Novex Insurance Company

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:
 5/11/2021

 Renewals:
 5/12/2021

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	1964	Incl. In BI	516	22	2502	140	30	746	152	1068	3570
Proposed	1677	Incl. In BI	609	25	2311	154	30	699	121	1004	3315
% +/- to Current Rates	-14.61%		18.02%	13.64%	-7.63%	10.00%	0.00%	-6.30%	-20.39%	-5.99%	-7.14%
005 Current	922	Incl. In BI	243	11	1176	129	30	725	142	1026	2202
Proposed	789	Incl. In BI	286	12	1087	144	30	679	113	966	2053
% +/- to Current Rates	-14.43%		17.70%	9.09%	-7.57%	11.63%	0.00%	-6.34%	-20.42%	-5.85%	-6.77%
006 Current	756	Incl. In BI	199	8	963	137	30	870	156	1193	2156
Proposed	647	Incl. In BI	234	9	890	152	30	814	123	1119	2009
% +/- to Current Rates	-14.42%		17.59%	12.50%	-7.58%	10.95%	0.00%	-6.44%	-21.15%	-6.20%	-6.82%
007 Current	922	Incl. In BI	243	11	1176	129	30	725	142	1026	2202
Proposed	789	Incl. In BI	286	12	1087	144	30	679	113	966	2053
% +/- to Current Rates	-14.43%		17.70%	9.09%	-7.57%	11.63%	0.00%	-6.34%	-20.42%	-5.85%	-6.77%

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

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

Current: Principal: CLASS: 12 DR: 6 RG Coll: 31; RG Comp: 25; RG AB: 11 Discount: Number of Years Licensed Discount: 5%, Conviction Free discount: 10%

Occasional: CLASS: 5 DR: 4 RG Coll: 31; RG Comp: 25; RG AB: 11 Discount: Conviction Free discount: 10%

Proposed: Principal: CLASS: 12 DR: 6 RG Coll_DCPD: 33; RG Comp: 21; RG AB: 11 Discounts: Number of Years Licensed Discount: 5%, Conviction Free discount: 10%

Occasional: CLASS: 5 DR: 4 RG Coll_DCPD: 33; RG Comp: 21; RG AB: 11 Discounts: Conviction Free discount: 10%

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Novex Insurance Company

Bodily Injury*

Profile 1.3 Private Passenger:

Statistical Territory

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

G/L)							Collision \$500 Dec Comprehensive \$2		
Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
cl. In Bl	198	0	954	0	0	230	0	230	1184
cl. In Bl	234	0	879	0	0	216	0	216	1095

004 Current	756	Incl. In BI	198	0	954	0	0	230	0	230	1184
Proposed	645	Incl. In BI	234	0	879	0	0	216	0	216	1095
% +/- to Current Rates	-14.68%		18.18%		-7.86%			-6.09%		-6.09%	-7.52%
005 Current	290	Incl. In BI	76	0	366	0	0	230	0	230	596
Proposed	248	Incl. In BI	90	0	338	0	0	209	0	209	547
% +/- to Current Rates	-14.48%		18.42%		-7.65%			-9.13%		-9.13%	-8.22%
006 Current	238	Incl. In BI	63	0	301	0	0	266	0	266	567
Proposed	204	Incl. In BI	73	0	277	0	0	249	0	249	526
% +/- to Current Rates	-14.29%		15.87%		-7.97%			-6.39%		-6.39%	-7.23%
007 Current	290	Incl. In BI	76	0	366	0	0	230	0	230	596
Proposed	248	Incl. In BI	90	0	338	0	0	209	0	209	547
% +/- to Current Rates	-14.48%		18.42%		-7.65%			-9.13%		-9.13%	-8.22%

* 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:	CLASS: 5	Proposed:	CLASS: 5
	DR: 4		DR: 4
	RG Coll: 31; RG Comp: 25; RG AB: 11		RG Coll_DCPD: 33; RG Comp: 21; RG AB: 11
	Discount: Conviction Free discount: 10%		Discounts: Conviction Free discount: 10%

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Implementation Dates (D/M/Y)								
New Business:	5/11/2021							
Renewals:	5/12/2021							

Novex Insurance Company

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:	5/11/2021							
Renewals:	5/12/2021							

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

COMBINED

Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
772	Incl. In Bl	237	22	1031	116	30	342	211	699	1730
660	Incl. In Bl	240	25	925	129	30	271	219	649	1574
-14.51%		1.27%	13.64%	-10.28%	11.21%	0.00%	-20.76%	3.79%	-7.15%	-9.02%
377	Incl. In Bl	116	11	504	108	30	312	198	648	1152
322	Incl. In BI	117	12	451	119	30	249	205	603	1054
-14.59%		0.86%	9.09%	-10.52%	10.19%	0.00%	-20.19%	3.54%	-6.94%	-8.51%
308	Incl. In Bl	95	8	411	113	30	374	218	735	1146
264	Incl. In Bl	95	9	368	126	30	303	223	682	1050
-14.29%		0.00%	12.50%	-10.46%	11.50%	0.00%	-18.98%	2.29%	-7.21%	-8.38%
377	Incl. In BI	116	11	504	108	30	312	198	648	1152
322	Incl. In BI	117	12	451	119	30	249	205	603	1054
-14.59%		0.86%	9.09%	-10.52%	10.19%	0.00%	-20.19%	3.54%	-6.94%	-8.51%
	772 660 -14.51% 377 322 -14.59% 264 -14.29% 377 322	BOOLIV INIULY" I ' '	Bodily injury Damage* DCPD 772 Incl. In BI 237 660 Incl. In BI 240 -14.51% 1.27% 377 Incl. In BI 116 322 Incl. In BI 117 -14.59% 0.88% 308 Incl. In BI 95 -14.29% 0.00% 377 Incl. In BI 95 -14.29% 0.00% 377 Incl. In BI 116 322 Incl. In BI 95 -14.29% 0.00%	772 Incl. In BI 237 22 660 Incl. In BI 240 25 -14.51% 1.27% 13.64% 377 Incl. In BI 116 11 322 Incl. In BI 117 12 -14.59% 0.86% 9.09% 308 Incl. In BI 95 9 -14.29% 0.00% 12.50% 377 Incl. In BI 116 11 322 Incl. In BI 95 9 -14.29% 0.00% 12.50%	772 Incl. In BI 237 22 1031 660 Incl. In BI 240 25 925 -14.51% 1.27% 13.64% -10.28% 377 Incl. In BI 116 11 504 322 Incl. In BI 117 12 451 -14.59% 0.86% 9.09% -10.52% 308 Incl. In BI 95 8 411 264 Incl. In BI 95 9 368 -14.29% 0.00% 12.50% -10.46% 377 Incl. In BI 116 11 504 322 Incl. In BI 116 11 504 322 Incl. In BI 116 11 504 322 Incl. In BI 116 11 504	Triange Consigned 772 Incl. In BI 237 22 1031 116 660 Incl. In BI 240 25 925 129 -14.51% 1.27% 13.64% -10.28% 11.21% 377 Incl. In BI 116 11 504 108 322 Incl. In BI 117 12 451 119 -14.59% 0.86% 9.09% -10.52% 10.19% 308 Incl. In BI 95 8 411 113 264 Incl. In BI 95 9 368 126 -14.29% 0.00% 12.50% -10.46% 11.50% 377 Incl. In BI 95 9 368 126 -14.29% 0.00% 12.50% -10.46% 11.50% 377 Incl. In BI 116 11 504 108 322 Incl. In BI 116 11 504 108 322 Incl. In	Bodily injury Damage* DCPD Oninsured Auto Coverages Accident Benefits END 44 772 Incl. In BI 237 22 1031 1116 30 660 Incl. In BI 240 255 925 129 30 -14.51% 1127 13.64% -10.28% 11.21% 0.00% 377 Incl. In BI 1116 111 504 108 30 322 Incl. In BI 1117 122 451 1119 30 -14.59% 0.06% 9.09% -10.52% 10.19% 0.00% 308 Incl. In BI 95 9 368 1126 30 -14.29% 0.00% 12.50% -10.46% 11.50% 300 -14.29% 0.00% 12.50% -10.46% 11.50% 300 -14.29% 0.00% 12.50% -10.46% 11.50% 300 -14.29% 10 1116 1116 504 1008 30	Triange Consiger Consiger Consiger Consiger 772 Incl. In BI 237 22 1031 116 30 342 660 Incl. In BI 240 25 925 129 30 271 -14.51% 1.27% 13.64% -10.28% 11.21% 0.00% -20.76% 377 Incl. In BI 116 11 504 108 30 312 322 Incl. In BI 116 11 504 108 30 249 -14.59% 0.86% 9.09% -10.52% 10.19% 0.00% -20.19% 308 Incl. In BI 95 8 411 113 30 374 304 Incl. In BI 95 9 368 126 30 303 -14.29% 0.00% 12.50% -10.46% 11.50% 0.00% -18.98% 377 Incl. In BI 116 11 504 108 30 312<	Triange Consiger Consiger	Triange Consigner Consigner Consigner Consigner Consigner Consigner 772 Incl. In Bl 237 22 1031 116 30 342 211 699 660 Incl. In Bl 240 25 925 129 30 271 219 649 -14.51% 1.27% 13.64% -10.28% 11.21% 0.00% -20.76% 3.79% -7.15% 377 Incl. In Bl 116 11 504 108 30 312 198 648 322 Incl. In Bl 117 12 451 119 30 249 205 603 -14.59% 0.86% 9.09% -10.52% 10.19% 0.00% -20.19% 3.54% -6.94% 308 Incl. In Bl 95 9 368 1126 30 303 223 662 -14.29% 0.00% 12.50% -10.46% 11.50% 0.00% -18.88% 2.29

* 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: Principal: CLASS: 2 DR: 7 RG Coll: 34; RG Comp: 32; RG AB: 10 Discount: Number of Years Licensed Discount: 5%, Conviction Free

Proposed: Principal: CLASS: 2 DR: 7 RG Coll DCPD: 33; RG Comp: 34; RG AB: 10 Discounts: Number of Years Licensed Discount: 5%, Conviction Free discount: 10%

No Separate charge for the secondary driver

discount: 10%

No Separate charge for the secondary driver

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Novex Insurance Company

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

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	772	Incl. In BI	237	22	1031	116	30	342	211	699	1730
Proposed	660	Incl. In BI	240	25	925	129	30	271	219	649	1574
% +/- to Current Rates	-14.51%		1.27%	13.64%	-10.28%	11.21%	0.00%	-20.76%	3.79%	-7.15%	-9.02%
005 Current	377	Incl. In BI	116	11	504	108	30	312	198	648	1152
Proposed	322	Incl. In BI	117	12	451	119	30	249	205	603	1054
% +/- to Current Rates	-14.59%		0.86%	9.09%	-10.52%	10.19%	0.00%	-20.19%	3.54%	-6.94%	-8.51%
006 Current	308	Incl. In BI	95	8	411	113	30	374	218	735	1146
Proposed	264	Incl. In BI	95	9	368	126	30	303	223	682	1050
% +/- to Current Rates	-14.29%		0.00%	12.50%	-10.46%	11.50%	0.00%	-18.98%	2.29%	-7.21%	-8.38%
007 Current	377	Incl. In BI	116	11	504	108	30	312	198	648	1152
Proposed	322	Incl. In BI	117	12	451	119	30	249	205	603	1054
% +/- to Current Rates	-14.59%		0.86%	9.09%	-10.52%	10.19%	0.00%	-20.19%	3.54%	-6.94%	-8.51%

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

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

Current:	CLASS: 2	
	DR: 7	
	RG Coll: 34; RG Comp: 32; RG AB: 10	
	Discount: Number of Years Licensed Discount: 5%, Conviction Free discount: 10%	

Proposed:	CLASS: 2
	DR: 7
	RG Coll_DCPD: 33; RG Comp: 34; RG AB: 10
	Discounts: Number of Years Licensed Discount: 5%, Conviction Free discount: 10%

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Imple	Implementation Dates (D/M/Y)								
New Business:	5/11/2021								
Renewals:	5/12/2021								

Novex Insurance Company

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

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	Incl. In BI	0	0	0	0	0	0	0	0	0
Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- to Current Rates											
005 Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- to Current Rates											
006 Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- to Current Rates											
007 Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- 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 Separate charge for the secondary driver

Proposed: No Separate charge for the secondary driver

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Implementation Dates (D/M/Y)					
New Business:	5/11/2021				
Renewals:	5/12/2021				

Coverages:

Novex Insurance Company

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:	5/11/2021				
Renewals:	5/12/2021				

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

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

COMBINED

										1
Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
1656	Incl. In BI	657	22	2335	87	30	775	431	1323	3658
1415	Incl. In BI	826	25	2266	96	30	773	414	1313	3579
-14.55%		25.72%	13.64%	-2.96%	10.34%	0.00%	-0.26%	-3.94%	-0.76%	-2.16%
676	Incl. In BI	268	11	955	81	30	760	405	1276	2231
578	Incl. In BI	337	12	927	89	30	755	387	1261	2188
-14.50%		25.75%	9.09%	-2.93%	9.88%	0.00%	-0.66%	-4.44%	-1.18%	-1.93%
553	Incl. In BI	219	8	780	84	30	913	444	1471	2251
473	Incl. In BI	275	9	757	94	30	913	421	1458	2215
-14.47%		25.57%	12.50%	-2.95%	11.90%	0.00%	0.00%	-5.18%	-0.88%	-1.60%
676	Incl. In BI	268	11	955	81	30	760	405	1276	2231
578	Incl. In BI	337	12	927	89	30	755	387	1261	2188
-14.50%		25.75%	9.09%	-2.93%	9.88%	0.00%	-0.66%	-4.44%	-1.18%	-1.93%
	1656 1415 -14.55% 676 578 -14.50% 553 473 -14.47% 676 578	Bodily injury Damage* 1656 Incl. In BI 1415 Incl. In BI -14.55% Incl. In BI 676 Incl. In BI 578 Incl. In BI -14.50% Incl. In BI -14.50% Incl. In BI -14.40% Incl. In BI -14.47% Incl. In BI 676 Incl. In BI 578 Incl. In BI 578 Incl. In BI	Bodily injury Damage* DCPD 1656 Incl. In BI 657 1415 Incl. In BI 826 -14.55% 25.72% 676 Incl. In BI 268 578 Incl. In BI 337 -14.50% 25.75% 553 Incl. In BI 219 473 Incl. In BI 275 -14.47% 25.57% 676 Incl. In BI 268 578 Incl. In BI 337	1656 Incl. In BI 657 22 1415 Incl. In BI 826 255 -14.55% 25.72% 13.64% 676 Incl. In BI 268 11 578 Incl. In BI 337 12 -14.50% 25.75% 9.09% 553 Incl. In BI 219 8 473 Incl. In BI 275 9 -14.47% 25.57% 12.50% 676 Incl. In BI 268 11 578 Incl. In BI 268 11 576 Incl. In BI 25.57% 12.50%	Indian Indian Indian 1656 Incl. in Bi 667 22 2335 1415 Incl. in Bi 826 25 2266 -14.55% 25.72% 13.64% -2.96% 676 Incl. in Bi 268 11 955 578 Incl. in Bi 337 12 927 -14.50% 25.75% 9.09% -2.93% 553 Incl. in Bi 219 8 780 473 Incl. in Bi 275 9 757 -14.47% 25.57% 12.50% -2.95% 676 Incl. in Bi 268 11 955 578 Incl. in Bi 268 11 955 676 Incl. in Bi 268 11 955 578 Incl. in Bi 337 12 927	1656 Incl. In BI 657 22 2335 87 1415 Incl. In BI 826 25 2266 96 -14.55% 25.72% 13.64% -2.96% 10.34% 676 Incl. In BI 268 11 955 81 578 Incl. In BI 268 11 955 81 578 Incl. In BI 2337 12 927 89 -14.50% 25.75% 9.09% -2.93% 9.88% 553 Incl. In BI 219 8 780 84 473 Incl. In BI 275 9 757 94 -14.47% 25.57% 12.50% -2.95% 11.90% 676 Incl. In BI 268 11 955 81 676 Incl. In BI 268 11 955 81 578 Incl. In BI 337 12 927 89	Bodaly injury Damage* DCPD Oninsured Auto Coverages Accdemt Benefits END 44 1656 Incl. In BI 6657 22 2335 877 300 1415 Incl. In BI 826 225 2266 96 300 1415 Incl. In BI 826 25 2266 96 300 14155 Incl. In BI 826 11 955 811 300 676 Incl. In BI 268 11 955 81 300 578 Incl. In BI 2575% 9.90% -2.93% 9.88% 0.00% 6753 Incl. In BI 219 8 760 84 300 553 Incl. In BI 275 99 757 94 300 4473 Incl. In BI 25.57% 12.50% -2.95% 11.90% 0.00% 676 Incl. In BI 26.57% 12.50% -2.95% 11.90% 0.00% 0.00% 676	Linkey Linkey <thlinkey< th=""> <thlinkey< th=""> <thlinkey< td="" tr<=""><td>Interse Interse Interse Interse Interse Interse 1656 Incl. In BI 657 22 2335 87 30 775 431 1415 Incl. In BI 826 25 2266 96 30 773 414 -14.55% 25.72% 13.64% -2.96% 10.34% 0.00% -0.26% -3.94% 676 Incl. In BI 25.72% 13.64% -2.96% 10.34% 0.00% -0.26% -3.94% 676 Incl. In BI 25.72% 9.09% -2.93% 9.88% 0.00% -0.26% -3.94% 578 Incl. In BI 219 8 780 84 30 755 387 -14.50% 25.75% 9.09% -2.93% 9.88% 0.00% -0.66% -4.44% 553 Incl. In BI 219 8 780 84 30 913 421 -14.47% 25.57% 12.50% -2.95% 11.90%</td><td>Instant Instant <thinstant< th=""> <th< td=""></th<></thinstant<></td></thlinkey<></thlinkey<></thlinkey<>	Interse Interse Interse Interse Interse Interse 1656 Incl. In BI 657 22 2335 87 30 775 431 1415 Incl. In BI 826 25 2266 96 30 773 414 -14.55% 25.72% 13.64% -2.96% 10.34% 0.00% -0.26% -3.94% 676 Incl. In BI 25.72% 13.64% -2.96% 10.34% 0.00% -0.26% -3.94% 676 Incl. In BI 25.72% 9.09% -2.93% 9.88% 0.00% -0.26% -3.94% 578 Incl. In BI 219 8 780 84 30 755 387 -14.50% 25.75% 9.09% -2.93% 9.88% 0.00% -0.66% -4.44% 553 Incl. In BI 219 8 780 84 30 913 421 -14.47% 25.57% 12.50% -2.95% 11.90%	Instant Instant <thinstant< th=""> <th< td=""></th<></thinstant<>

* 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: Principal: CLASS: 23 DR: 7 RG Coll: 40; RG Comp: 56; RG AB: 9 Discount: Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

Occasional: CLASS: 5 DR: 3 RG Coll: 40; RG Comp: 56; RG AB: 9 Discount: Conviction Free discount: 10%

Proposed: Principal: CLASS: 23 DR: 7 RG Coll_DCPD: 45; RG Comp: 57; RG AB: 9 Discounts: Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

Occasional: CLASS: 5 DR: 3 RG Coll_DCPD: 45; RG Comp: 57; RG AB: 9 Discounts: Conviction Free discount: 10%

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Novex Insurance Company

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

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	784	Incl. In BI	311	22	1117	87	30	401	431	949	2066
Proposed	670	Incl. In BI	391	25	1086	96	30	399	414	939	2025
% +/- to Current Rates	-14.54%		25.72%	13.64%	-2.78%	10.34%	0.00%	-0.50%	-3.94%	-1.05%	-1.98%
005 Current	344	Incl. In BI	136	11	491	81	30	386	405	902	1393
Proposed	294	Incl. In BI	171	12	477	89	30	381	387	887	1364
% +/- to Current Rates	-14.53%		25.74%	9.09%	-2.85%	9.88%	0.00%	-1.30%	-4.44%	-1.66%	-2.08%
006 Current	281	Incl. In BI	111	8	400	84	30	463	444	1021	1421
Proposed	240	Incl. In BI	140	9	389	94	30	459	421	1004	1393
% +/- to Current Rates	-14.59%		26.13%	12.50%	-2.75%	11.90%	0.00%	-0.86%	-5.18%	-1.67%	-1.97%
007 Current	344	Incl. In BI	136	11	491	81	30	386	405	902	1393
Proposed	294	Incl. In BI	171	12	477	89	30	381	387	887	1364
% +/- to Current Rates	-14.53%		25.74%	9.09%	-2.85%	9.88%	0.00%	-1.30%	-4.44%	-1.66%	-2.08%

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

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

Current:	CLASS: 23
	DR: 7
	RG Coll: 40; RG Comp: 56; RG AB: 9
	Discount: Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

Proposed:	CLASS: 23
	DR: 7
	RG Coll_DCPD: 45; RG Comp: 57; RG AB: 9
	Discounts: Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

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Implementation Dates (D/M/Y)					
New Business:	5/11/2021				
Renewals:	5/12/2021				

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

Coverages:

Novex 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

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	872	Incl. In BI	346		1218			374		374	1592
Proposed	745	Incl. In BI	435		1180			374		374	1554
% +/- to Current Rates	-14.56%		25.72%		-3.12%			0.00%		0.00%	-2.39%
005 Current	332	Incl. In BI	132		464			374		374	838
Proposed	284	Incl. In BI	166		450			374		374	824
% +/- to Current Rates	-14.46%		25.76%		-3.02%			0.00%		0.00%	-1.67%
006 Current	272	Incl. In BI	108		380			450		450	830
Proposed	233	Incl. In BI	135		368			454		454	822
% +/- to Current Rates	-14.34%		25.00%		-3.16%			0.89%		0.89%	-0.96%
007 Current	332	Incl. In BI	132	0	464	0	0	374	0	374	838
Proposed	284	Incl. In BI	166	0	450	0	0	374	0	374	824
% +/- to Current Rates	-14.46%		25.76%		-3.02%			0.00%		0.00%	-1.67%

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

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

Current:	CLASS: 5	Proposed:	CLASS: 5
	DR: 3		DR: 3
	RG Coll: 40; RG Comp: 56; RG AB: 9		RG Coll_DCPD: 45; RG Comp: 57; RG AB: 9
	Discount: Conviction Free discount: 10%		Discounts: Conviction Free discount: 10%

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Implementation Dates (D/M/Y)				
New Business:	5/11/2021			
Renewals:	5/12/2021			

Novex Insurance Company

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:	5/11/2021			
Renewals:	5/12/2021			

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

COMBINED

COMIDINED											
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	2823	Incl. In BI	702	22	3547	167	30	804	128	1129	4676
Proposed	2411	Incl. In BI	831	25	3267	185	30	756	99	1070	4337
% +/- to Current Rates	-14.59%		18.38%		-7.89%	10.78%	0.00%	-5.97%	-22.66%	-5.23%	-7.25%
005 Current	1248	Incl. In BI	310	11	1569	155	30	832	120	1137	2706
Proposed	1068	Incl. In BI	368	12	1448	172	30	785	93	1080	2528
% +/- to Current Rates	-14.42%		18.71%		-7.71%	10.97%	0.00%	-5.65%	-22.50%	-5.01%	-6.58%
006 Current	1024	Incl. In BI	255	8	1287	164	30	1001	132	1327	2614
Proposed	874	Incl. In BI	301	9	1184	181	30	944	101	1256	2440
% +/- to Current Rates	-14.65%		18.04%		-8.00%	10.37%	0.00%	-5.69%	-23.48%	-5.35%	-6.66%
007 Current	1248	Incl. In BI	310	11	1569	155	30	832	120	1137	2706
Proposed	1068	Incl. In BI	368	12	1448	172	30	785	93	1080	2528
% +/- to Current Rates	-14.42%		18.71%		-7.71%	10.97%	0.00%	-5.65%	-22.50%	-5.01%	-6.58%

* 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: Principal: CLASS: 2 DR: 2 RG Coll: 30; RG Comp: 21; RG AB: 12 Discount: Number of Years Licensed Discount: 15%

Proposed: Principal: CLASS: 2 DR: 2 RG Coll: DCPD 32; RG Comp: 17; RG AB: 12 Discounts: Number of Years Licensed Discount: 15%

Occas

Occasional: CLASS: 5 DR: 2 RG Coll:_DCPD 32; RG Comp: 17; RG AB: 12

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asional: CLASS: 5 DR: 2 RG Coll: 30; RG Comp: 21; RG AB: 12

Novex Insurance Company

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

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	1797	Incl. In BI	447	22	2266	167	30	534	128	859	3125
Proposed	1535	Incl. In BI	529	25	2089	185	30	503	99	817	2906
% +/- to Current Rates	-14.58%		18.34%	13.64%	-7.81%	10.78%	0.00%	-5.81%	-22.66%	-4.89%	-7.01%
005 Current	866	Incl. In BI	215	11	1092	155	30	550	120	855	1947
Proposed	741	Incl. In BI	255	12	1008	172	30	518	93	813	1821
% +/- to Current Rates	-14.43%		18.60%	9.09%	-7.69%	10.97%	0.00%	-5.82%	-22.50%	-4.91%	-6.47%
006 Current	710	Incl. In BI	177	8	895	164	30	663	132	989	1884
Proposed	606	Incl. In BI	209	9	824	181	30	625	101	937	1761
% +/- to Current Rates	-14.65%		18.08%	12.50%	-7.93%	10.37%	0.00%	-5.73%	-23.48%	-5.26%	-6.53%
007 Current	866	Incl. In BI	215	11	1092	155	30	550	120	855	1947
Proposed	741	Incl. In BI	255	12	1008	172	30	518	93	813	1821
% +/- to Current Rates	-14.43%		18.60%	9.09%	-7.69%	10.97%	0.00%	-5.82%	-22.50%	-4.91%	-6.47%

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

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

Current:	CLASS: 2	Proposed:	CLASS: 2
	DR: 2		DR: 2
	RG Coll: 30; RG Comp: 21; RG AB: 12		RG Coll:_DCPD 32; RG Comp: 17; RG AB: 12
	Discount: Number of Years Licensed Discount: 15%		Discounts: Number of Years Licensed Discount: 15%

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Implementation Dates (D/M/Y)				
New Business:	5/11/2021			
Renewals:	5/12/2021			

006

007

% +/- to Current Rates

% +/- to Current Rates

Novex Insurance Company

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

Current

Current

Proposed

Proposed

Implementation Dates (D/M/Y) New Business: 5/11/2021 Renewals: 5/12/2021

Total Optional

Coverages

270

253

270

267

338

319

270

267

-1.11%

-5.62%

-1.11%

-6.30%

Total of

Mandatory and

Optional

1551

1431

747

707

730

679

747

707

-6.99%

-5.35%

-7.74%

-5.35%

Coverages:

Comprehensive

0

0

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

Total Mandatory Accident Benefits Property Statistical Territory Bodily Injury* DCPD Uninsured Auto END 44 Collision Damage* Coverages 270 004 Current 1026 Incl. In BI 255 1281 876 Incl. In BI Proposed 302 1178 253 % +/- to Current Rates -14.62% 18.43% -8.04% -6.30% 005 Current 382 Incl. In BI 95 477 270 327 Incl. In BI 113 440 267 Proposed % +/- to Current Rates 18.95% -7.76% -14.40% -1.11%

78

92

95

113

17.95%

18.95%

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

314 Incl. In BI

268 Incl. In BI

382 Incl. In BI

-14.65%

-14.40%

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

Current:	CLASS: 5	Proposed:	CLASS: 5
	DR: 2		DR: 2
	RG Coll: 30; RG Comp: 21; RG AB: 12		RG Coll:_E

Proposed:	CLASS: 5
	DR: 2
	RG Coll:_DCPD 32; RG Comp: 17; RG AB: 12

338

319

270

267

-5.62%

-1.11%

0

0

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0

0

392

360

477

440

0

0

-8.16%

-7.76%

Novex Insurance Company

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

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	649	Incl. In BI	208	22	879	125	30	307	270	732	1611
Proposed	554	Incl. In BI	231	25	810	138	30	273	215	656	1466
% +/- to Current Rates	-14.64%		11.06%	13.64%	-7.85%	10.40%	0.00%	-11.07%	-20.37%	-10.38%	-9.00%
005 Current	326	Incl. In BI	105	11	442	116	30	276	253	675	1117
Proposed	279	Incl. In BI	117	12	408	129	30	244	201	604	1012
% +/- to Current Rates	-14.42%		11.43%	9.09%	-7.69%	11.21%	0.00%	-11.59%	-20.55%	-10.52%	-9.40%
006 Current	267	Incl. In BI	86	8	361	123	30	329	277	759	1120
Proposed	228	Incl. In BI	95	9	332	136	30	289	218	673	1005
% +/- to Current Rates	-14.61%		10.47%	12.50%	-8.03%	10.57%	0.00%	-12.16%	-21.30%	-11.33%	-10.27%
007 Current	326	Incl. In BI	105	11	442	116	30	276	253	675	1117
Proposed	279	Incl. In BI	117	12	408	129	30	244	201	604	1012
% +/- to Current Rates	-14.42%		11.43%	9.09%	-7.69%	11.21%	0.00%	-11.59%	-20.55%	-10.52%	-9.40%

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

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

Current:	CLASS: 1
	DR: 7
	RG Coll: 35; RG Comp: 40; RG AB: 11
	Discount: Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

Proposed:	CLASS: 1
	DR: 7
	RG Coll_DCPD: 36; RG Comp: 36; RG AB: 11
	Discounts: Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

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Implementation Dates (D/M/Y)				
New Business:	5/11/2021			
Renewals:	5/12/2021			

Novex Insurance Company

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:	5/11/2021			
Renewals:	5/12/2021			

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

COMBINED

Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
1034	Incl. In Bl	319	44	1397	132	60	463	323	978	2375
883	Incl. In Bl	329	50	1262	146	60	378	275	859	2121
-14.60%		3.13%	13.64%	-9.66%	10.61%	0.00%	-18.36%	-14.86%	-12.17%	-10.69%
511	Incl. In Bl	156	22	689	123	60	419	304	906	1595
436	Incl. In BI	163	24	623	136	60	344	257	797	1420
-14.68%		4.49%	9.09%	-9.58%	10.57%	0.00%	-17.90%	-15.46%	-12.03%	-10.97%
418	Incl. In Bl	129	16	563	130	60	502	333	1025	1588
358	Incl. In BI	133	18	509	144	60	414	280	898	1407
-14.35%		3.10%	12.50%	-9.59%	10.77%	0.00%	-17.53%	-15.92%	-12.39%	-11.40%
511	Incl. In BI	156	22	689	123	60	419	304	906	1595
436	Incl. In Bl	163	24	623	136	60	344	257	797	1420
-14.68%		4.49%	9.09%	-9.58%	10.57%	0.00%	-17.90%	-15.46%	-12.03%	-10.97%
	1034 883 -14.60% 511 436 -14.68% 418 358 -14.35% 511 436	Bodily initiry" I · · ·	Bodily injury Damage* DCPD 1034 Incl. In BI 319 1034 Incl. In BI 329 -14.60% 313% 511 Incl. In BI 156 436 Incl. In BI 1633 -14.66% 449% 129 36 Incl. In BI 1333 -14.55% 310% 310% 511 Incl. In BI 1333 -14.35% 511 Incl. In BI	1034 Incl. In BI 319 44 883 Incl. In BI 329 50 -14.60% 3.13% 13.64% 511 Incl. In BI 156 22 436 Incl. In BI 163 24 -14.68% 4.49% 9.09% 418 Incl. In BI 1129 16 358 Incl. In BI 133 18 -14.35% 3.10% 12.50% 511 Incl. In BI 156 22 436 Incl. In BI 163 24	Incl. In BI 319 44 1397 883 Incl. In BI 329 50 1262 -14.60% 3.13% 13.64% -9.66% 511 Incl. In BI 156 22 689 436 Incl. In BI 163 24 623 -14.68% 4.49% 9.09% -9.58% 418 Incl. In BI 129 16 563 358 Incl. In BI 133 18 509 -14.35% 3.10% 12.50% -9.59% 511 Incl. In BI 156 22 689 436 Incl. In BI 163 24 623	Linkings Coverages 1034 Incl. In BI 319 44 1397 132 883 Incl. In BI 329 50 1262 146 -14.60% 3.13% 13.64% -9.66% 10.61% 511 Incl. In BI 156 22 689 123 436 Incl. In BI 163 24 623 136 -14.68% 4.49% 9.09% -9.58% 10.57% 418 Incl. In BI 129 16 563 130 358 Incl. In BI 133 18 509 144 -14.35% 3.10% 12.50% -9.59% 10.77% 511 Incl. In BI 156 22 689 123 436 Incl. In BI 156 22 689 123 436 Incl. In BI 156 22 689 123	Bodily injury Damage* DCPD Oninsured Auto Coverages Accident Benefits END 44 1034 Incl. In BI 319 44 1397 132 60 10383 Incl. In BI 329 500 1262 146 600 -14.60% 3.13% 13.64% -9.66% 10.61% 0.00% 511 Incl. In BI 1163 22 689 123 600 -4468 Incl. In BI 1163 24 623 136 600 -14.68% 449% 9.09% -9.58% 10.57% 0.00% 418 Incl. In BI 1133 118 509 144 60 -14.35% 10.1 BI 133 12.50% 9.59% 10.77% 0.00% -14.35% 10.1 BI 1156 22 689 123 60 -14.35% 10.1 BI 130% 12.50% 9.59% 10.77% 0.00% -14.35% 10.1 BI 1165 <	Datalage Contrages Contrages Contrages Contrages 1034 Incl. In BI 319 44 1397 132 60 463 883 Incl. In BI 329 50 1262 146 60 378 -14.60% 3.13% 13.64% -9.66% 10.61% 0.00% -18.36% 511 Incl. In BI 156 22 689 123 60 419 436 Incl. In BI 163 24 623 136 60 344 -14.68% 4.49% 9.09% -9.58% 10.57% 0.00% -17.90% 418 Incl. In BI 129 16 563 130 60 502 388 Incl. In BI 133 18 509 144 60 414 -14.35% 3.10% 12.50% -9.59% 10.77% 0.00% -17.53% 511 Incl. In BI 156 22 689 123 60	Datage Consiger Consiger <thconsiger< th=""> <thconsiger< th=""> <th< td=""><td>Datage Consuges Consuges Consuges Consuges Consuges 1034 Incl. In BI 319 44 1397 132 60 463 323 978 883 Incl. In BI 329 50 1262 146 60 378 2275 859 -14.60% 3.13% 13.64% -9.66% 10.61% 0.00% -18.36% -14.86% -12.17% 511 Incl. In BI 163 22 689 123 60 419 304 906 436 Incl. In BI 163 24 623 136 60 344 257 797 -14.68% 4.49% 9.09% -9.58% 10.57% 0.00% -17.90% -15.46% -12.03% 418 Incl. In BI 129 16 563 130 60 502 33 1025 38 Incl. In BI 133 18 509 144 60 414 280 898<</td></th<></thconsiger<></thconsiger<>	Datage Consuges Consuges Consuges Consuges Consuges 1034 Incl. In BI 319 44 1397 132 60 463 323 978 883 Incl. In BI 329 50 1262 146 60 378 2275 859 -14.60% 3.13% 13.64% -9.66% 10.61% 0.00% -18.36% -14.86% -12.17% 511 Incl. In BI 163 22 689 123 60 419 304 906 436 Incl. In BI 163 24 623 136 60 344 257 797 -14.68% 4.49% 9.09% -9.58% 10.57% 0.00% -17.90% -15.46% -12.03% 418 Incl. In BI 129 16 563 130 60 502 33 1025 38 Incl. In BI 133 18 509 144 60 414 280 898<

* 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: Principal 1: CLASS: 2 DR: 7 RG Coll: 35; RG Comp: 41; RG AB: 6 Discount: Multi-Vehicle Discount: 17%, Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

Principal 2: CLASS: 1 DR: 7 RG Coll: 33; RG Comp: 25; RG AB: 11 Discount: Multi-Vehicle Discount: 17%, Low Mileage Discount: 10%, Number of Years Licensed Discount: 10%, Conviction Free discount: 10%

Proposed: Principal 1: CLASS: 2 DR: 7 RG Coll_DCPD: 34; RG Comp: 39; RG AB: 6 Discounts: Multi-Vehicle Discount: 17%, Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

Principal 2: CLASS: 1 DR: 7 RG Coll_DCPD: 33; RG Comp: 21; RG AB: 11 Discounts: Multi-Vehicle Discount: 17%, Low Mileage Discount: 10%, Number of Years Licensed Discount: 10%, Conviction Free discount: 10%

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Novex Insurance Company

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

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	553	Incl. In BI	178	22	753	40	30	256	223	549	1302
Proposed	472	Incl. In BI	180	25	677	44	30	203	195	472	1149
% +/- to Current Rates	-14.65%		1.12%	13.64%	-10.09%	10.00%	0.00%	-20.70%	-12.56%	-14.03%	-11.75%
005 Current	269	Incl. In BI	86	11	366	37	30	233	210	510	876
Proposed	230	Incl. In BI	88	12	330	41	30	187	182	440	770
% +/- to Current Rates	-14.50%		2.33%	9.09%	-9.84%	10.81%	0.00%	-19.74%	-13.33%	-13.73%	-12.10%
006 Current	220	Incl. In BI	71	8	299	39	30	281	230	580	879
Proposed	189	Incl. In BI	72	9	270	44	30	228	198	500	770
% +/- to Current Rates	-14.09%		1.41%	12.50%	-9.70%	12.82%	0.00%	-18.86%	-13.91%	-13.79%	-12.40%
007 Current	269	Incl. In BI	86	11	366	37	30	233	210	510	876
Proposed	230	Incl. In BI	88	12	330	41	30	187	182	440	770
% +/- to Current Rates	-14.50%		2.33%	9.09%	-9.84%	10.81%	0.00%	-19.74%	-13.33%	-13.73%	-12.10%

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

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

Current:	CLASS: 2
	DR: 7
	RG Coll: 35; RG Comp: 41; RG AB: 6
	Discount: Multi-Vehicle Discount: 17%, Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

Proposed:	CLASS: 2
	DR: 7
	RG Coll_DCPD: 34; RG Comp: 39; RG AB: 6
	Discounts: Multi-Vehicle Discount: 17%, Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

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Implementation Dates (D/M/Y)						
New Business:	5/11/2021					
Renewals:	5/12/2021					

Novex Insurance Company

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

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	481	Incl. In BI	141	22	644	92	30	207	100	429	1073
Proposed	411	Incl. In BI	149	25	585	102	30	175	80	387	972
% +/- to Current Rates	-14.55%		5.67%	13.64%	-9.16%	10.87%	0.00%	-15.46%	-20.00%	-9.79%	-9.41%
005 Current	242	Incl. In BI	70	11	323	86	30	186	94	396	719
Proposed	206	Incl. In BI	75	12	293	95	30	157	75	357	650
% +/- to Current Rates	-14.88%		7.14%	9.09%	-9.29%	10.47%	0.00%	-15.59%	-20.21%	-9.85%	-9.60%
006 Current	198	Incl. In BI	58	8	264	91	30	221	103	445	709
Proposed	169	Incl. In BI	61	9	239	100	30	186	82	398	637
% +/- to Current Rates	-14.65%		5.17%	12.50%	-9.47%	9.89%	0.00%	-15.84%	-20.39%	-10.56%	-10.16%
007 Current	242	Incl. In BI	70	11	323	86	30	186	94	396	719
Proposed	206	Incl. In BI	75	12	293	95	30	157	75	357	650
% +/- to Current Rates	-14.88%		7.14%	9.09%	-9.29%	10.47%	0.00%	-15.59%	-20.21%	-9.85%	-9.60%

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

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

Current:	CLASS: 1	Proposed:	CLASS: 1
	DR: 7		DR: 7
	RG Coll: 33; RG Comp: 25; RG AB: 11		RG Coll_DCPD: 33; RG Comp: 21; RG AB: 11
	Discount: Multi-Vehicle Discount: 17%, Low Mileage Discount: 10%, Number of Years Licensed Discount: 10%, Conviction Free discount: 10%		Discounts: Multi-Vehicle Discount: 17%, Low Mileage Discount: 10%, Number of Years Licensed Discount: 10%, Conviction Free discount: 10%

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Implementation Dates (D/M/Y)						
New Business:	5/11/2021					
Renewals:	5/12/2021					

Novex Insurance Company

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

COMBINED

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

Implementation Dates (D/M/Y)						
New Business:	5/11/2021					
Renewals:	5/12/2021					

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	1794	Incl. In BI	606	22	2422	115	30	738	156	1039	3461
Proposed	1532	Incl. In BI	641	25	2198	128	30	617	165	940	3138
% +/- to Current Rates	-14.60%		5.78%	13.64%	-9.25%	11.30%	0.00%	-16.40%	5.77%	-9.53%	-9.33%
005 Current	756	Incl. In BI	255	11	1022	107	30	723	147	1007	2029
Proposed	647	Incl. In BI	271	12	930	119	30	608	154	911	1841
% +/- to Current Rates	-14.42%		6.27%	9.09%	-9.00%	11.21%	0.00%	-15.91%	4.76%	-9.53%	-9.27%
006 Current	620	Incl. In BI	209	8	837	113	30	868	161	1172	2009
Proposed	530	Incl. In BI	221	9	760	125	30	734	168	1057	1817
% +/- to Current Rates	-14.52%		5.74%	12.50%	-9.20%	10.62%	0.00%	-15.44%	4.35%	-9.81%	-9.56%
007 Current	756	Incl. In BI	255	11	1022	107	30	723	147	1007	2029
Proposed	647	Incl. In BI	271	12	930	119	30	608	154	911	1841
% +/- to Current Rates	-14.42%		6.27%	9.09%	-9.00%	11.21%	0.00%	-15.91%	4.76%	-9.53%	-9.27%

* 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: Principal: CLASS: 2 DR: 7 RG Coll: 36; RG Comp: 26; RG AB: 10 Discount: Number of Years Licensed Discount: 15%

Proposed: Principal: CLASS: 2 DR: 7 RG Coll_DCPD: 36; RG Comp: 29; RG AB: 10 Discounts: Number of Years Licensed Discount: 15%

Occasional: CLASS: 5 DR: 2 RG Coll_DCPD: 36; RG Comp: 29; RG AB: 10

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Occasional: CLASS: 5 DR: 2 RG Coll: 36; RG Comp: 26; RG AB: 10

Novex Insurance Company

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

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	768	Incl. In BI	259	22	1049	115	30	372	156	673	1722
Proposed	656	Incl. In BI	274	25	955	128	30	311	165	634	1589
% +/- to Current Rates	-14.58%		5.79%	13.64%	-8.96%	11.30%	0.00%	-16.40%	5.77%	-5.79%	-7.72%
005 Current	374	Incl. In BI	126	11	511	107	30	340	147	624	1135
Proposed	320	Incl. In BI	134	12	466	119	30	285	154	588	1054
% +/- to Current Rates	-14.44%		6.35%	9.09%	-8.81%	11.21%	0.00%	-16.18%	4.76%	-5.77%	-7.14%
006 Current	306	Incl. In BI	103	8	417	113	30	408	161	712	1129
Proposed	262	Incl. In BI	109	9	380	125	30	346	168	669	1049
% +/- to Current Rates	-14.38%		5.83%	12.50%	-8.87%	10.62%	0.00%	-15.20%	4.35%	-6.04%	-7.09%
007 Current	374	Incl. In BI	126	11	511	107	30	340	147	624	1135
Proposed	320	Incl. In BI	134	12	466	119	30	285	154	588	1054
% +/- to Current Rates	-14.44%		6.35%	9.09%	-8.81%	11.21%	0.00%	-16.18%	4.76%	-5.77%	-7.14%

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

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

Current:	CLASS: 2
	DR: 7
	RG Coll: 36; RG Comp: 26; RG AB: 10
	Discount: Number of Years Licensed Discount: 15%

Proposed:	CLASS: 2
	DR: 7
	RG Coll_DCPD: 36; RG Comp: 29; RG AB: 10
	Discounts: Number of Years Licensed Discount: 15%

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Implementation Dates (D/M/Y)			
New Business:	5/11/2021		
Renewals:	5/12/2021		

Novex Insurance Company

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

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	1026	Incl. In BI	347		1373			366		366	1739
Proposed	876	Incl. In BI	367		1243			306		306	1549
% +/- to Current Rates	-14.62%		5.76%		-9.47%			-16.39%		-16.39%	-10.93%
005 Current	382	Incl. In BI	129		511			366		366	877
Proposed	327	Incl. In BI	137		464			323		323	787
% +/- to Current Rates	-14.40%		6.20%		-9.20%			-11.75%		-11.75%	-10.26%
006 Current	314	Incl. In BI	106		420			460		460	880
Proposed	268	Incl. In BI	112		380			388		388	768
% +/- to Current Rates	-14.65%		5.66%		-9.52%			-15.65%		-15.65%	-12.73%
007 Current	382	Incl. In BI	129	0	511	0	0	366	0	366	877
Proposed	327	Incl. In BI	137	0	464	0	0	323	0	323	787
% +/- to Current Rates	-14.40%		6.20%		-9.20%			-11.75%		-11.75%	-10.26%

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

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

Current:	CLASS: 5
	DR: 2
	RG Coll: 36; RG Comp: 26; RG AB: 10

Proposed:	CLASS: 5
	DR: 2
	RG Coll_DCPD: 36; RG Comp: 29; RG AB: 10

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Implementation Dates (D/M/Y)			
New Business:	5/11/2021		
Renewals:	5/12/2021		

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

Coverages:

Novex Insurance Company

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

Implementation Dates (D/M/Y)				
New Business:	5/11/2021			
Renewals:	5/12/2021			

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

COMBINED

COMDINED											
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	2497	Incl. In BI	769	22	3288	115	30	926	145	1216	4504
Proposed	2133	Incl. In BI	893	25	3051	153	30	855	120	1158	4209
% +/- to Current Rates	-14.58%		16.12%	13.64%	-7.21%	33.04%	0.00%	-7.67%	-17.24%	-4.77%	-6.55%
005 Current	1113	Incl. In BI	343	11	1467	107	30	913	136	1186	2653
Proposed	953	Incl. In BI	398	12	1363	143	30	843	113	1129	2492
% +/- to Current Rates	-14.38%		16.03%	9.09%	-7.09%	33.64%	0.00%	-7.67%	-16.91%	-4.81%	-6.07%
006 Current	914	Incl. In BI	282	8	1204	113	30	1098	149	1390	2594
Proposed	781	Incl. In BI	326	9	1116	151	30	1017	123	1321	2437
% +/- to Current Rates	-14.55%		15.60%	12.50%	-7.31%	33.63%	0.00%	-7.38%	-17.45%	-4.96%	-6.05%
007 Current	1113	Incl. In BI	343	11	1467	107	30	913	136	1186	2653
Proposed	953	Incl. In BI	398	12	1363	143	30	843	113	1129	2492
% +/- to Current Rates	-14.38%		16.03%	9.09%	-7.09%	33.64%	0.00%	-7.67%	-16.91%	-4.81%	-6.07%

* 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: Principal: CLASS: 2 DR: 4 RG Coll: 34; RG Comp: 24; RG AB: 10 Discount: Number of Years Licensed Discount: 15%

Proposed: Principal: CLASS: 2 DR: 4 RG Coll DCPD: 36; RG Comp: 21; RG AB: 11 Discounts: Number of Years Licensed Discount: 15%

Occasional: CLASS: 5 DR: 2 RG Coll_DCPD: 36; RG Comp: 21; RG AB: 11

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Occasional: CLASS: 5 DR: 2 RG Coll: 34; RG Comp: 24; RG AB: 10

Novex Insurance Company

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

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	1471	Incl. In BI	453	22	1946	115	30	593	145	883	2829
Proposed	1257	Incl. In BI	526	25	1808	153	30	549	120	852	2660
% +/- to Current Rates	-14.55%		16.11%	13.64%	-7.09%	33.04%	0.00%	-7.42%	-17.24%	-3.51%	-5.97%
005 Current	731	Incl. In BI	225	11	967	107	30	564	136	837	1804
Proposed	626	Incl. In BI	261	12	899	143	30	520	113	806	1705
% +/- to Current Rates	-14.36%		16.00%	9.09%	-7.03%	33.64%	0.00%	-7.80%	-16.91%	-3.70%	-5.49%
006 Current	600	Incl. In BI	185	8	793	113	30	679	149	971	1764
Proposed	513	Incl. In BI	214	9	736	151	30	629	123	933	1669
% +/- to Current Rates	-14.50%		15.68%	12.50%	-7.19%	33.63%	0.00%	-7.36%	-17.45%	-3.91%	-5.39%
007 Current	731	Incl. In BI	225	11	967	107	30	564	136	837	1804
Proposed	626	Incl. In BI	261	12	899	143	30	520	113	806	1705
% +/- to Current Rates	-14.36%		16.00%	9.09%	-7.03%	33.64%	0.00%	-7.80%	-16.91%	-3.70%	-5.49%

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

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

Current:	CLASS: 2	Proposed:	CLASS: 2
	DR: 4		DR: 4
	RG Coll: 34; RG Comp: 24; RG AB: 10		RG Coll_DCPD: 36; RG Comp: 21; RG AB: 11
	Discount: Number of Years Licensed Discount: 15%		Discounts: Number of Years Licensed Discount: 15%

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Implei	Implementation Dates (D/M/Y)				
New Business:	5/11/2021				
Renewals:	5/12/2021				

Novex Insurance Company

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:	5/11/2021		
Renewals:	5/12/2021		

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	1026	Incl. In BI	316		1342			333		333	1675
Proposed	876	Incl. In BI	367		1243			306		306	1549
% +/- to Current Rates	-14.62%		16.14%		-7.38%			-8.11%		-8.11%	-7.52%
005 Current	382	Incl. In BI	118		500			333		333	833
Proposed	327	Incl. In BI	137		464			323		323	787
% +/- to Current Rates	-14.40%		16.10%		-7.20%			-3.00%		-3.00%	-5.52%
006 Current	314	Incl. In BI	97		411			419		419	830
Proposed	268	Incl. In BI	112		380			388		388	768
% +/- to Current Rates	-14.65%		15.46%		-7.54%			-7.40%		-7.40%	-7.47%
007 Current	382	Incl. In BI	118	0	500	0	0	333	0	333	833
Proposed	327	Incl. In BI	137	0	464	0	0	323	0	323	787
% +/- to Current Rates	-14.40%		16.10%		-7.20%			-3.00%		-3.00%	-5.52%

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

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

Current:	CLASS: 5	
	DR: 2	
	RG Coll: 34; RG Comp: 24; RG AB: 10	

Proposed:	CLASS: 5
	DR: 2
	RG Coll_DCPD: 36; RG Comp: 21; RG AB: 11

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Novex Insurance Company

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

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	3120	Incl. In BI	820	22	3962	122	30	1196	142	1490	5452
Proposed	2666	Incl. In BI	820	25	3511	135	30	944	122	1231	4742
% +/- to Current Rates	-14.55%		0.00%	13.64%	-11.38%	10.66%	0.00%	-21.07%	-14.08%	-17.38%	-13.02%
005 Current	1572	Incl. In BI	414	11	1997	114	30	1268	133	1545	3542
Proposed	1345	Incl. In BI	414	12	1771	126	30	1003	114	1273	3044
% +/- to Current Rates	-14.44%		0.00%	9.09%	-11.32%	10.53%	0.00%	-20.90%	-14.29%	-17.61%	-14.06%
006 Current	1290	Incl. In BI	341	8	1639	119	30	1524	146	1819	3458
Proposed	1101	Incl. In BI	341	9	1451	133	30	1206	124	1493	2944
% +/- to Current Rates	-14.65%		0.00%	12.50%	-11.47%	11.76%	0.00%	-20.87%	-15.07%	-17.92%	-14.86%
007 Current	1572	Incl. In BI	414	11	1997	114	30	1268	133	1545	3542
Proposed	1345	Incl. In BI	414	12	1771	126	30	1003	114	1273	3044
% +/- to Current Rates	-14.44%		0.00%	9.09%	-11.32%	10.53%	0.00%	-20.90%	-14.29%	-17.61%	-14.06%

Current:	CLASS: 10	Proposed:	CLASS: 10
	DR: 2		DR: 2
	RG Coll: 31; RG Comp: 22; RG AB: 10		RG Coll_DCPD: 30; RG Comp: 20; RG AB: 10
	Discount: Driver Training: 20%, Conviction Free discount: 10%		Discounts: Driver Training: 20%, Conviction Free

i ioposeu.	CLASS. IV
	DR: 2
	RG Coll_DCPD: 30; RG Comp: 20; RG AB: 10
	Discounts: Driver Training: 20%, Conviction Free discount: 10%

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Implementation Dates (D/M/Y)								
New Business:	5/11/2021							
Renewals:	5/12/2021							

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

* 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.

Novex Insurance Company

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

Implementation Dates (D/M/Y)							
New Business:	5/11/2021						
Renewals:	5/12/2021						

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	0	Incl. In BI	0	0	0	0	0	0	0	0	0
Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- to Current Rates											
005 Current	0	Incl. In Bl	0	0	0	0	0	0	0	0	0
Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- to Current Rates											
006 Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- to Current Rates											
007 Current	0	Incl. In Bl	0	0	0	0	0	0	0	0	0
Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- 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:	We would not write this risk due to two at-fault accidents in the preceding 6 years (u/w rule)

Proposed: We would not write this risk due to two at-fault accidents in the preceding 6 years (u/w rule)
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Novex Insurance Company

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

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	831	Incl. In BI	243	22	1096	110	30	314	160	614	1710
Proposed	709	Incl. In BI	258	25	992	146	30	263	135	574	1566
% +/- to Current Rates	-14.68%		6.17%	13.64%	-9.49%	32.73%	0.00%	-16.24%	-15.63%	-6.51%	-8.42%
005 Current	364	Incl. In BI	106	11	481	102	30	302	150	584	1065
Proposed	311	Incl. In BI	113	12	436	136	30	251	126	543	979
% +/- to Current Rates	-14.56%		6.60%	9.09%	-9.36%	33.33%	0.00%	-16.89%	-16.00%	-7.02%	-8.08%
006 Current	298	Incl. In BI	87	8	393	107	30	361	165	663	1056
Proposed	255	Incl. In BI	92	9	356	144	30	302	137	613	969
% +/- to Current Rates	-14.43%		5.75%	12.50%	-9.41%	34.58%	0.00%	-16.34%	-16.97%	-7.54%	-8.24%
007 Current	364	Incl. In BI	106	11	481	102	30	302	150	584	1065
Proposed	311	Incl. In BI	113	12	436	136	30	251	126	543	979
% +/- to Current Rates	-14.56%		6.60%	9.09%	-9.36%	33.33%	0.00%	-16.89%	-16.00%	-7.02%	-8.08%

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

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

Current:	CLASS: 23	
	DR: 7	
	RG Coll: 33; RG Comp: 28; RG AB: 10	
	Discount: Number of Years Licensed Discount: 10%, Conviction Free discount: 10%	

Proposed:	CLASS: 23							
	DR: 7							
	RG Coll DCPD: 33; RG Comp: 25; RG AB: 11							
	Discounts: Number of Years Licensed Discount: 10%, Conviction Free discount: 10%							

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Implementation Dates (D/M/Y)					
New Business:	5/11/2021				
Renewals:	5/12/2021				

Novex Insurance Company

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

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	Incl. In BI	0	0	0	0	0	0	0	0	0
Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- to Current Rates											
005 Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- to Current Rates											
006 Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- to Current Rates											
007 Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- 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:	We would not write this risk due to two at-fault accidents in the preceding 6 years (u/w rule)						

Proposed: We would not write this risk due to two at-fault accidents in the preceding 6 years (u/w rule)

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Implementation Dates (D/M/Y)					
New Business:	5/11/2021				
Renewals:	5/12/2021				

Novex Insurance Company

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

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	1208	Incl. In BI	318	22	1548	140	30	516	152	838	2386
Proposed	1032	Incl. In BI	375	25	1432	154	30	483	121	788	2220
% +/- to Current Rates	-14.57%		17.92%	13.64%	-7.49%	10.00%	0.00%	-6.40%	-20.39%	-5.97%	-6.96%
005 Current	632	Incl. In BI	167	11	810	129	30	505	142	806	1616
Proposed	541	Incl. In BI	196	12	749	144	30	470	113	757	1506
% +/- to Current Rates	-14.40%		17.37%	9.09%	-7.53%	11.63%	0.00%	-6.93%	-20.42%	-6.08%	-6.81%
006 Current	518	Incl. In BI	136	8	662	137	30	604	156	927	1589
Proposed	443	Incl. In BI	161	9	613	152	30	565	123	870	1483
% +/- to Current Rates	-14.48%		18.38%	12.50%	-7.40%	10.95%	0.00%	-6.46%	-21.15%	-6.15%	-6.67%
007 Current	632	Incl. In BI	167	11	810	129	30	505	142	806	1616
Proposed	541	Incl. In BI	196	12	749	144	30	470	113	757	1506
% +/- to Current Rates	-14.40%		17.37%	9.09%	-7.53%	11.63%	0.00%	-6.93%	-20.42%	-6.08%	-6.81%

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

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

Current:	CLASS: 12	Р
	DR: 6	
	RG Coll: 31; RG Comp: 25; RG AB: 11	
	Discount: Number of Years Licensed Discount: 5%, Conviction Free discount: 10%	

roposed:	CLASS: 12
	DR: 6
	RG Coll_DCPD: 33; RG Comp: 21; RG AB: 11
	Discounts: Number of Years Licensed Discount: 5%, Conviction Free discount: 10%

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Implementation Dates (D/M/Y)					
New Business:	5/11/2021				
Renewals:	5/12/2021				