	342.89	86.52	20.00	244.07	129.41	480.00	822.89
	Proposed	248.07	6.62	69.02	12.13	335.84	86.52	20.00	244.07	129.41	480.00	815.84
% +/- to Current Rates		-25.00%			0.00%	-2.06%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.86%

* 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:

RATE GROUPS - AB 5, CL 34, CM 32
CLASS 2
DRIVING RECORD 6
No Discounts Apply

Proposed:

RATE GROUPS - AB 5, CL 34, CM 32
CLASS 2
DRIVING RECORD 6
No Discounts Apply

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

Company Name: Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

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

Proposed: No Charge

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

Company Name:

Harford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

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	621.13	0.00	0.00	30.21	651.34	86.52	20.00	261.64	161.63	529.79	1181.13
Proposed	465.84	12.42	129.62	30.21	638.09	86.52	20.00	261.64	161.63	529.79	1167.88
% +/- to Current Rates	-25.00%			0.00%	-2.03%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.12%
005 Current	330.76	0.00	0.00	12.13	342.89	86.52	20.00	244.07	129.41	480.00	822.89
Proposed	248.07	6.62	69.02	12.13	335.84	86.52	20.00	244.07	129.41	480.00	815.84
% +/- to Current Rates	-25.00%			0.00%	-2.06%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.86%
006 Current	261.43	0.00	0.00	9.38	270.81	86.52	20.00	311.93	157.66	576.11	846.92
Proposed	196.07	5.23	54.56	9.38	265.24	86.52	20.00	311.93	157.66	576.11	841.34
% +/- to Current Rates	-25.00%			0.00%	-2.06%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.66%
007 Current	330.76	0.00	0.00	12.13	342.89	86.52	20.00	244.07	129.41	480.00	822.89
Proposed	248.07	6.62	69.02	12.13	335.84	86.52	20.00	244.07	129.41	480.00	815.84
% +/- to Current Rates	-25.00%			0.00%	-2.06%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.86%

* 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: RATE GROUPS - AB 5, CL 40, CM 56
 CLASS 3;DRIVING RECORD 6;No Discounts Apply
 Operator 2: RATE GROUPS - AB 5, CL 40, CM 56
 CLASS 5;DRIVING RECORD 3;No Discounts Apply

Proposed: Operator 1: RATE GROUPS - AB 5, CL 40, CM 56
 CLASS 3;DRIVING RECORD 6;No Discounts Apply
 Operator 2: RATE GROUPS - AB 5, CL 40, CM 56
 CLASS 5;DRIVING RECORD 3;No Discounts Apply

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability

Company Name: **Hartford Fire Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

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	722.37	0.00	0.00	30.21	752.58	86.52	20.00	460.19	368.80	935.51	1688.09
	Proposed	541.78	14.45	150.74	30.21	737.18	86.52	20.00	460.19	368.80	935.51	1672.69
% +/- to Current Rates		-25.00%			0.00%	-2.05%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.91%
005	Current	409.81	0.00	0.00	12.13	421.94	86.52	20.00	391.20	295.28	793.01	1214.95
	Proposed	307.36	8.20	85.52	12.13	413.20	86.52	20.00	391.20	295.28	793.01	1206.21
% +/- to Current Rates		-25.00%			0.00%	-2.07%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.72%
006	Current	323.91	0.00	0.00	9.38	333.29	86.52	20.00	499.97	359.73	966.22	1299.52
	Proposed	242.94	6.48	67.59	9.38	326.39	86.52	20.00	499.97	359.73	966.22	1292.61
% +/- to Current Rates		-25.00%			0.00%	-2.07%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.53%
007	Current	409.81	0.00	0.00	12.13	421.94	86.52	20.00	391.20	295.28	793.01	1214.95
	Proposed	307.36	8.20	85.52	12.13	413.20	86.52	20.00	391.20	295.28	793.01	1206.21
% +/- to Current Rates		-25.00%			0.00%	-2.07%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.72%

* 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:

RATE GROUPS - AB 5, CL 40, CM 56
CLASS 3
DRIVING RECORD 6
No Discounts Apply

Proposed:

RATE GROUPS - AB 5, CL 40, CM 56
CLASS 3
DRIVING RECORD 6
No Discounts Apply

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

Company Name:

Hartford Fire Insurance Company

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

Implementation Dates (D/M/Y)

New Business:	01-Sep
Renewals:	01-Sep

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	548.03	0.00	0.00	0.00	548.03	0.00	0.00	271.73	0.00	271.73	819.76
	Proposed	411.02	10.96	114.36	0.00	536.34	0.00	0.00	271.73	0.00	271.73	808.07
% +/- to Current Rates		-25.00%				-2.13%			0.00%		0.00%	-1.43%
005	Current	347.45	0.00	0.00	0.00	347.45	0.00	0.00	287.10	0.00	287.10	634.55
	Proposed	260.59	6.95	72.51	0.00	340.05	0.00	0.00	287.10	0.00	287.10	627.14
% +/- to Current Rates		-25.00%				-2.13%			0.00%		0.00%	-1.17%
006	Current	274.63	0.00	0.00	0.00	274.63	0.00	0.00	366.92	0.00	366.92	641.55
	Proposed	205.97	5.49	57.31	0.00	268.77	0.00	0.00	366.92	0.00	366.92	635.70
% +/- to Current Rates		-25.00%				-2.13%			0.00%		0.00%	-0.91%
007	Current	347.45	0.00	0.00	0.00	347.45	0.00	0.00	287.10	0.00	287.10	634.55
	Proposed	260.59	6.95	72.51	0.00	340.05	0.00	0.00	287.10	0.00	287.10	627.14
% +/- to Current Rates		-25.00%				-2.13%			0.00%		0.00%	-1.17%

* 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: RATE GROUPS - AB 5, CL 40, CM 56

CLASS 5

DRIVING RECORD 3

No Discounts Apply

Proposed: RATE GROUPS - AB 5, CL 40, CM 56

CLASS 5

DRIVING RECORD 3

No Discounts Apply

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

Company Name:

Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

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	1839.13	0.00	0.00	30.21	1869.34	86.52	20.00	494.39	99.05	699.97	2569.31
Proposed	1379.35	36.78	383.79	30.21	1830.13	86.52	20.00	494.39	99.05	699.97	2530.09
% +/- to Current Rates	-25.00%			0.00%	-2.10%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.53%
005 Current	1005.40	0.00	0.00	12.13	1017.53	86.52	20.00	549.86	79.31	735.69	1753.22
Proposed	754.05	20.11	209.81	12.13	996.09	86.52	20.00	549.86	79.31	735.69	1731.78
% +/- to Current Rates	-25.00%			0.00%	-2.11%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.22%
006 Current	794.68	0.00	0.00	9.38	804.05	86.52	20.00	702.75	96.62	905.88	1709.94
Proposed	596.01	15.89	165.83	9.38	787.11	86.52	20.00	702.75	96.62	905.88	1692.99
% +/- to Current Rates	-25.00%			0.00%	-2.11%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.99%
007 Current	1005.40	0.00	0.00	12.13	1017.53	86.52	20.00	549.86	79.31	735.69	1753.22
Proposed	754.05	20.11	209.81	12.13	996.09	86.52	20.00	549.86	79.31	735.69	1731.78
% +/- to Current Rates	-25.00%			0.00%	-2.11%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.22%

* 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: RATE GROUPS - AB 5, CL 30, CM 21
 CLASS 2;DRIVING RECORD 2;No Discounts Apply
 Operator 2: RATE GROUPS - AB 5, CL 30, CM 21
 CLASS 5;DRIVING RECORD 2;No Discounts Apply

Proposed: Operator 1: RATE GROUPS - AB 5, CL 30, CM 21
 CLASS 2;DRIVING RECORD 2;No Discounts Apply
 Operator 2: RATE GROUPS - AB 5, CL 30, CM 21
 CLASS 5;DRIVING RECORD 2;No Discounts Apply

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

Company Name:

Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

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	1839.13	0.00	0.00	30.21	1869.34	86.52	20.00	494.39	99.05	699.97	2569.31
	Proposed	1379.35	36.78	383.79	30.21	1830.13	86.52	20.00	494.39	99.05	699.97	2530.09
% +/- to Current Rates		-25.00%			0.00%	-2.10%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.53%
005	Current	1005.40	0.00	0.00	12.13	1017.53	86.52	20.00	549.86	79.31	735.69	1753.22
	Proposed	754.05	20.11	209.81	12.13	996.09	86.52	20.00	549.86	79.31	735.69	1731.78
% +/- to Current Rates		-25.00%			0.00%	-2.11%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.22%
006	Current	794.68	0.00	0.00	9.38	804.05	86.52	20.00	702.75	96.62	905.88	1709.94
	Proposed	596.01	15.89	165.83	9.38	787.11	86.52	20.00	702.75	96.62	905.88	1692.99
% +/- to Current Rates		-25.00%			0.00%	-2.11%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.99%
007	Current	1005.40	0.00	0.00	12.13	1017.53	86.52	20.00	549.86	79.31	735.69	1753.22
	Proposed	754.05	20.11	209.81	12.13	996.09	86.52	20.00	549.86	79.31	735.69	1731.78
% +/- to Current Rates		-25.00%			0.00%	-2.11%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.22%

* 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: RATE GROUPS - AB 5, CL 30, CM 21

CLASS 2
 DRIVING RECORD 2
 No Discounts Apply

Proposed: RATE GROUPS - AB 5, CL 30, CM 21

CLASS 2
 DRIVING RECORD 2
 No Discounts Apply

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

Company Name: Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

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	611.74	0.00	0.00	0.00	611.74	0.00	0.00	171.26	0.00	171.26	783.00
	Proposed	458.80	12.23	127.66	0.00	598.69	0.00	0.00	171.26	0.00	171.26	769.95
% +/- to Current Rates		-25.00%				-2.13%			0.00%		0.00%	-1.67%
005	Current	358.97	0.00	0.00	0.00	358.97	0.00	0.00	179.91	0.00	179.91	538.88
	Proposed	269.23	7.18	74.91	0.00	351.32	0.00	0.00	179.91	0.00	179.91	531.23
% +/- to Current Rates		-25.00%				-2.13%			0.00%		0.00%	-1.42%
006	Current	283.73	0.00	0.00	0.00	283.73	0.00	0.00	229.93	0.00	229.93	513.67
	Proposed	212.80	5.67	59.21	0.00	277.68	0.00	0.00	229.93	0.00	229.93	507.62
% +/- to Current Rates		-25.00%				-2.13%			0.00%		0.00%	-1.18%
007	Current	358.97	0.00	0.00	0.00	358.97	0.00	0.00	179.91	0.00	179.91	538.88
	Proposed	269.23	7.18	74.91	0.00	351.32	0.00	0.00	179.91	0.00	179.91	531.23
% +/- to Current Rates		-25.00%				-2.13%			0.00%		0.00%	-1.42%

* 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:

RATE GROUPS - AB 5, CL 30, CM 21
CLASS 5
DRIVING RECORD 2
No Discounts Apply

Proposed:

RATE GROUPS - AB 5, CL 30, CM 21
CLASS 5
DRIVING RECORD 2
No Discounts Apply

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

Company Name: **Hartford Fire Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

Profile 5.1 Private Passenger:

Operator 1:

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

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	545.97	0.00	0.00	30.21	576.18	86.52	20.00	260.55	230.69	597.76	1173.94
	Proposed	409.48	10.92	113.93	30.21	564.54	86.52	20.00	260.55	230.69	597.76	1162.30
% +/- to Current Rates		-25.00%			0.00%	-2.02%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.99%
005	Current	314.22	0.00	0.00	12.13	326.35	86.52	20.00	238.96	184.70	530.18	856.53
	Proposed	235.66	6.28	65.57	12.13	319.65	86.52	20.00	238.96	184.70	530.18	849.83
% +/- to Current Rates		-25.00%			0.00%	-2.05%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.78%
006	Current	248.36	0.00	0.00	9.38	257.74	86.52	20.00	305.40	225.02	636.93	894.67
	Proposed	186.27	4.97	51.83	9.38	252.44	86.52	20.00	305.40	225.02	636.93	889.38
% +/- to Current Rates		-25.00%			0.00%	-2.05%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.59%
007	Current	314.22	0.00	0.00	12.13	326.35	86.52	20.00	238.96	184.70	530.18	856.53
	Proposed	235.66	6.28	65.57	12.13	319.65	86.52	20.00	238.96	184.70	530.18	849.83
% +/- to Current Rates		-25.00%			0.00%	-2.05%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.78%

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

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

Current:

RATE GROUPS - AB 5, CL 35, CM 40
CLASS 1
DRIVING RECORD 6
No Discounts Apply

Proposed:

RATE GROUPS - AB 5, CL 35, CM 40
CLASS 1
DRIVING RECORD 6
No Discounts Apply

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

Company Name: **Hartford Fire Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

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	1112.50	0.00	0.00	60.42	1172.92	164.39	40.00	487.17	355.64	1047.20	2220.11
	Proposed	834.37	22.25	232.15	60.42	1149.20	164.39	40.00	487.17	355.64	1047.20	2196.39
% +/- to Current Rates		-25.00%			0.00%	-2.02%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.07%
005	Current	613.55	0.00	0.00	24.26	637.82	164.39	40.00	451.11	284.74	940.24	1578.06
	Proposed	460.17	12.27	128.04	24.26	624.74	164.39	40.00	451.11	284.74	940.24	1564.97
% +/- to Current Rates		-25.00%			0.00%	-2.05%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.83%
006	Current	484.96	0.00	0.00	18.75	503.71	164.39	40.00	576.53	346.89	1127.81	1631.52
	Proposed	363.72	9.70	101.20	18.75	493.37	164.39	40.00	576.53	346.89	1127.81	1621.18
% +/- to Current Rates		-25.00%			0.00%	-2.05%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.63%
007	Current	613.55	0.00	0.00	24.26	637.82	164.39	40.00	451.11	284.74	940.24	1578.06
	Proposed	460.17	12.27	128.04	24.26	624.74	164.39	40.00	451.11	284.74	940.24	1564.97
% +/- to Current Rates		-25.00%			0.00%	-2.05%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.83%

* 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: RATE GROUPS - AB 5, CL 35, CM 41
 CLASS 2;DRIVING RECORD 6;No Discounts Apply
 Operator 2: RATE GROUPS - AB 5, CL 33, CM 25
 CLASS 1;DRIVING RECORD 6;Multi-Vehicle Discount of 10%

Proposed: Operator 1: RATE GROUPS - AB 5, CL 35, CM 41
 CLASS 2;DRIVING RECORD 6;No Discounts Apply
 Operator 2: RATE GROUPS - AB 5, CL 33, CM 25
 CLASS 1;DRIVING RECORD 6;Multi-Vehicle Discount of 10%

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

Company Name: **Hartford Fire Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

Profile 6.2 Private Passenger:

Operator 1:

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

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	621.13	0.00	0.00	30.21	651.34	86.52	20.00	274.26	239.32	620.10	1271.44
	Proposed	465.84	12.42	129.62	30.21	638.09	86.52	20.00	274.26	239.32	620.10	1258.20
% +/- to Current Rates		-25.00%			0.00%	-2.03%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.04%
005	Current	330.76	0.00	0.00	12.13	342.89	86.52	20.00	255.84	191.61	553.98	896.87
	Proposed	248.07	6.62	69.02	12.13	335.84	86.52	20.00	255.84	191.61	553.98	889.81
% +/- to Current Rates		-25.00%			0.00%	-2.06%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.79%
006	Current	261.43	0.00	0.00	9.38	270.81	86.52	20.00	326.98	233.43	666.93	937.74
	Proposed	196.07	5.23	54.56	9.38	265.24	86.52	20.00	326.98	233.43	666.93	932.17
% +/- to Current Rates		-25.00%			0.00%	-2.06%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.59%
007	Current	330.76	0.00	0.00	12.13	342.89	86.52	20.00	255.84	191.61	553.98	896.87
	Proposed	248.07	6.62	69.02	12.13	335.84	86.52	20.00	255.84	191.61	553.98	889.81
% +/- to Current Rates		-25.00%			0.00%	-2.06%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.79%

* 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:

RATE GROUPS - AB 5, CL 35, CM 41
CLASS 2
DRIVING RECORD 6
No Discounts Apply

Proposed:

RATE GROUPS - AB 5, CL 35, CM 41
CLASS 2
DRIVING RECORD 6
No Discounts Apply

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

Company Name: **Hartford Fire Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

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	491.37	0.00	0.00	30.21	521.58	77.87	20.00	212.91	116.32	427.09	948.67
	Proposed	368.53	9.83	102.54	30.21	511.11	77.87	20.00	212.91	116.32	427.09	938.20
% +/- to Current Rates		-25.00%			0.00%	-2.01%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.10%
005	Current	282.80	0.00	0.00	12.13	294.93	77.87	20.00	195.26	93.13	386.26	681.19
	Proposed	212.10	5.66	59.01	12.13	288.90	77.87	20.00	195.26	93.13	386.26	675.16
% +/- to Current Rates		-25.00%			0.00%	-2.04%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.89%
006	Current	223.52	0.00	0.00	9.38	232.90	77.87	20.00	249.55	113.45	460.88	693.78
	Proposed	167.64	4.47	46.64	9.38	228.14	77.87	20.00	249.55	113.45	460.88	689.01
% +/- to Current Rates		-25.00%			0.00%	-2.05%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.69%
007	Current	282.80	0.00	0.00	12.13	294.93	77.87	20.00	195.26	93.13	386.26	681.19
	Proposed	212.10	5.66	59.01	12.13	288.90	77.87	20.00	195.26	93.13	386.26	675.16
% +/- to Current Rates		-25.00%			0.00%	-2.04%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.89%

* 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:

RATE GROUPS - AB 5, CL 33, CM 25
CLASS 1
DRIVING RECORD 6
Multi-Vehicle Discount of 10%

Proposed:

RATE GROUPS - AB 5, CL 33, CM 25
CLASS 1
DRIVING RECORD 6
Multi-Vehicle Discount of 10%

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

Company Name: **Hartford Fire Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

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	1232.86	0.00	0.00	30.21	1263.07	86.52	20.00	519.59	120.63	746.74	2009.81
Proposed	924.65	24.66	257.27	30.21	1236.79	86.52	20.00	519.59	120.63	746.74	1983.52
% +/- to Current Rates	-25.00%			0.00%	-2.08%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.31%
005 Current	689.73	0.00	0.00	12.13	701.86	86.52	20.00	512.07	96.58	715.18	1417.04
Proposed	517.30	13.79	143.93	12.13	687.15	86.52	20.00	512.07	96.58	715.18	1402.33
% +/- to Current Rates	-25.00%			0.00%	-2.10%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.04%
006 Current	545.17	0.00	0.00	9.38	554.54	86.52	20.00	654.45	117.66	878.64	1433.18
Proposed	408.88	10.90	113.76	9.38	542.92	86.52	20.00	654.45	117.66	878.64	1421.56
% +/- to Current Rates	-25.00%			0.00%	-2.10%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.81%
007 Current	689.73	0.00	0.00	12.13	701.86	86.52	20.00	512.07	96.58	715.18	1417.04
Proposed	517.30	13.79	143.93	12.13	687.15	86.52	20.00	512.07	96.58	715.18	1402.33
% +/- to Current Rates	-25.00%			0.00%	-2.10%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.04%

* 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:

RATE GROUPS - AB 5, CL 33, CM 25
CLASS 1
DRIVING RECORD 6
Multi-Vehicle Discount of 10%

Proposed:

RATE GROUPS - AB 5, CL 33, CM 25
CLASS 1
DRIVING RECORD 6
Multi-Vehicle Discount of 10%

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

Company Name:

Harford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

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	621.13	0.00	0.00	30.21	651.34	86.52	20.00	286.89	120.63	514.04	1165.37
Proposed	465.84	12.42	129.62	30.21	638.09	86.52	20.00	286.89	120.63	514.04	1152.13
% +/- to Current Rates	-25.00%			0.00%	-2.03%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.14%
005 Current	330.76	0.00	0.00	12.13	342.89	86.52	20.00	267.62	96.58	470.72	813.61
Proposed	248.07	6.62	69.02	12.13	335.84	86.52	20.00	267.62	96.58	470.72	806.56
% +/- to Current Rates	-25.00%			0.00%	-2.06%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.87%
006 Current	261.43	0.00	0.00	9.38	270.81	86.52	20.00	342.03	117.66	566.21	837.02
Proposed	196.07	5.23	54.56	9.38	265.24	86.52	20.00	342.03	117.66	566.21	831.45
% +/- to Current Rates	-25.00%			0.00%	-2.06%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.67%
007 Current	330.76	0.00	0.00	12.13	342.89	86.52	20.00	267.62	96.58	470.72	813.61
Proposed	248.07	6.62	69.02	12.13	335.84	86.52	20.00	267.62	96.58	470.72	806.56
% +/- to Current Rates	-25.00%			0.00%	-2.06%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.87%

* 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:
RATE GROUPS - AB 5, CL 36, CM 26, DCPD
CLASS 2
DRIVING RECORD 6
No Discounts Apply

Proposed:
RATE GROUPS - AB 5, CL 36, CM 26, DCPD
CLASS 2
DRIVING RECORD 6
No Discounts Apply

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability

Company Name: **Hartford Fire Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

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	611.74	0.00	0.00	0.00	611.74	0.00	0.00	232.70	0.00	232.70	844.43
	Proposed	458.80	12.23	127.66	0.00	598.69	0.00	0.00	232.70	0.00	232.70	831.39
% +/- to Current Rates		-25.00%				-2.13%			0.00%		0.00%	-1.54%
005	Current	358.97	0.00	0.00	0.00	358.97	0.00	0.00	244.45	0.00	244.45	603.43
	Proposed	269.23	7.18	74.91	0.00	351.32	0.00	0.00	244.45	0.00	244.45	595.77
% +/- to Current Rates		-25.00%				-2.13%			0.00%		0.00%	-1.27%
006	Current	283.73	0.00	0.00	0.00	283.73	0.00	0.00	312.42	0.00	312.42	596.16
	Proposed	212.80	5.67	59.21	0.00	277.68	0.00	0.00	312.42	0.00	312.42	590.11
% +/- to Current Rates		-25.00%				-2.13%			0.00%		0.00%	-1.01%
007	Current	358.97	0.00	0.00	0.00	358.97	0.00	0.00	244.45	0.00	244.45	603.43
	Proposed	269.23	7.18	74.91	0.00	351.32	0.00	0.00	244.45	0.00	244.45	595.77
% +/- to Current Rates		-25.00%				-2.13%			0.00%		0.00%	-1.27%

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

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

Current:

RATE GROUPS - AB 5, CL 36, CM 26
CLASS 5
DRIVING RECORD 2
No Discounts Apply

Proposed:

RATE GROUPS - AB 5, CL 36, CM 26
CLASS 5
DRIVING RECORD 2
No Discounts Apply

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

Company Name:

Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

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	1626.90	0.00	0.00	30.21	1657.11	86.52	20.00	556.45	112.00	774.97	2432.08
	Proposed	1220.18	32.54	339.50	30.21	1622.42	86.52	20.00	556.45	112.00	774.97	2397.39
% +/- to Current Rates		-25.00%			0.00%	-2.09%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.43%
005	Current	963.91	0.00	0.00	12.13	976.05	86.52	20.00	524.46	89.67	720.65	1696.70
	Proposed	722.94	19.28	201.15	12.13	955.49	86.52	20.00	524.46	89.67	720.65	1676.15
% +/- to Current Rates		-25.00%			0.00%	-2.11%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.21%
006	Current	761.88	0.00	0.00	9.38	771.26	86.52	20.00	670.28	109.25	886.05	1657.31
	Proposed	571.41	15.24	158.99	9.38	755.02	86.52	20.00	670.28	109.25	886.05	1641.07
% +/- to Current Rates		-25.00%			0.00%	-2.11%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.98%
007	Current	963.91	0.00	0.00	12.13	976.05	86.52	20.00	524.46	89.67	720.65	1696.70
	Proposed	722.94	19.28	201.15	12.13	955.49	86.52	20.00	524.46	89.67	720.65	1676.15
% +/- to Current Rates		-25.00%			0.00%	-2.11%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.21%

* 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: RATE GROUPS - AB 5, CL 34, CM 24, DCPD
 CLASS 2;DRIVING RECORD 4;No Discounts Apply
 Operator 2: RATE GROUPS - AB 1, CL 31, CM 36
 CLASS 5;DRIVING RECORD 2;No Discounts Apply

Proposed: Operator 1: RATE GROUPS - AB 5, CL 34, CM 24, DCPD
 CLASS 2;DRIVING RECORD 4;No Discounts Apply
 Operator 2: RATE GROUPS - AB 1, CL 31, CM 36
 CLASS 5;DRIVING RECORD 2;No Discounts Apply

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

Company Name: **Hartford Fire Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

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	1015.17	0.00	0.00	30.21	1045.38	86.52	20.00	374.95	112.00	593.47	1638.85
	Proposed	761.37	20.30	211.84	30.21	1023.73	86.52	20.00	374.95	112.00	593.47	1617.20
% +/- to Current Rates		-25.00%			0.00%	-2.07%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.32%
005	Current	604.94	0.00	0.00	12.13	617.07	86.52	20.00	333.79	89.67	529.99	1147.06
	Proposed	453.71	12.10	126.24	12.13	604.17	86.52	20.00	333.79	89.67	529.99	1134.16
% +/- to Current Rates		-25.00%			0.00%	-2.09%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.12%
006	Current	478.15	0.00	0.00	9.38	487.53	86.52	20.00	426.60	109.25	642.37	1129.89
	Proposed	358.61	9.56	99.78	9.38	477.33	86.52	20.00	426.60	109.25	642.37	1119.70
% +/- to Current Rates		-25.00%			0.00%	-2.09%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.90%
007	Current	604.94	0.00	0.00	12.13	617.07	86.52	20.00	333.79	89.67	529.99	1147.06
	Proposed	453.71	12.10	126.24	12.13	604.17	86.52	20.00	333.79	89.67	529.99	1134.16
% +/- to Current Rates		-25.00%			0.00%	-2.09%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.12%

* 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:

RATE GROUPS - AB 5, CL 34, CM 24, DCPD
CLASS 2
DRIVING RECORD 4
No Discounts Apply

Proposed:

RATE GROUPS - AB 5, CL 34, CM 24, DCPD
CLASS 2
DRIVING RECORD 4
No Discounts Apply

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

Company Name:

Harford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

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	611.74	0.00	0.00	0.00	611.74	0.00	0.00	181.50	0.00	181.50	793.24
	Proposed	458.80	12.23	127.66	0.00	598.69	0.00	0.00	181.50	0.00	181.50	780.19
% +/- to Current Rates		-25.00%				-2.13%			0.00%		0.00%	-1.64%
005	Current	358.97	0.00	0.00	0.00	358.97	0.00	0.00	190.67	0.00	190.67	549.64
	Proposed	269.23	7.18	74.91	0.00	351.32	0.00	0.00	190.67	0.00	190.67	541.99
% +/- to Current Rates		-25.00%				-2.13%			0.00%		0.00%	-1.39%
006	Current	283.73	0.00	0.00	0.00	283.73	0.00	0.00	243.68	0.00	243.68	527.42
	Proposed	212.80	5.67	59.21	0.00	277.68	0.00	0.00	243.68	0.00	243.68	521.37
% +/- to Current Rates		-25.00%				-2.13%			0.00%		0.00%	-1.15%
007	Current	358.97	0.00	0.00	0.00	358.97	0.00	0.00	190.67	0.00	190.67	549.64
	Proposed	269.23	7.18	74.91	0.00	351.32	0.00	0.00	190.67	0.00	190.67	541.99
% +/- to Current Rates		-25.00%				-2.13%			0.00%		0.00%	-1.39%

* 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:

RATE GROUPS - AB 1, CL 31, CM 36
CLASS 5
DRIVING RECORD 2
No Discounts Apply

Proposed:

RATE GROUPS - AB 1, CL 31, CM 36
CLASS 5
DRIVING RECORD 2
No Discounts Apply

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability

Company Name: **Hartford Fire Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

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	1992.66	0.00	0.00	30.21	2022.87	86.52	20.00	673.08	103.37	882.97	2905.84
Proposed	1494.49	39.85	415.82	30.21	1980.38	86.52	20.00	673.08	103.37	882.97	2863.35
% +/- to Current Rates	-25.00%			0.00%	-2.10%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.46%
005 Current	1231.04	0.00	0.00	12.13	1243.18	86.52	20.00	744.50	82.76	933.78	2176.96
Proposed	923.28	24.62	256.89	12.13	1216.93	86.52	20.00	744.50	82.76	933.78	2150.71
% +/- to Current Rates	-25.00%			0.00%	-2.11%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.21%
006 Current	973.03	0.00	0.00	9.38	982.40	86.52	20.00	951.50	100.83	1158.85	2141.25
Proposed	729.77	19.46	203.05	9.38	961.66	86.52	20.00	951.50	100.83	1158.85	2120.50
% +/- to Current Rates	-25.00%			0.00%	-2.11%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.97%
007 Current	1231.04	0.00	0.00	12.13	1243.18	86.52	20.00	744.50	82.76	933.78	2176.96
Proposed	923.28	24.62	256.89	12.13	1216.93	86.52	20.00	744.50	82.76	933.78	2150.71
% +/- to Current Rates	-25.00%			0.00%	-2.11%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.21%

* 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:

RATE GROUPS - AB 5, CL 31, CM 22
CLASS 11
DRIVING RECORD 2
No Discounts Apply

Proposed:

RATE GROUPS - AB 5, CL 31, CM 22, DCPD
CLASS 11
DRIVING RECORD 2
No Discounts Apply

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

Company Name:

Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

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	3192.16	0.00	0.00	30.21	3222.37	112.48	20.00	971.27	73.16	1176.90	4399.27
	Proposed	2394.12	63.84	512.41	30.21	3000.58	112.48	20.00	971.27	73.16	1176.90	4177.49
% +/- to Current Rates		-25.00%			0.00%	-6.88%	0.00%	0.00%	0.00%	0.00%	0.00%	-5.04%
005	Current	1990.64	0.00	0.00	12.13	2002.77	112.48	20.00	996.84	58.57	1187.89	3190.66
	Proposed	1492.98	39.81	319.54	12.13	1864.47	112.48	20.00	996.84	58.57	1187.89	3052.36
% +/- to Current Rates		-25.00%			0.00%	-6.91%	0.00%	0.00%	0.00%	0.00%	0.00%	-4.33%
006	Current	1573.42	0.00	0.00	9.38	1582.80	112.48	20.00	1274.00	71.36	1477.83	3060.63
	Proposed	1180.06	31.47	252.57	9.38	1473.48	112.48	20.00	1274.00	71.36	1477.83	2951.31
% +/- to Current Rates		-25.00%			0.00%	-6.91%	0.00%	0.00%	0.00%	0.00%	0.00%	-3.57%
007	Current	1990.64	0.00	0.00	12.13	2002.77	112.48	20.00	996.84	58.57	1187.89	3190.66
	Proposed	1492.98	39.81	319.54	12.13	1864.47	112.48	20.00	996.84	58.57	1187.89	3052.36
% +/- to Current Rates		-25.00%			0.00%	-6.91%	0.00%	0.00%	0.00%	0.00%	0.00%	-4.33%

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

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

Current: RATE GROUPS - AB 5, CL 29, CM 15

CLASS 11

DRIVING RECORD 1

30% Surcharge

Proposed: RATE GROUPS - AB 5, CL 29, CM 15

CLASS 11

DRIVING RECORD 1

30% Surcharge

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability

Company Name: **Hartford Fire Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

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	722.37	0.00	0.00	30.21	752.58	86.52	20.00	339.65	129.26	575.44	1328.02
	Proposed	541.78	14.45	150.74	30.21	737.18	86.52	20.00	339.65	129.26	575.44	1312.62
% +/- to Current Rates		-25.00%			0.00%	-2.05%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.16%
005	Current	409.81	0.00	0.00	12.13	421.94	86.52	20.00	288.74	103.50	498.75	920.69
	Proposed	307.36	8.20	85.52	12.13	413.20	86.52	20.00	288.74	103.50	498.75	911.95
% +/- to Current Rates		-25.00%			0.00%	-2.07%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.95%
006	Current	323.91	0.00	0.00	9.38	333.29	86.52	20.00	369.02	126.08	601.62	934.91
	Proposed	242.94	6.48	67.59	9.38	326.39	86.52	20.00	369.02	126.08	601.62	928.01
% +/- to Current Rates		-25.00%			0.00%	-2.07%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.74%
007	Current	409.81	0.00	0.00	12.13	421.94	86.52	20.00	288.74	103.50	498.75	920.69
	Proposed	307.36	8.20	85.52	12.13	413.20	86.52	20.00	288.74	103.50	498.75	911.95
% +/- to Current Rates		-25.00%			0.00%	-2.07%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.95%

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

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

Current:

RATE GROUPS - AB 5, CL 33, CM 28
CLASS 3
DRIVING RECORD 6
No Discounts Apply

Proposed:

RATE GROUPS - AB 5, CL 33, CM 28
CLASS 3
DRIVING RECORD 6
No Discounts Apply

Company Name:

Harford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Sep
Renewals:	01-Sep

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	2712.18	0.00	0.00	30.21	2742.39	164.39	20.00	787.36	81.79	1053.54	3795.92
	Proposed	2034.13	54.24	297.88	30.21	2416.47	164.39	20.00	787.36	81.79	1053.54	3470.00
% +/- to Current Rates		-25.00%			0.00%	-11.88%	0.00%	0.00%	0.00%	0.00%	0.00%	-8.59%
005	Current	1521.75	0.00	0.00	12.13	1533.89	164.39	20.00	821.47	65.48	1071.34	2605.23
	Proposed	1141.32	30.44	167.14	12.13	1351.02	164.39	20.00	821.47	65.48	1071.34	2422.36
% +/- to Current Rates		-25.00%			0.00%	-11.92%	0.00%	0.00%	0.00%	0.00%	0.00%	-7.02%
006	Current	1202.81	0.00	0.00	9.38	1212.18	164.39	20.00	1049.88	79.78	1314.04	2526.22
	Proposed	902.10	24.06	132.11	9.38	1067.64	164.39	20.00	1049.88	79.78	1314.04	2381.68
% +/- to Current Rates		-25.00%			0.00%	-11.92%	0.00%	0.00%	0.00%	0.00%	0.00%	-5.72%
007	Current	1521.75	0.00	0.00	12.13	1533.89	164.39	20.00	821.47	65.48	1071.34	2605.23
	Proposed	1141.32	30.44	167.14	12.13	1351.02	164.39	20.00	821.47	65.48	1071.34	2422.36
% +/- to Current Rates		-25.00%			0.00%	-11.92%	0.00%	0.00%	0.00%	0.00%	0.00%	-7.02%

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

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

Current:

RATE GROUPS - AB 5, CL 29
CLASS 3
DRIVING RECORD 2
Total 90% surcharge for 1 criminal and 2 major conviction

Proposed:

RATE GROUPS - AB 5, CL 29, CM 17
CLASS 3
DRIVING RECORD 2
Total 90% surcharge for 1 criminal and 2 major conviction

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability