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

Implementation Dates (D/M/Y)						
New Business:	7/12/2021					
Renewals:	8/14/2021					

Coverages:

Liability and END 44 \$1,000,000 Limit

Accident Benefits - Basic

DCPD - \$0 Deductible

Collision \$500 Deductible

Comprehensive \$250 Deductible

COMBINED

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	2220	59	705	28	3012	209	13	931	201	1354	4366
Proposed	2334	63	600	28	3025	209	13	830	182	1234	4259
% +/- to Current Rates	5.14%	6.78%	-14.89%	0.00%	0.43%	0.00%	0.00%	-10.85%	-9.45%	-8.86%	-2.45%
005 Current	1201	32	381	28	1642	138	13	764	185	1100	2742
Proposed	1263	34	325	28	1650	138	13	681	167	999	2649
% +/- to Current Rates	5.16%	6.25%	-14.70%	0.00%	0.49%	0.00%	0.00%	-10.86%	-9.73%	-9.18%	-3.39%
006 Current	1014	27	322	28	1391	137	13	1012	216	1378	2769
Proposed	1067	29	274	28	1398	137	13	902	195	1247	2645
% +/- to Current Rates	5.23%	7.41%	-14.91%	0.00%	0.50%	0.00%	0.00%	-10.87%	-9.72%	-9.51%	-4.48%
007 Current	1201	32	381	28	1642	138	13	764	185	1100	2742
Proposed	1263	34	325	28	1650	138	13	681	167	999	2649
% +/- to Current Rates	5.16%	6.25%	-14.70%	0.00%	0.49%	0.00%	0.00%	-10.86%	-9.73%	-9.18%	-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: Vehicle Driver Ratio: B, Policy Tenure: 24, Lowest Years Licensed: 4, Highest Years Licensed: 6, Number of Inexperienced Drivers: 2, Customer Group: 36, Vehicle Use: Commute, Model Year: 2014, AB CLEAR RG: 11, DCPD CLEAR RG: 36, COLL CLEAR RG: 31, COMP CLEAR RG: 25, BI Symbol: 13,DCPD CLEAR Adjustment: 4, COLL CLEAR Adjustment: 4, COMP CLEAR Adjustment: 3, VIN8: 2HGFB2F5, MVD: N, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed: Vehicle Driver Ratio: B, Policy Tenure: 24, Lowest Years Licensed: 4, Highest Years Licensed: 6, Number of Inexperienced Drivers: 2, Customer Group: 36, Vehicle Use: Commute, Model Year: 2014, AB CLEAR RG: 11, DCPD CLEAR RG: 35,COLL CLEAR RG: 30, COMP CLEAR RG: 21, BI Symbol: 20,DCPD CLEAR Adjustment: 8, COLL CLEAR Adjustment: 8, COMP CLEAR Adjustment: 6, VIN8: 2HGFB2F5, MVD: N, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Company Name:	
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

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

Coverages:

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

COMBINED

OOMDINED											
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:	Proposed:	

Company Name:			Implementation Dates (D/I		
		New Bu	usiness:		
Profile 1.3 Private Passenger:		Renew	als:		
Operator 2: (Occasional)		Covera	Coverages:		
Female, Age 23, Married		Liability	and END 4	4 \$1,000,000 Limit	
Driver training		Accide	Accident Benefits - Basic		
Licensed 4 years, Class 5 license/G in 0	Ontario:	DCPD	DCPD - \$0 Deductible		
1 year level 2 graduated license (G2/L2)	, 3 years full license (G/L)	Collisio	Collision \$500 Deductible		
Renewal - with present company 2 years		Compre	Comprehensive \$250 Deductible		

COMBINED

No AF accidents
No convictions

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:	Proposed:	

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

Implementation Dates (D/M/Y)						
New Business:	7/12/2021					
Renewals:	8/14/2021					

Coverages:

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

Comprehensive \$250 Deductible

COMBINED

COMPINED											
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	781	21	232	28	1062	147	13	409	291	860	1922
Proposed	729	20	235	28	1012	147	13	389	350	899	1911
% +/- to Current Rates	-6.66%	-4.76%	1.29%	0.00%	-4.71%	0.00%	0.00%	-4.89%	20.27%	4.53%	-0.57%
005 Current	422	11	126	28	587	97	13	335	267	712	1299
Proposed	395	11	127	28	561	97	13	319	322	751	1312
% +/- to Current Rates	-6.40%	0.00%	0.79%	0.00%	-4.43%	0.00%	0.00%	-4.78%	20.60%	5.48%	1.00%
006 Current	357	10	106	28	501	96	13	444	313	866	1367
Proposed	333	9	108	28	478	96	13	422	376	907	1385
% +/- to Current Rates	-6.72%	-10.00%	1.89%	0.00%	-4.59%	0.00%	0.00%	-4.95%	20.13%	4.73%	1.32%
007 Current	422	11	126	28	587	97	13	335	267	712	1299
Proposed	395	11	127	28	561	97	13	319	322	751	1312
% +/- to Current Rates	-6.40%	0.00%	0.79%	0.00%	-4.43%	0.00%	0.00%	-4.78%	20.60%	5.48%	1.00%

^{*} 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: Vehicle Driver Ratio: B, Policy Tenure: 24, Lowest Years Licensed: 10, Highest Years Licensed: 10, Number of Inexperienced Drivers: 0, Customer Group: 36, Vehicle Use: Commute, Model Year: 2015, AB CLEAR RG: 10, DCPD CLEAR RG: 35, COLL CLEAR RG: 34, COMP CLEAR RG: 32, BI Symbol: 11,DCPD CLEAR Adjustment: 3, COLL CLEAR Adjustment: 3, COMP CLEAR Adjustment: 4, VIN8: 1FM&U9G9, MVD: N, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed: Vehicle Driver Ratio: B, Policy Tenure: 24, Lowest Years Licensed: 10, Highest Years Licensed: 10, Number of Inexperienced Drivers: 0, Customer Group: 36, Vehicle Use: Commute, Model Year: 2015, AB CLEAR RG: 10, DCPD CLEAR RG: 34, COLL CLEAR RG: 32, COMP CLEAR RG: 34, BI Symbol: 8, DCPD CLEAR Adjustment: 7, COLL CLEAR Adjustment: 9, VIN8: 1FM&U9G9, MVD: N, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

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Company Name:	
Drofile 2.2 Drivate December:	

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

Imple	mentation Dates (D/M/Y)
New Business:	
Renewals:	

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:	Proposed:	

Company Name:			
Profile 2.3 Private Passenger:			
Operator 2: (Secondary)			
Female, Age 27, Married			
š			
Driver training Licensed 10 years, Class 5 license/G in C	Ontario		

Implei	mentation Dates (D/M/Y)
New Business:	(
Renewals:	

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.

Renewal - with present company 2 years

No AF accidents
No convictions

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

Current:	Proposed:	

The Dominion of Canada General Insurance Company Company Name:

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

Implementation Dates (D/M/Y) New Business: 7/12/2021 8/14/2021 Renewals:

Coverages:

Liability and END 44 \$1,000,000 Limit

Accident Benefits - Basic DCPD - \$0 Deductible Collision \$500 Deductible Comprehensive \$250 Deductible

COMBINED

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	2285	61	1174	28	3548	148	13	1401	752	2314	5862
Proposed	2004	54	984	28	3070	148	13	1521	777	2459	5529
% +/- to Current Rates	-12.30%	-11.48%	-16.18%	0.00%	-13.47%	0.00%	0.00%	8.57%	3.32%	6.27%	-5.68%
005 Current	1236	33	635	28	1932	98	13	1150	691	1952	3884
Proposed	1084	29	532	28	1673	98	13	1249	714	2074	3747
% +/- to Current Rates	-12.30%	-12.12%	-16.22%	0.00%	-13.41%	0.00%	0.00%	8.61%	3.33%	6.25%	-3.53%
006 Current	1044	28	537	28	1637	97	13	1523	807	2440	4077
Proposed	916	25	450	28	1419	97	13	1653	835	2598	4017
% +/- to Current Rates	-12.26%	-10.71%	-16.20%	0.00%	-13.32%	0.00%	0.00%	8.54%	3.47%	6.48%	-1.47%
007 Current	1236	33	635	28	1932	98	13	1150	691	1952	3884
Proposed	1084	29	532	28	1673	98	13	1249	714	2074	3747
% +/- to Current Rates	-12.30%	-12.12%	-16.22%	0.00%	-13.41%	0.00%	0.00%	8.61%	3.33%	6.25%	-3.53%

^{*} 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: Vehicle Driver Ratio: B, Policy Tenure: 0, Lowest Years Licensed: 3, Highest Years Licensed: 30, Number of Inexperienced Drivers: 1, Customer Group: 36, Vehicle Use: Commute, Model Year: 2013, AB CLEAR RG: 9, DCPD CLEAR RG: 44, COLL CLEAR RG: 40, COMP CLEAR RG: 56, BI Symbol: 12, DCPD CLEAR Adjustment: 5, COLL CLEAR Adjustment: 4, VIN8: 2T2BK1BA, MVD: N, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed:

Vehicle Driver Ratic: B, Policy Tenure: 0, Lowest Years Licensed: 3, Highest Years Licensed: 30, Number of Inexperienced Drivers: 1, Customer Group: 36, Vehicle Use: Commute, Model Year: 2013, AB CLEAR RG: 9, DCPD CLEAR RG: 44, COMP CLEAR RG: 57, BI Symbol: 12,DCPD CLEAR Adjustment: 9, COLL CLEAR Adjustment: 8, VINB: 2T2BK1BA, MVD: N, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

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Company Name:			
Profile 3.2 Private Passenger:			
Operator 1:			
Female, Age 52			

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

New Business: Renewals:

Implementation Dates (D/M/Y)

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

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:	Proposed:	

Company Name.				
D. C				
Profile 3.3 Private Passenger:				
Operator 2: (Occasional)				
Male, Age 21				
Driver training				
Licensed 3 years, Class 5 license/G in Onto	tario:			
1 year level 2 graduated license (G2/L2), 2	2 years full license (G/L)			
New business				
No AF accidents				

Implementation Dates (D/M/Y)								
New Business:								
Renewals:								
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.

Company Namo:

No convictions

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

Current:	Proposed:	

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

Implementation Dates (D/M/Y)							
New Business:	7/12/2021						
Renewals:	8/14/2021						

Coverages:

Liability and END 44 \$1,000,000 Limit

Accident Benefits - Basic

DCPD - \$0 Deductible

Collision \$500 Deductible

Comprehensive \$250 Deductible

COMBINED

OMBINED											
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	5924	158	2037	28	8147	413	13	1994	342	2762	10909
Proposed	5554	149	1334	28	7065	413	13	1566	235	2227	9292
% +/- to Current Rates	-6.25%	-5.70%	-34.51%	0.00%	-13.28%	0.00%	0.00%	-21.46%	-31.29%	-19.37%	-14.82%
005 Current	3205	85	1102	28	4420	274	13	1637	315	2239	6659
Proposed	3005	81	721	28	3835	274	13	1286	216	1789	5624
% +/- to Current Rates	-6.24%	-4.71%	-34.57%	0.00%	-13.24%	0.00%	0.00%	-21.44%	-31.43%	-20.10%	-15.54%
006 Current	2707	72	931	28	3738	270	13	2168	368	2819	6557
Proposed	2538	68	609	28	3243	270	13	1703	252	2238	5481
% +/- to Current Rates	-6.24%	-5.56%	-34.59%	0.00%	-13.24%	0.00%	0.00%	-21.45%	-31.52%	-20.61%	-16.41%
007 Current	3205	85	1102	28	4420	274	13	1637	315	2239	6659
Proposed	3005	81	721	28	3835	274	13	1286	216	1789	5624
% +/- to Current Rates	-6.24%	-4.71%	-34.57%	0.00%	-13.24%	0.00%	0.00%	-21.44%	-31.43%	-20.10%	-15.54%

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

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

Current: Vehicle Driver Ratio: B, Policy Tenure: 60, Lowest Years Licensed: 2, Highest Years Licensed: 35, Number of Inexperienced Drivers: 1. Customer Group: 41, Vehicle Use: Commute. Model Year: 2013. AB CLEAR RG: 12, DCPD CLEAR RG: 36, COLL CLEAR RG: 30. COMP CLEAR RG: 21, BI Symbol: 16,DCPD CLEAR Adjustment: 5, COLL CLEAR Adjustment: 5, COMP CLEAR Adjustment: 4, VIN8: 5NPDH4AE, MVD: N, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed: Vehicle Driver Ratio: B, Policy Tenure: 60, Lowest Years Licensed: 2, Highest Years Licensed: 35, Number of Inexperienced Drivers: 1, Customer Group: 41, Vehicle Use: Commute, Model Year: 2013, AB CLEAR RG: 12, DCPD CLEAR RG: 34, COLL CLEAR RG: 29, COMP CLEAR RG: 17, BI Symbol: 18, DCPD CLEAR Adjustment: 8, COLL CLEAR Adjustment: 8, COLL CLEAR Adjustment: 7, VIN8: 5NPDH4AE, MVD: N, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

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Company Name:	

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

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

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:	Proposed:	

Company Name:		Imple	ementation Dates (D	
		New Business:		
Profile 4.3 Private Passenger:		Renewals:		
Operator 2 (Occasional):		Coverages:		
Male, Age 19		Liability and END 44 \$1,000,000 Li		
Driver training		Accident Benefits	s - Basic	
Licensed 2 years, Class 5 license/G in C	ensed 2 years, Class 5 license/G in Ontario: DCPD - \$0 Dedu			
1 year level 2 graduated license (G2/L2)	, 1 year full license (G/L)	Collision \$500 De	eductible	
No AF accidents		Comprehensive S	\$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%

Implementation Dates (D/M/Y)

Convictions - 1 minor violation 12 months ago, 1 minor violation 2 years ago

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

Current:	Proposed:	

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

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

Imple	mentation Dates (D/M/Y)
New Business:	7/12/2021
Renewals:	8/14/2021

Coverages:

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

Statistic	ical 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	684	18	285	28	1015	115	13	393	190	711	1726
	Proposed	695	18	222	28	963	115	13	281	198	607	1570
% +/- to Current R	Rates	1.61%	0.00%	-22.11%	0.00%	-5.12%	0.00%	0.00%	-28.50%	4.21%	-14.63%	-9.04%
005	Current	370	10	154	28	562	76	13	323	174	586	1148
	Proposed	376	10	120	28	534	76	13	231	182	502	1036
% +/- to Current R	Rates	1.62%	0.00%	-22.08%	0.00%	-4.98%	0.00%	0.00%	-28.48%	4.60%	-14.33%	-9.76%
006	Current	313	8	130	28	479	75	13	427	204	719	1198
	Proposed	317	8	101	28	454	75	13	306	213	607	1061
% +/- to Current R	Rates	1.28%	0.00%	-22.31%	0.00%	-5.22%	0.00%	0.00%	-28.34%	4.41%	-15.58%	-11.44%
007	Current	370	10	154	28	562	76	13	323	174	586	1148
	Proposed	376	10	120	28	534	76	13	231	182	502	1036
% +/- to Current R	Rates	1.62%	0.00%	-22.08%	0.00%	-4.98%	0.00%	0.00%	-28.48%	4.60%	-14.33%	-9.76%

^{*} 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: Vehicle Driver Ratio: A, Policy Tenure: 0, Lowest Years Licensed: 45, Highest Years Licensed: 45, Number of Inexperienced Drivers: 0, Customer Group: 36, Vehicle Use: Pleasure, Model Year: 2015, AB CLEAR RG: 11, DCPD CLEAR RG: 39, COLL CLEAR RG: 35, COMP CLEAR RG: 40, BI Symbol: 13,DCPD CLEAR Adjustment: 5, COLL CLEAR Adjustment: 5, COMP CLEAR Adjustment: 3, VIN8: 2T3BFREV, MVD: N, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed: Vehicle Driver Ratio: A, Policy Tenure: 0, Lowest Years Licensed: 45, Highest Years Licensed: 45, Number of Inexperienced Drivers: 0, Customer Group: 36, Vehicle Use: Pleasure, Model Year: 2015, AB CLEAR RG: 11, DCPD CLEAR RG: 39,COLL CLEAR RG: 33, COMP CLEAR RG: 36, BI Symbol: 14,DCPD CLEAR Adjustment: 8, COLL CLEAR Adjustment: 8, COMP CLEAR Adjustment: 8, VIN8: 2T3BFREV, MVD: N, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

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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

Implementation Dates (D/M/Y)								
New Business:	7/12/2021							
Renewals:	8/14/2021							

Coverages:

Liability and END 44 \$1,000,000 Limit

Accident Benefits - Basic

DCPD - \$0 Deductible Collision \$500 Deductible

Comprehensive \$250 Deductible

COMBINED

OOMBINED											
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	1120	30	344	54	1548	191	26	684	502	1403	2951
Proposed	1130	30	383	54	1597	185	26	624	487	1322	2919
% +/- to Current Rates	0.89%	0.00%	11.34%	0.00%	3.17%	-3.14%	0.00%	-8.77%	-2.99%	-5.77%	-1.08%
005 Current	606	16	186	54	862	126	26	562	461	1175	2037
Proposed	612	17	207	54	890	122	26	512	449	1109	1999
% +/- to Current Rates	0.99%	6.25%	11.29%	0.00%	3.25%	-3.17%	0.00%	-8.90%	-2.60%	-5.62%	-1.87%
006 Current	512	14	157	54	737	125	26	745	539	1435	2172
Proposed	516	14	176	54	760	121	26	679	524	1350	2110
% +/- to Current Rates	0.78%	0.00%	12.10%	0.00%	3.12%	-3.20%	0.00%	-8.86%	-2.78%	-5.92%	-2.85%
007 Current	606	16	186	54	862	126	26	562	461	1175	2037
Proposed	612	17	207	54	890	122	26	512	449	1109	1999
% +/- to Current Rates	0.99%	6.25%	11.29%	0.00%	3.25%	-3.17%	0.00%	-8.90%	-2.60%	-5.62%	-1.87%

^{*} 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:	Proposed:	

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

Implementation Dates (D/M/Y)									
New Business:	7/12/2021								
Renewals:	8/14/2021								

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	558	15	151	27	751	55	13	336	322	726	1477
Proposed	532	14	185	27	758	53	13	335	355	756	1514
% +/- to Current Rates	-4.66%	-6.67%	22.52%	0.00%	0.93%	-3.64%	0.00%	-0.30%	10.25%	4.13%	2.51%
005 Current	302	8	82	27	419	36	13	276	296	621	1040
Proposed	288	8	100	27	423	35	13	275	327	650	1073
% +/- to Current Rates	-4.64%	0.00%	21.95%	0.00%	0.95%	-2.78%	0.00%	-0.36%	10.47%	4.67%	3.17%
006 Current	255	7	69	27	358	36	13	366	346	761	1119
Proposed	243	7	85	27	362	35	13	365	382	795	1157
% +/- to Current Rates	-4.71%	0.00%	23.19%	0.00%	1.12%	-2.78%	0.00%	-0.27%	10.40%	4.47%	3.40%
007 Current	302	8	82	27	419	36	13	276	296	621	1040
Proposed	288	8	100	27	423	35	13	275	327	650	1073
% +/- to Current Rates	-4.64%	0.00%	21.95%	0.00%	0.95%	-2.78%	0.00%	-0.36%	10.47%	4.67%	3.17%

^{*} 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: Vehicle Driver Ratio: D, Policy Tenure: 0, Lowest Years Licensed: 20, Highest Years Licensed: 24, Number of Inexperienced Drivers: 0, Customer Group: 36, Vehicle Use: Commute. Model Year: 2014. AB CLEAR RG: 6, DCPD CLEAR RG: 32, COLL CLEAR RG: 35 COMP CLEAR RG: 41, BI Symbol: 14,DCPD CLEAR Adjustment: 4, COLL CLEAR Adjustment: 4, COMP CLEAR Adjustment: 4, VIN8: 1FT&W1EF, MVD: Y, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed: Vehicle Driver Ratio: D, Policy Tenure: 0, Lowest Years Licensed: 20, Highest Years Licensed: 24, Number of Inexperienced Drivers: 0. Customer Group: 36, Vehicle Use: Commute. Model Year: 2014. AB CLEAR RG: 6. DCPD CLEAR RG: 33,COLL CLEAR RG: 35, COMP CLEAR RG: 39, BI Symbol: 13,DCPD CLEAR Adjustment: 6, COLL CLEAR Adjustment: 6, COLL CLEAR Adjustment: 9, VIN8: 1FT&W1EF, MVD: Y, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

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.

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

New Business:	Implei	nentation Dates (D/M/Y)
TOTAL Discontinuous.	New Business:	
Renewals:	Renewals:	

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	562	15	193	27	797	136	13	348	180	677	1474
Proposed	598	16	198	27	839	132	13	289	132	566	1405
% +/- to Current Rates	6.41%	6.67%	2.59%	0.00%	5.27%	-2.94%	0.00%	-16.95%	-26.67%	-16.40%	-4.68%
005 Current	304	8	104	27	443	90	13	286	165	554	997
Proposed	324	9	107	27	467	87	13	237	122	459	926
% +/- to Current Rates	6.58%	12.50%	2.88%	0.00%	5.42%	-3.33%	0.00%	-17.13%	-26.06%	-17.15%	-7.12%
006 Current	257	7	88	27	379	89	13	379	193	674	1053
Proposed	273	7	91	27	398	86	13	314	142	555	953
% +/- to Current Rates	6.23%	0.00%	3.41%	0.00%	5.01%	-3.37%	0.00%	-17.15%	-26.42%	-17.66%	-9.50%
007 Current	304	8	104	27	443	90	13	286	165	554	997
Proposed	324	9	107	27	467	87	13	237	122	459	926
% +/- to Current Rates	6.58%	12.50%	2.88%	0.00%	5.42%	-3.33%	0.00%	-17.13%	-26.06%	-17.15%	-7.12%

^{*} 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: Vehicle Driver Ratio: D, Policy Tenure: 0, Lowest Years Licensed: 20, Highest Years Licensed: 24, Number of Inexperienced Drivers: 0, Customer Group: 36, Vehicle Use: Pleasure, Model Year: 2013, AB CLEAR RG: 11, DCPD CLEAR RG: 36, COLL CLEAR RG: 33, COMP CLEAR RG: 25, BI Symbol: 16,DCPD CLEAR Adjustment: 5, COLL CLEAR Adjustment: 5, COMP CLEAR Adjustment: 4, VIN8: 2T1BU4EE, MVD: Y, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed: Vehicle Driver Ratio: D, Policy Tenure: 0, Lowest Years Licensed: 20, Highest Years Licensed: 24, Number of Inexperienced Drivers: 0. Customer Group: 36, Vehicle Use: Pleasure, Model Year: 2013, AB CLEAR RG: 11. DCPD CLEAR RG: 35,COLL CLEAR RG: 31, COMP CLEAR RG: 21, BI Symbol: 21,DCPD CLEAR Adjustment: 8, COLL CLEAR Adjustment: 8, COMP CLEAR Adjustment: 7, VIN8: 2T1BU4EE, MVD: Y, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

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

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

Implei	mentation Dates (D/M/Y)
New Business:	7/12/2021
Renewals:	8/14/2021

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	4421	118	1743	28	6310	276	13	2132	391	2812	9122
Proposed	4268	115	1128	28	5539	276	13	1603	489	2381	7920
% +/- to Current Rates	-3.46%	-2.54%	-35.28%	0.00%	-12.22%	0.00%	0.00%	-24.81%	25.06%	-15.33%	-13.18%
005 Current	2392	64	943	28	3427	183	13	1751	359	2306	5733
Proposed	2309	62	610	28	3009	183	13	1316	449	1961	4970
% +/- to Current Rates	-3.47%	-3.13%	-35.31%	0.00%	-12.20%	0.00%	0.00%	-24.84%	25.07%	-14.96%	-13.31%
006 Current	2020	54	796	28	2898	180	13	2318	420	2931	5829
Proposed	1950	52	515	28	2545	180	13	1742	525	2460	5005
% +/- to Current Rates	-3.47%	-3.70%	-35.30%	0.00%	-12.18%	0.00%	0.00%	-24.85%	25.00%	-16.07%	-14.14%
007 Current	2392	64	943	28	3427	183	13	1751	359	2306	5733
Proposed	2309	62	610	28	3009	183	13	1316	449	1961	4970
% +/- to Current Rates	-3.47%	-3.13%	-35.31%	0.00%	-12.20%	0.00%	0.00%	-24.84%	25.07%	-14.96%	-13.31%

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

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

Current: Vehicle Driver Ratio: B, Policy Tenure: 36, Lowest Years Licensed: 3, Highest Years Licensed: 30, Number of Inexperienced Drivers: 1. Customer Group: 41, Vehicle Use: Commute. Model Year: 2013. AB CLEAR RG: 10, DCPD CLEAR RG: 39 COLL CLEAR RG: 36. COMP CLEAR RG: 26, BI Symbol: 15,DCPD CLEAR Adjustment: 5, COLL CLEAR Adjustment: 5, COMP CLEAR Adjustment: 4, VIN8: 3FA6P0H7, MVD: N, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed: Vehicle Driver Ratio: B, Policy Tenure: 36, Lowest Years Licensed: 3, Highest Years Licensed: 30, Number of Inexperienced Drivers: 1, Customer Group: 41, Vehicle Use: Commute, Model Year: 2013, AB CLEAR RG: 10, DCPD CLEAR RG: 37, COLL CLEAR RG: 34, COMP CLEAR RG: 29, BI Symbol: 18, DCPD CLEAR Adjustment: 8, COLL CLEAR Adjustment: 8, COLL CLEAR Adjustment: 9, VIN8: 3FA6P0H7, MVD: N, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

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

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

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.

Company Name:

2013 Ford Fusion SE 4DR

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

Current:	Proposed:	
İ		

Company Name:	
Profile 7.3 Private Passenger:	
Operator 2: (Occasional) Male, Age 20	

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

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

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:	Proposed:	

Profile 8.1 Private Passenger:

2014 Nissan Rogue S 4DR 2WD

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

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

Implementation Dates (D/M/Y)					
New Business:	7/12/2021				
Renewals:	8/14/2021				

Coverages:

Liability and END 44 \$1,000,000 Limit

Accident Benefits - Basic

DCPD - \$0 Deductible

Collision \$500 Deductible

Comprehensive \$250 Deductible

COMBINED

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	4617	123	1702	28	6470	239	13	1830	345	2427	8897
Proposed	4066	109	1186	28	5389	288	13	1376	307	1984	7373
% +/- to Current Rates	-11.93%	-11.38%	-30.32%	0.00%	-16.71%	20.50%	0.00%	-24.81%	-11.01%	-18.25%	-17.13%
005 Current	2498	67	921	28	3514	159	13	1502	317	1991	5505
Proposed	2200	59	642	28	2929	191	13	1129	282	1615	4544
% +/- to Current Rates	-11.93%	-11.94%	-30.29%	0.00%	-16.65%	20.13%	0.00%	-24.83%	-11.04%	-18.88%	-17.46%
006 Current	2110	56	778	28	2972	157	13	1989	371	2530	5502
Proposed	1858	50	542	28	2478	189	13	1495	330	2027	4505
% +/- to Current Rates	-11.94%	-10.71%	-30.33%	0.00%	-16.62%	20.38%	0.00%	-24.84%	-11.05%	-19.88%	-18.12%
007 Current	2498	67	921	28	3514	159	13	1502	317	1991	5505
Proposed	2200	59	642	28	2929	191	13	1129	282	1615	4544
% +/- to Current Rates	-11.93%	-11.94%	-30.29%	0.00%	-16.65%	20.13%	0.00%	-24.83%	-11.04%	-18.88%	-17.46%

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

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

Current: Vehicle Driver Ratio: B, Policy Tenure: 36, Lowest Years Licensed: 2, Highest Years Licensed: 25, Number of Inexperienced Drivers: 1. Customer Group: 41, Vehicle Use: Commute. Model Year: 2014. AB CLEAR RG: 10, DCPD CLEAR RG: 38.COLL CLEAR RG: 34. COMP CLEAR RG: 24, BI Symbol: 16,DCPD CLEAR Adjustment: 5, COLL CLEAR Adjustment: 5, COMP CLEAR Adjustment: 4, VIN8: 5N1AT2ML, MVD: N, DTD: Y, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed: Vehicle Driver Ratio: B, Policy Tenure: 36, Lowest Years Licensed: 2, Highest Years Licensed: 25, Number of Inexperienced Drivers: 1, Customer Group: 41. Vehicle Use: Commute, Model Year: 2014, AB CLEAR RG: 11. DCPD CLEAR RG: 38,COLL CLEAR RG: 33, COMP CLEAR RG: 21, BI Symbol: 15,DCPD CLEAR Adjustment: 8, COLL CLEAR Adjustment: 8, COMP CLEAR Adjustment: 8, VIN8: 5N1AT2ML, MVD: N, DTD: Y, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Company Name:		
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

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

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:	Proposed:	

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	

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

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.

Company Name:

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

Current:	Proposed:	

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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

Implementation Dates (D/M/Y)							
New Business:	7/12/2021						
Renewals:	8/14/2021						

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	3981	106	989	28	5104	193	13	1318	199	1723	6827
Proposed	3861	101	872	28	4862	193	13	1234	253	1693	6555
% +/- to Current Rates	-3.01%	-4.72%	-11.83%	0.00%	-4.74%	0.00%	0.00%	-6.37%	27.14%	-1.74%	-3.98%
005 Current	2154	57	535	28	2774	128	13	1082	183	1406	4180
Proposed	2089	54	472	28	2643	128	13	1013	232	1386	4029
% +/- to Current Rates	-3.02%	-5.26%	-11.78%	0.00%	-4.72%	0.00%	0.00%	-6.38%	26.78%	-1.42%	-3.61%
006 Current	1819	49	452	28	2348	126	13	1433	214	1786	4134
Proposed	1764	46	399	28	2237	126	13	1341	271	1751	3988
% +/- to Current Rates	-3.02%	-6.12%	-11.73%	0.00%	-4.73%	0.00%	0.00%	-6.42%	26.64%	-1.96%	-3.53%
007 Current	2154	57	535	28	2774	128	13	1082	183	1406	4180
Proposed	2089	54	472	28	2643	128	13	1013	232	1386	4029
% +/- to Current Rates	-3.02%	-5.26%	-11.78%	0.00%	-4.72%	0.00%	0.00%	-6.38%	26.78%	-1.42%	-3.61%

^{*} 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: Vehicle Driver Ratio: A, Policy Tenure: 24, Lowest Years Licensed: 2, Highest Years Licensed: 2, Number of Inexperienced Drivers: 1, Customer Group: 36, Vehicle Use: Pleasure, Model Year: 2012, AB CLEAR RG: 10, DCPD CLEAR RG: 33, COLL CLEAR RG: 31, COMP CLEAR RG: 22, BI Symbol: 18,DCPD CLEAR Adjustment: 4, COLL CLEAR Adjustment: 4, COMP CLEAR Adjustment: 3, VIN8: 1FAHP3K2, MVD: N, DTD: Y, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed: Vehicle Driver Ratio: A, Policy Tenure: 24, Lowest Years Licensed: 2, Highest Years Licensed: 2, Number of Inexperienced Drivers: 1. Customer Group: 36. Vehicle Use: Pleasure. Model Year: 2012. AB CLEAR RG: 10. DCPD CLEAR RG: 31,COLL CLEAR RG: 28, COMP CLEAR RG: 20, BI Symbol: 21,DCPD CLEAR Adjustment: 7, COLL CLEAR Adjustment: 7, COLL CLEAR Adjustment: 8, VIN8: 1FAHP3K2, MVD: N, DTD: Y, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Profile 10.1 Private Passenger:

2012 Hyundai Accent L 5DR

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

Implei	mentation Dates (D/M/Y)
New Business:	7/12/2021
Renewals:	8/14/2021

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	7123	190	2035	28	9376	369	13	2680	222	3284	12660
Proposed	7160	187	1373	28	8748	369	13	2119	233	2734	11482
% +/- to Current Rates	0.52%	-1.58%	-32.53%	0.00%	-6.70%	0.00%	0.00%	-20.93%	4.95%	-16.75%	-9.30%
005 Current	3853	103	1101	28	5085	244	13	2200	204	2661	7746
Proposed	3874	101	743	28	4746	244	13	1739	214	2210	6956
% +/- to Current Rates	0.55%	-1.94%	-32.52%	0.00%	-6.67%	0.00%	0.00%	-20.95%	4.90%	-16.95%	-10.20%
006 Current	3255	87	930	28	4300	241	13	2913	239	3406	7706
Proposed	3272	85	627	28	4012	241	13	2303	251	2808	6820
% +/- to Current Rates	0.52%	-2.30%	-32.58%	0.00%	-6.70%	0.00%	0.00%	-20.94%	5.02%	-17.56%	-11.50%
007 Current	3853	103	1101	28	5085	244	13	2200	204	2661	7746
Proposed	3874	101	743	28	4746	244	13	1739	214	2210	6956
% +/- to Current Rates	0.55%	-1.94%	-32.52%	0.00%	-6.67%	0.00%	0.00%	-20.95%	4.90%	-16.95%	-10.20%

^{*} 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: Vehicle Driver Ratio: A, Policy Tenure: 24, Lowest Years Licensed: 2, Highest Years Licensed: 2, Number of Inexperienced Drivers: 1, Customer Group: 41, Vehicle Use: Pleasure, Model Year: 2012, AB CLEAR RG: 11, DCPD CLEAR RG: 31, COLL CLEAR RG: 29, COMP CLEAR RG: 15, BI Symbol: 17, DCPD CLEAR Adjustment: 5, COLL CLEAR Adjustment: 5, COMP CLEAR Adjustment: 3, VIN8: KMHCT5AE, MVD: N, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed: Vehicle Driver Ratio: A, Policy Tenure: 24, Lowest Years Licensed: 2, Highest Years Licensed: 2, Number of Inexperienced Drivers: 1, Customer Group: 41, Vehicle Use: Pleasure, Model Year: 2012, AB CLEAR RG: 11, DCPD CLEAR RG: 28,COLL CLEAR RG: 25, COMP CLEAR RG: 15, BI Symbol: 21,DCPD CLEAR Adjustment: 7, COLL CLEAR Adjustment: 7, COLL CLEAR Adjustment: 7, COLL CLEAR Adjustment: 7, VIN8: KMHCT5AE, MVD: N, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

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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

Implementation Dates (D/M/Y)							
New Business:	7/12/2021						
Renewals:	8/14/2021						

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	751	20	196	28	995	136	13	368	252	769	1764
Proposed	702	18	221	28	969	163	13	368	237	781	1750
% +/- to Current Rates	-6.52%	-10.00%	12.76%	0.00%	-2.61%	19.85%	0.00%	0.00%	-5.95%	1.56%	-0.79%
005 Current	406	11	106	28	551	90	13	302	232	637	1188
Proposed	380	10	120	28	538	108	13	302	218	641	1179
% +/- to Current Rates	-6.40%	-9.09%	13.21%	0.00%	-2.36%	20.00%	0.00%	0.00%	-6.03%	0.63%	-0.76%
006 Current	343	9	90	28	470	89	13	400	271	773	1243
Proposed	321	8	101	28	458	107	13	400	254	774	1232
% +/- to Current Rates	-6.41%	-11.11%	12.22%	0.00%	-2.55%	20.22%	0.00%	0.00%	-6.27%	0.13%	-0.88%
007 Current	406	11	106	28	551	90	13	302	232	637	1188
Proposed	380	10	120	28	538	108	13	302	218	641	1179
% +/- to Current Rates	-6.40%	-9.09%	13.21%	0.00%	-2.36%	20.00%	0.00%	0.00%	-6.03%	0.63%	-0.76%

^{*} 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: Vehicle Driver Ratio: A, Policy Tenure: 0, Lowest Years Licensed: 15, Highest Years Licensed: 15, Number of Inexperienced Drivers: 0, Customer Group: 36, Vehicle Use: Commute, Model Year: 2014, AB CLEAR RG: 10, DCPD CLEAR RG: 34, COLL CLEAR RG: 33, COMP CLEAR RG: 28, BI Symbol: 14,DCPD CLEAR Adjustment: 3, COLL CLEAR Adjustment: 3, COMP CLEAR Adjustment: 3, VIN8: 2C4&DGBG, MVD: N, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed: Vehicle Driver Ratio: A, Policy Tenure: 0, Lowest Years Licensed: 15, Highest Years Licensed: 15, Number of Inexperienced Drivers: 0, Customer Group: 36, Vehicle Use: Commute, Model Year: 2014, AB CLEAR RG: 11, DCPD CLEAR RG: 34,COLL CLEAR RG: 32, COMP CLEAR RG: 25, BI Symbol: 13,DCPD CLEAR Adjustment: 6, COLL CLEAR Adjustment: 6, COLL CLEAR Adjustment: 6, COMP CLEAR Adjustment: 7, VIN8: 2C4&DGBG, MVD: N, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

The Dominion of Canada General Insurance Company Company Name:

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

Implementation Dates (D/M/Y)						
New Business:	7/12/2021					
Renewals:	8/14/2021					

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	2605	69	767	28	3469	381	13	1340	566	2300	5769
Proposed	2715	71	563	28	3377	381	13	1074	390	1858	5235
% +/- to Current Rates	4.22%	2.90%	-26.60%	0.00%	-2.65%	0.00%	0.00%	-19.85%	-31.10%	-19.22%	-9.26%
005 Current	1409	38	415	28	1890	253	13	1100	520	1886	3776
Proposed	1469	38	305	28	1840	253	13	882	359	1507	3347
% +/- to Current Rates	4.26%	0.00%	-26.51%	0.00%	-2.65%	0.00%	0.00%	-19.82%	-30.96%	-20.10%	-11.36%
006 Current	1190	32	350	28	1600	249	13	1457	608	2327	3927
Proposed	1241	32	257	28	1558	249	13	1167	419	1848	3406
% +/- to Current Rates	4.29%	0.00%	-26.57%	0.00%	-2.63%	0.00%	0.00%	-19.90%	-31.09%	-20.58%	-13.27%
007 Current	1409	38	415	28	1890	253	13	1100	520	1886	3776
Proposed	1469	38	305	28	1840	253	13	882	359	1507	3347
% +/- to Current Rates	4.26%	0.00%	-26.51%	0.00%	-2.65%	0.00%	0.00%	-19.82%	-30.96%	-20.10%	-11.36%

^{*} 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: Vehicle Driver Ratio: A, Policy Tenure: 0, Lowest Years Licensed: 15, Highest Years Licensed: 15, Number of Inexperienced Drivers: 0, Customer Group: 41, Vehicle Use: Commute, Model Year: 2012, AB CLEAR RG: 11, DCPD CLEAR RG: 31, COLL CLEAR RG: 29, COMP CLEAR RG: 17, BI Symbol: 16,DCPD CLEAR Adjustment: 5, COLL CLEAR Adjustment: 5, COMP CLEAR Adjustment: 4, VIN8: 3N1BC1CP, MVD: N, DTD: N, Single Pay Discount: N, Full Coverage Discount: N, NB Loyalty Discount: N

Proposed:

Vehicle Driver Ratio: A, Policy Tenure: 0, Lowest Years Licensed: 15, Highest Years Licensed: 15, Number of Inexperienced Drivers: 0, Customer Group: 41, Vehicle Use: Commute, Model Year: 2012, AB CLEAR RG: 11, DCPD CLEAR RG: 26, COULD CLEAR RG: 26, COMP CLEAR RG: 14, BI Symbol: 19,DCPD CLEAR Adjustment: 8, COLL CLEAR Adjustment: 7, VINB: 3N1BC1CP, MVD: N, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

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