

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 1.1 Private Passenger:

Operator 1:

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

Operator 2 (Occasional):

Female, Age 23, Married
 Driver training
 Licensed 4 years, Class 5 license
 1 year level 2 graduated license, 3 years full license
 Renewal - with present company 2 years
 No AF accidents
 No convictions

Coverages:

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1062	28	328	37	1455	213	18	558	110	899	2354
	Proposed	1493	31	373	45	1942	255	18	534	125	932	2874
% +/- to Current Rates		40.58%	10.71%	13.72%	21.62%	33.47%	19.72%	0.00%	-4.30%	13.64%	3.67%	22.09%
005	Current	531	13	157	37	738	213	18	569	89	889	1627
	Proposed	738	16	194	45	993	229	18	518	113	878	1871
% +/- to Current Rates		38.98%	23.08%	23.57%	21.62%	34.55%	7.51%	0.00%	-8.96%	26.97%	-1.24%	15.00%
006	Current	388	9	112	37	546	213	18	650	105	986	1532
	Proposed	535	12	153	45	745	227	18	603	104	952	1697
% +/- to Current Rates		37.89%	33.33%	36.61%	21.62%	36.45%	6.57%	0.00%	-7.23%	-0.95%	-3.45%	10.77%
007	Current	531	13	157	37	738	213	18	569	89	889	1627
	Proposed	738	16	196	45	995	226	18	502	92	838	1833
% +/- to Current Rates		38.98%	23.08%	24.84%	21.62%	34.82%	6.10%	0.00%	-11.78%	3.37%	-5.74%	12.66%

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

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

Current: Rate Groups : DC=35, AB=11, Coll=30, Comp=23

Proposed: Rate Groups : DC=35, AB=11, Coll=30, Comp=23

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 1.2 Private Passenger:

Operator 1:

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	627	16	188	24	855	137	18	352	110	617	1472
	Proposed	874	18	214	29	1135	164	18	337	125	644	1779
% +/- to Current Rates		39.39%	12.50%	13.83%	20.83%	32.75%	19.71%	0.00%	-4.26%	13.64%	4.38%	20.86%
005	Current	322	7	90	24	443	137	18	359	89	603	1046
	Proposed	441	9	111	29	590	147	18	327	113	605	1195
% +/- to Current Rates		36.96%	28.57%	23.33%	20.83%	33.18%	7.30%	0.00%	-8.91%	26.97%	0.33%	14.24%
006	Current	240	5	64	24	333	137	18	409	105	669	1002
	Proposed	324	7	88	29	448	146	18	380	104	648	1096
% +/- to Current Rates		35.00%	40.00%	37.50%	20.83%	34.53%	6.57%	0.00%	-7.09%	-0.95%	-3.14%	9.38%
007	Current	322	7	90	24	443	137	18	359	89	603	1046
	Proposed	441	9	112	29	591	145	18	317	92	572	1163
% +/- to Current Rates		36.96%	28.57%	24.44%	20.83%	33.41%	5.84%	0.00%	-11.70%	3.37%	-5.14%	11.19%

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

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

Current: Rate Groups : DC=35, AB=11, Coll=30, Comp=23

Proposed: Rate Groups : DC=35, AB=11, Coll=30, Comp=23

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 1.3 Private Passenger:

Operator 2: (Occasional)

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	435	12	140	13	600	76	0	206	0	882	
	Proposed	619	13	159	16	807	91	0	197	0	1095	
% +/- to Current Rates		42.30%	8.33%	13.57%	23.08%	34.50%	19.74%	N/A	-4.37%	N/A	2.13%	24.15%
005	Current	209	6	67	13	295	76	0	210	0	581	
	Proposed	297	7	83	16	403	82	0	191	0	676	
% +/- to Current Rates		42.11%	16.67%	23.88%	23.08%	36.61%	7.89%	N/A	-9.05%	N/A	-4.55%	16.35%
006	Current	148	4	48	13	213	76	0	241	0	530	
	Proposed	211	5	65	16	297	81	0	223	0	601	
% +/- to Current Rates		42.57%	25.00%	35.42%	23.08%	39.44%	6.58%	N/A	-7.47%	N/A	-4.10%	13.40%
007	Current	209	6	67	13	295	76	0	210	0	581	
	Proposed	297	7	84	16	404	81	0	185	0	670	
% +/- to Current Rates		42.11%	16.67%	25.37%	23.08%	36.95%	6.58%	N/A	-11.90%	N/A	-6.99%	15.32%

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

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

Current: Rate Groups : DC=35, AB=11, Coll=30, Comp=23

Proposed: Rate Groups : DC=35, AB=11, Coll=30, Comp=23

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 2.1 Private Passenger:

Operator 1:

Male, Age 28, Married
 Driver training
 Licensed 10 years, Class 5 license/G in Ontario
 Renewal - with present company 2 years
 Annual mileage 15,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2015 Ford Escape SE 4DR 4WD

Operator 2 (Secondary):

Female, Age 27, Married
 Driver training
 Licensed 10 years, Class 5 license/G in Ontario
 Renewal - with present company 2 years
 No AF accidents
 No convictions

Coverages:

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	683	17	206	29	935	118	18	411	156	703	1638
	Proposed	941	20	241	35	1237	146	18	426	205	795	2032
% +/- to Current Rates		37.77%	17.65%	16.99%	20.69%	32.30%	23.73%	0.00%	3.65%	31.41%	13.09%	24.05%
005	Current	349	8	99	29	485	118	18	419	126	681	1166
	Proposed	473	10	126	35	644	131	18	413	183	745	1389
% +/- to Current Rates		35.53%	25.00%	27.27%	20.69%	32.78%	11.02%	0.00%	-1.43%	45.24%	9.40%	19.13%
006	Current	259	6	70	29	364	118	18	479	149	764	1128
	Proposed	347	8	99	35	489	131	18	480	170	799	1288
% +/- to Current Rates		33.98%	33.33%	41.43%	20.69%	34.34%	11.02%	0.00%	0.21%	14.09%	4.58%	14.18%
007	Current	349	8	99	29	485	118	18	419	126	681	1166
	Proposed	473	10	126	35	644	130	18	400	150	698	1342
% +/- to Current Rates		35.53%	25.00%	27.27%	20.69%	32.78%	10.17%	0.00%	-4.53%	19.05%	2.50%	15.09%

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

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

Current: Rate Groups : DC=35, AB=9, Coll=34, Comp=33

Both operators are eligible for a 10% Driver Excellence discount

Proposed: Rate Groups : DC=35, AB=9, Coll=34, Comp=33

Both operators are eligible for a 10% Driver Excellence discount

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 2.2 Private Passenger:

Operator 1:

Male, Age 28, Married
 Driver training
 Licensed 10 years, Class 5 license/G in Ontario
 Renewal - with present company 2 years
 Annual mileage 15,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2015 Ford Escape SE 4DR 4WD

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	469	11	137	20	637	82	18	286	156	542	1179
	Proposed	641	13	161	24	839	101	18	296	205	620	1459
% +/- to Current Rates		36.67%	18.18%	17.52%	20.00%	31.71%	23.17%	0.00%	3.50%	31.41%	14.39%	23.75%
005	Current	246	5	66	20	337	82	18	291	126	517	854
	Proposed	329	7	84	24	444	91	18	287	183	579	1023
% +/- to Current Rates		33.74%	40.00%	27.27%	20.00%	31.75%	10.98%	0.00%	-1.37%	45.24%	11.99%	19.79%
006	Current	186	4	47	20	257	82	18	332	149	581	838
	Proposed	245	5	66	24	340	91	18	333	170	612	952
% +/- to Current Rates		31.72%	25.00%	40.43%	20.00%	32.30%	10.98%	0.00%	0.30%	14.09%	5.34%	13.60%
007	Current	246	5	66	20	337	82	18	291	126	517	854
	Proposed	329	7	84	24	444	90	18	278	150	536	980
% +/- to Current Rates		33.74%	40.00%	27.27%	20.00%	31.75%	9.76%	0.00%	-4.47%	19.05%	3.68%	14.75%

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

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

Current: Rate Groups : DC=35, AB=9, Coll=34, Comp=33

Client is eligible for a 10% Driver Excellence discount

Proposed: Rate Groups : DC=35, AB=9, Coll=34, Comp=33

Client is eligible for a 10% Driver Excellence discount

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 2.3 Private Passenger:

Operator 2: (Secondary)

Female, Age 27, Married
 Driver training
 Licensed 10 years, Class 5 license/G in Ontario
 Renewal - with present company 2 years
 No AF accidents
 No convictions

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	214	6	69	9	298	36	0	125	0	161	459
	Proposed	300	7	80	11	398	45	0	130	0	175	573
% +/- to Current Rates		40.19%	16.67%	15.94%	22.22%	33.56%	25.00%	N/A	4.00%	N/A	8.70%	24.84%
005	Current	103	3	33	9	148	36	0	128	0	164	312
	Proposed	144	3	42	11	200	40	0	126	0	166	366
% +/- to Current Rates		39.81%	0.00%	27.27%	22.22%	35.14%	11.11%	N/A	-1.56%	N/A	1.22%	17.31%
006	Current	73	2	23	9	107	36	0	147	0	183	290
	Proposed	102	3	33	11	149	40	0	147	0	187	336
% +/- to Current Rates		39.73%	50.00%	43.48%	22.22%	39.25%	11.11%	N/A	0.00%	N/A	2.19%	15.86%
007	Current	103	3	33	9	148	36	0	128	0	164	312
	Proposed	144	3	42	11	200	40	0	122	0	162	362
% +/- to Current Rates		39.81%	0.00%	27.27%	22.22%	35.14%	11.11%	N/A	-4.69%	N/A	-1.22%	16.03%

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

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

Current: Rate Groups : DC=35, AB=9, Coll=34, Comp=33

Client is eligible for a 10% Driver Excellence discount

Proposed: Rate Groups : DC=35, AB=9, Coll=34, Comp=33

Client is eligible for a 10% Driver Excellence discount

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 3.1 Private Passenger:

Operator 1:

Female, Age 52
 No driver training
 Licensed 30 years, Class 5 license/G in Ontario
 New business
 Annual mileage 25,000 km, travel to/from work 25 km one way
 No AF accidents
 No convictions
 2013 Lexus RX350 4DR AWD

Operator 2 (Occasional):

Male, Age 21
 Driver training
 Licensed 3 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)
 New business
 No AF accidents
 No convictions

Coverages:

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	958	24	481	38	1501	156	18	880	462	1516	3017
	Proposed	1365	28	569	46	2008	182	18	886	688	1774	3782
% +/- to Current Rates		42.48%	16.67%	18.30%	21.05%	33.78%	16.67%	0.00%	0.68%	48.92%	17.02%	25.36%
005	Current	481	12	231	38	762	156	18	897	371	1442	2204
	Proposed	676	14	296	46	1032	163	18	857	616	1654	2686
% +/- to Current Rates		40.54%	16.67%	28.14%	21.05%	35.43%	4.49%	0.00%	-4.46%	66.04%	14.70%	21.87%
006	Current	353	8	164	38	563	156	18	1027	439	1640	2203
	Proposed	491	12	233	46	782	162	18	1000	568	1748	2530
% +/- to Current Rates		39.09%	50.00%	42.07%	21.05%	38.90%	3.85%	0.00%	-2.63%	29.38%	6.59%	14.84%
007	Current	481	12	231	38	762	156	18	897	371	1442	2204
	Proposed	676	15	299	46	1036	161	18	830	499	1508	2544
% +/- to Current Rates		40.54%	25.00%	29.44%	21.05%	35.96%	3.21%	0.00%	-7.47%	34.50%	4.58%	15.43%

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

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

Current:

Rate Groups : DC=46, AB=9, Coll=43, Comp=61
Operator 1 is eligible for a 10% Driver Excellence discount

Proposed:

Rate Groups : DC=46, AB=9, Coll=43, Comp=61
Operator 1 is eligible for a 10% Driver Excellence discount

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 3.2 Private Passenger:

Operator 1:

Female, Age 52
 No driver training
 Licensed 30 years, Class 5 license/G in Ontario
 New business
 Annual mileage 25,000 km, travel to/from work 25 km one way
 No AF accidents
 No convictions
 2013 Lexus RX350 4DR AWD

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	426	10	202	24	662	98	18	462	462	1702
	Proposed	597	12	239	29	877	114	18	465	688	2162
% +/- to Current Rates		40.14%	20.00%	18.32%	20.83%	32.48%	16.33%	0.00%	0.65%	48.92%	27.03%
005	Current	226	5	97	24	352	98	18	471	371	1310
	Proposed	308	6	124	29	467	102	18	450	616	1653
% +/- to Current Rates		36.28%	20.00%	27.84%	20.83%	32.67%	4.08%	0.00%	-4.46%	66.04%	26.18%
006	Current	172	3	69	24	268	98	18	538	439	1361
	Proposed	230	5	98	29	362	102	18	524	568	1574
% +/- to Current Rates		33.72%	66.67%	42.03%	20.83%	35.07%	4.08%	0.00%	-2.60%	29.38%	15.65%
007	Current	226	5	97	24	352	98	18	471	371	1310
	Proposed	308	6	126	29	469	101	18	436	499	1523
% +/- to Current Rates		36.28%	20.00%	29.90%	20.83%	33.24%	3.06%	0.00%	-7.43%	34.50%	16.26%

* 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: Rate Groups : DC=46, AB=9, Coll=43, Comp=61

Client is eligible for a 10% Driver Excellence discount

Proposed: Rate Groups : DC=46, AB=9, Coll=43, Comp=61

Client is eligible for a 10% Driver Excellence discount

Company Name:

TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)

New Business:	1/1/2021
Renewals:	2/1/2021

Profile 3.3 Private Passenger:

Operator 2: (Occasional)

Male, Age 21
 Driver training
 Licensed 3 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)
 New business
 No AF accidents
 No convictions

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	532	14	279	14	839	58	0	418	0	476	1315
	Proposed	768	16	330	17	1131	68	0	421	0	489	1620
% +/- to Current Rates		44.36%	14.29%	18.28%	21.43%	34.80%	17.24%	N/A	0.72%	N/A	2.73%	23.19%
005	Current	255	7	134	14	410	58	0	426	0	484	894
	Proposed	368	8	172	17	565	61	0	407	0	468	1033
% +/- to Current Rates		44.31%	14.29%	28.36%	21.43%	37.80%	5.17%	N/A	-4.46%	N/A	-3.31%	15.55%
006	Current	181	5	95	14	295	58	0	489	0	547	842
	Proposed	261	7	135	17	420	60	0	476	0	536	956
% +/- to Current Rates		44.20%	40.00%	42.11%	21.43%	42.37%	3.45%	N/A	-2.66%	N/A	-2.01%	13.54%
007	Current	255	7	134	14	410	58	0	426	0	484	894
	Proposed	368	9	173	17	567	60	0	394	0	454	1021
% +/- to Current Rates		44.31%	28.57%	29.10%	21.43%	38.29%	3.45%	N/A	-7.51%	N/A	-6.20%	14.21%

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

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

Current: Rate Groups : DC=46, AB=9, Coll=43, Comp=61

Proposed: Rate Groups : DC=46, AB=9, Coll=43, Comp=61

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 4.1 Private Passenger:

Operator 1:

Male, Age 55
 No driver training
 Licensed 35 years, Class 5 license/G in Ontario
 Renewal - with present company 5 years
 Annual mileage 15,000 km, travel to/from work 10 km one way
 1 AF 2 years ago
 No convictions
 2013 Hyundai Elantra GL 4DR

Operator 2 (Occasional):

Male, Age 19
 Driver Training
 Licensed 2 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 1 year full license (G/L)
 No AF accidents
 Convictions - 1 minor violation 12 months ago,
 1 minor violation 2 years ago

Coverages:

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1317	34	410	45	1806	315	18	597	90	1020	2826
	Proposed	1883	39	456	55	2433	366	18	533	94	1011	3444
% +/- to Current Rates		42.98%	14.71%	11.22%	22.22%	34.72%	16.19%	0.00%	-10.72%	4.44%	-0.88%	21.87%
005	Current	653	16	196	45	910	315	18	609	73	1015	1925
	Proposed	925	21	236	55	1237	327	18	516	84	945	2182
% +/- to Current Rates		41.65%	31.25%	20.41%	22.22%	35.93%	3.81%	0.00%	-15.27%	15.07%	-6.90%	13.35%
006	Current	475	11	140	45	671	315	18	696	86	1115	1786
	Proposed	667	16	186	55	924	327	18	602	78	1025	1949
% +/- to Current Rates		40.42%	45.45%	32.86%	22.22%	37.70%	3.81%	0.00%	-13.51%	-9.30%	-8.07%	9.13%
007	Current	653	16	196	45	910	315	18	609	73	1015	1925
	Proposed	925	21	239	55	1240	324	18	500	69	911	2151
% +/- to Current Rates		41.65%	31.25%	21.94%	22.22%	36.26%	2.86%	0.00%	-17.90%	-5.48%	-10.25%	11.74%

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

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

Current: Rate Groups : DC=35, AB=12, Coll=29, Comp=19

Policy is eligible for a 5% Loyalty discount

Proposed: Rate Groups : DC=35, AB=12, Coll=29, Comp=19

Policy is eligible for a 5% Loyalty discount

update premiums after removal of Hybrid discount

Company Name:

TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)

New Business:	1/1/2021
Renewals:	2/1/2021

Profile 4.2 Private Passenger:

Operator 1:

Male, Age 55
 No driver training
 Licensed 35 years, Class 5 license/G in Ontario
 Renewal - with present company 5 years
 Annual mileage 15,000 km, travel to/from work 10 km one way
 1 AF 2 years ago
 No convictions
 2013 Hyundai Elantra GL 4DR

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	523	13	155	23	714	161	18	276	90	545	1259
	Proposed	736	15	172	28	951	187	247	94	546	1497
% +/- to Current Rates	40.73%	15.38%	10.97%	21.74%	33.19%	16.15%	0.00%	-10.51%	4.44%	0.18%	18.90%
005 Current	272	6	74	23	375	161	18	281	73	533	908
	Proposed	375	8	89	28	500	167	239	84	508	1008
% +/- to Current Rates	37.87%	33.33%	20.27%	21.74%	33.33%	3.73%	0.00%	-14.95%	15.07%	-4.69%	11.01%
006 Current	205	4	53	23	285	161	18	320	86	585	870
	Proposed	277	6	70	28	381	167	278	78	541	922
% +/- to Current Rates	35.12%	50.00%	32.08%	21.74%	33.68%	3.73%	0.00%	-13.13%	-9.30%	-7.52%	5.98%
007 Current	272	6	74	23	375	161	18	281	73	533	908
	Proposed	375	8	90	28	501	166	232	69	485	986
% +/- to Current Rates	37.87%	33.33%	21.62%	21.74%	33.60%	3.11%	0.00%	-17.44%	-5.48%	-9.01%	8.59%

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

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

Current: Rate Groups : DC=35, AB=12, Coll=29, Comp=19

Policy is eligible for a 5% Loyalty discount

Proposed: Rate Groups : DC=35, AB=12, Coll=29, Comp=19

Policy is eligible for a 5% Loyalty discount

Company Name:

TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)

New Business:	1/1/2021
Renewals:	2/1/2021

Profile 4.3 Private Passenger:

Operator 2 (Occasional):

Male, Age 19

Driver training

Licensed 2 years, Class 5 license/G in Ontario:

1 year level 2 graduated license (G2/L2), 1 year full license (G/L)

No AF accidents

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

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	794	21	255	22	1092	154	0	321	0	1567
	Proposed	1147	24	284	27	1482	179	0	286	0	1947
% +/- to Current Rates		44.46%	14.29%	11.37%	22.73%	35.71%	16.23%	N/A	-10.90%	N/A	24.25%
005	Current	381	10	122	22	535	154	0	328	0	1017
	Proposed	550	13	147	27	737	160	0	277	0	1174
% +/- to Current Rates		44.36%	30.00%	20.49%	22.73%	37.76%	3.90%	N/A	-15.55%	N/A	15.44%
006	Current	270	7	87	22	386	154	0	376	0	916
	Proposed	390	10	116	27	543	160	0	324	0	1027
% +/- to Current Rates		44.44%	42.86%	33.33%	22.73%	40.67%	3.90%	N/A	-13.83%	N/A	12.12%
007	Current	381	10	122	22	535	154	0	328	0	1017
	Proposed	550	13	149	27	739	158	0	268	0	1165
% +/- to Current Rates		44.36%	30.00%	22.13%	22.73%	38.13%	2.60%	N/A	-18.29%	N/A	14.55%

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

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

Current: Rate Groups : DC=35, AB=12, Coll=29, Comp=19

Policy is eligible for a 5% Loyalty discount

Proposed: Rate Groups : DC=35, AB=12, Coll=29, Comp=19

Policy is eligible for a 5% Loyalty discount

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 5.1 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	479	12	173	23	687	131	18	316	147	612	1299
	Proposed	656	13	200	27	896	162	18	321	181	682	1578
% +/- to Current Rates		36.95%	8.33%	15.61%	17.39%	30.42%	23.66%	0.00%	1.58%	23.13%	11.44%	21.48%
005	Current	251	6	83	23	363	131	18	322	119	590	953
	Proposed	336	7	104	27	474	145	18	311	163	637	1111
% +/- to Current Rates		33.86%	16.67%	25.30%	17.39%	30.58%	10.69%	0.00%	-3.42%	36.97%	7.97%	16.58%
006	Current	190	4	59	23	276	131	18	367	140	656	932
	Proposed	250	6	82	27	365	144	18	361	151	674	1039
% +/- to Current Rates		31.58%	50.00%	38.98%	17.39%	32.25%	9.92%	0.00%	-1.63%	7.86%	2.74%	11.48%
007	Current	251	6	83	23	363	131	18	322	119	590	953
	Proposed	336	7	105	27	475	143	18	302	133	596	1071
% +/- to Current Rates		33.86%	16.67%	26.51%	17.39%	30.85%	9.16%	0.00%	-6.21%	11.76%	1.02%	12.38%

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

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

Current: Rate Groups : DC=39, AB=11, Coll=34, Comp=38

Client is eligible for a 10% Driver Excellence discount

Proposed: Rate Groups : DC=39, AB=11, Coll=34, Comp=38

Client is eligible for a 10% Driver Excellence discount

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 6.1 Private Passenger:

Operator 1:

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

Operator 2:

Female, Age 39
 No driver training
 Licensed 20 years, Class 5 license/G in Ontario
 New Business
 Pleasure use - annual mileage 9,000 km
 No AF accidents
 No convictions
 2013 Toyota Corolla CE 4DR

Coverages:

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	791	19	221	36	1067	153	36	555	241	985	2052
	Proposed	1097	22	255	44	1418	179	36	537	319	1071	2489
% +/- to Current Rates		38.69%	15.79%	15.38%	22.22%	32.90%	16.99%	0.00%	-3.24%	32.37%	8.73%	21.30%
005	Current	422	9	107	36	574	153	36	566	196	951	1525
	Proposed	569	11	132	44	756	160	36	520	286	1002	1758
% +/- to Current Rates		34.83%	22.22%	23.36%	22.22%	31.71%	4.58%	0.00%	-8.13%	45.92%	5.36%	15.28%
006	Current	323	6	75	36	440	153	36	645	230	1064	1504
	Proposed	427	9	104	44	584	160	36	604	264	1064	1648
% +/- to Current Rates		32.20%	50.00%	38.67%	22.22%	32.73%	4.58%	0.00%	-6.36%	14.78%	0.00%	9.57%
007	Current	422	9	107	36	574	153	36	566	196	951	1525
	Proposed	569	11	134	44	758	159	36	505	234	934	1692
% +/- to Current Rates		34.83%	22.22%	25.23%	22.22%	32.06%	3.92%	0.00%	-10.78%	19.39%	-1.79%	10.95%

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

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

Current: Vehicle 1 Rate Groups : DC=33, AB=7, Coll=35, Comp=40
 Vehicle 2 Rate Groups : DC=36, AB=11, Coll=32, Comp=23
 Both operators are eligible for a 10% Driver Excellence discount
 Multi-vehicle Discount: 20% on BI, PD and DCPD;
 25% on AB and UA; 15% on Collision and Comprehensive

Proposed: Vehicle 1 Rate Groups : DC=33, AB=7, Coll=35, Comp=40
 Vehicle 2 Rate Groups : DC=36, AB=11, Coll=32, Comp=23
 Both operators are eligible for a 10% Driver Excellence discount
 Multi-vehicle Discount: 20% on BI, PD and DCPD;
 25% on AB and UA; 15% on Collision and Comprehensive

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 6.2 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	426	10	112	19	567	55	18	309	168	550	1117
	Proposed	589	12	133	23	757	65	18	316	242	641	1398
% +/- to Current Rates		38.26%	20.00%	18.75%	21.05%	33.51%	18.18%	0.00%	2.27%	44.05%	16.55%	25.16%
005	Current	226	5	54	19	304	55	18	315	136	524	828
	Proposed	304	6	69	23	402	58	18	306	217	599	1001
% +/- to Current Rates		34.51%	20.00%	27.78%	21.05%	32.24%	5.45%	0.00%	-2.86%	59.56%	14.31%	20.89%
006	Current	172	3	38	19	232	55	18	359	160	592	824
	Proposed	227	5	54	23	309	58	18	356	200	632	941
% +/- to Current Rates		31.98%	66.67%	42.11%	21.05%	33.19%	5.45%	0.00%	-0.84%	25.00%	6.76%	14.20%
007	Current	226	5	54	19	304	55	18	315	136	524	828
	Proposed	304	6	70	23	403	58	18	297	177	550	953
% +/- to Current Rates		34.51%	20.00%	29.63%	21.05%	32.57%	5.45%	0.00%	-5.71%	30.15%	4.96%	15.10%

* 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:	Rate Groups : DC=33, AB=7, Coll=35, Comp=40
	Both operators are eligible for a 10% Driver Excellence discount
	Multi-vehicle Discount: 20% on BI, PD and DCPD;
	25% on AB and UA; 15% on Collision and Comprehensive

Proposed:	Rate Groups : DC=33, AB=7, Coll=35, Comp=40
	Both operators are eligible for a 10% Driver Excellence discount
	Multi-vehicle Discount: 20% on BI, PD and DCPD;
	25% on AB and UA; 15% on Collision and Comprehensive

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 6.3 Private Passenger:

Operator 2:

Female, Age 39
 No driver training
 Licensed 20 years, Class 5 license/G in Ontario
 New Business
 Pleasure use - annual mileage 9,000 km
 No AF accidents
 No convictions
 2013 Toyota Corolla CE 4DR

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	365	9	109	17	500	98	18	246	73	935
	Proposed	508	10	122	21	661	114	18	221	77	1091
% +/- to Current Rates		39.18%	11.11%	11.93%	23.53%	32.20%	16.33%	0.00%	-10.16%	5.48%	16.68%
005	Current	196	4	53	17	270	98	18	251	60	697
	Proposed	265	5	63	21	354	102	18	214	69	757
% +/- to Current Rates		35.20%	25.00%	18.87%	23.53%	31.11%	4.08%	0.00%	-14.74%	15.00%	8.61%
006	Current	151	3	37	17	208	98	18	286	70	680
	Proposed	200	4	50	21	275	102	18	248	64	707
% +/- to Current Rates		32.45%	33.33%	35.14%	23.53%	32.21%	4.08%	0.00%	-13.29%	-8.57%	3.97%
007	Current	196	4	53	17	270	98	18	251	60	697
	Proposed	265	5	64	21	355	101	18	208	57	739
% +/- to Current Rates		35.20%	25.00%	20.75%	23.53%	31.48%	3.06%	0.00%	-17.13%	-5.00%	6.03%

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

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

Current: Rate Groups : DC=36, AB=11, Coll=32, Comp=23

Both operators are eligible for a 10% Driver Excellence discount

Multi-vehicle Discount: 20% on BI, PD and DCPD;
 25% on AB and UA; 15% on Collision and Comprehensive

Proposed: Rate Groups : DC=36, AB=11, Coll=32, Comp=23

Both operators are eligible for a 10% Driver Excellence discount

Multi-vehicle Discount: 20% on BI, PD and DCPD;
 25% on AB and UA; 15% on Collision and Comprehensive

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 7.1 Private Passenger:

Operator 1:

Male, Age 55
 No driver training
 Licensed 30 years, Class 5 license/G in Ontario
 Renewal, 3 years with present company
 Annual mileage 20,000 km, travel to/from work 15 km one way
 No AF accidents
 Convictions - 1 minor conviction 12 months ago, 1 minor conviction 2 years ago
 2013 Ford Fusion SE 4DR

Operator 2 (Occasional):

Male, Age 20
 Driver training
 Licensed 3 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)
 Renewal, 3 years with present company
 1 AF 2 years ago
 No convictions

Coverages:

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1192	31	454	45	1722	216	18	728	163	1125	2847
	Proposed	1705	35	525	54	2319	252	18	703	195	1168	3487
% +/- to Current Rates		43.04%	12.90%	15.64%	20.00%	34.67%	16.67%	0.00%	-3.43%	19.63%	3.82%	22.48%
005	Current	594	15	218	45	872	216	18	742	132	1108	1980
	Proposed	840	19	274	54	1187	225	18	681	175	1099	2286
% +/- to Current Rates		41.41%	26.67%	25.69%	20.00%	36.12%	4.17%	0.00%	-8.22%	32.58%	-0.81%	15.45%
006	Current	433	10	154	45	642	216	18	849	155	1238	1880
	Proposed	606	14	215	54	889	224	18	794	162	1198	2087
% +/- to Current Rates		39.95%	40.00%	39.61%	20.00%	38.47%	3.70%	0.00%	-6.48%	4.52%	-3.23%	11.01%
007	Current	594	15	218	45	872	216	18	742	132	1108	1980
	Proposed	840	19	276	54	1189	223	18	659	143	1043	2232
% +/- to Current Rates		41.41%	26.67%	26.61%	20.00%	36.35%	3.24%	0.00%	-11.19%	8.33%	-5.87%	12.73%

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

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

Current: Rate Groups : DC=39, AB=10, Coll=35, Comp=29

Proposed: Rate Groups : DC=39, AB=10, Coll=35, Comp=29

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 7.2 Private Passenger:

Operator 1:

Male, Age 55
 No driver training
 Licensed 30 years, Class 5 license/G in Ontario
 Renewal, 3 years with present company
 Annual mileage 20,000 km, travel to/from work 15 km one way
 No AF accidents
 Convictions - 1 minor conviction 12 months ago, 1 minor conviction 2 years ago
 2013 Ford Fusion SE 4DR

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	528	13	192	27	760	129	18	375	163	685	1445
	Proposed	745	15	222	32	1014	150	18	362	195	725	1739
% +/- to Current Rates		41.10%	15.38%	15.63%	18.52%	33.42%	16.28%	0.00%	-3.47%	19.63%	5.84%	20.35%
005	Current	275	6	92	27	400	129	18	382	132	661	1061
	Proposed	379	8	116	32	535	134	18	351	175	678	1213
% +/- to Current Rates		37.82%	33.33%	26.09%	18.52%	33.75%	3.88%	0.00%	-8.12%	32.58%	2.57%	14.33%
006	Current	207	4	65	27	303	129	18	436	155	738	1041
	Proposed	280	6	91	32	409	134	18	408	162	722	1131
% +/- to Current Rates		35.27%	50.00%	40.00%	18.52%	34.98%	3.88%	0.00%	-6.42%	4.52%	-2.17%	8.65%
007	Current	275	6	92	27	400	129	18	382	132	661	1061
	Proposed	379	8	117	32	536	133	18	340	143	634	1170
% +/- to Current Rates		37.82%	33.33%	27.17%	18.52%	34.00%	3.10%	0.00%	-10.99%	8.33%	-4.08%	10.27%

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

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

Current: Rate Groups : DC=39, AB=10, Coll=35, Comp=29

Proposed: Rate Groups : DC=39, AB=10, Coll=35, Comp=29

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 7.3 Private Passenger:

Operator 2: (Occasional)

Male, Age 20
 Driver training
 Licensed 3 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)
 Renewal, 3 years with present company
 1 AF 2 years ago
 No convictions

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	664	18	262	18	962	87	0	353	0	1402
	Proposed	960	20	303	22	1305	102	0	341	0	1748
% +/- to Current Rates		44.58%	11.11%	15.65%	22.22%	35.65%	17.24%	N/A	-3.40%	N/A	24.68%
005	Current	319	9	126	18	472	87	0	360	0	919
	Proposed	461	11	158	22	652	91	0	330	0	1073
% +/- to Current Rates		44.51%	22.22%	25.40%	22.22%	38.14%	4.60%	N/A	-8.33%	N/A	16.76%
006	Current	226	6	89	18	339	87	0	413	0	839
	Proposed	326	8	124	22	480	90	0	386	0	956
% +/- to Current Rates		44.25%	33.33%	39.33%	22.22%	41.59%	3.45%	N/A	-6.54%	N/A	13.95%
007	Current	319	9	126	18	472	87	0	360	0	919
	Proposed	461	11	159	22	653	90	0	319	0	1062
% +/- to Current Rates		44.51%	22.22%	26.19%	22.22%	38.35%	3.45%	N/A	-11.39%	N/A	15.56%

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

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

Current: Rate Groups : DC=39, AB=10, Coll=35, Comp=29

Proposed: Rate Groups : DC=39, AB=10, Coll=35, Comp=29

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 8.1 Private Passenger:

Operator 1:

Female, Age 50
 No driver training
 Licensed 25 years, Class 5 license/G in Ontario
 Renewal, 3 years with present company
 Annual mileage 15,000 km, travel to/from work 15 km one way
 1 AF 4 years ago
 No convictions
 2014 Nissan Rogue S 4DR 2WD

Operator 2 (Occasional):

Female, Age 19
 Driver training
 Licensed 2 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 1 year full license (G/L)
 Renewal, 3 years with present company
 No AF accidents
 Convictions - 1 minor conviction 12 months ago

Coverages:

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1189	30	431	42	1692	204	18	639	101	962	2654
	Proposed	1676	35	491	51	2253	245	18	612	114	989	3242
% +/- to Current Rates		40.96%	16.67%	13.92%	21.43%	33.16%	20.10%	0.00%	-4.23%	12.87%	2.81%	22.16%
005	Current	592	15	207	42	856	204	18	652	82	956	1812
	Proposed	826	18	255	51	1150	219	18	593	103	933	2083
% +/- to Current Rates		39.53%	20.00%	23.19%	21.43%	34.35%	7.35%	0.00%	-9.05%	25.61%	-2.41%	14.96%
006	Current	432	10	147	42	631	204	18	746	96	1064	1695
	Proposed	597	15	201	51	864	218	18	691	95	1022	1886
% +/- to Current Rates		38.19%	50.00%	36.73%	21.43%	36.93%	6.86%	0.00%	-7.37%	-1.04%	-3.95%	11.27%
007	Current	592	15	207	42	856	204	18	652	82	956	1812
	Proposed	826	18	258	51	1153	216	18	575	84	893	2046
% +/- to Current Rates		39.53%	20.00%	24.64%	21.43%	34.70%	5.88%	0.00%	-11.81%	2.44%	-6.59%	12.91%

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

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

Current: Rate Groups : DC=38, AB=10, Coll=33, Comp=22

Proposed: Rate Groups : DC=38, AB=10, Coll=33, Comp=22

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 8.2 Private Passenger:

Operator 1:

Female, Age 50
 No driver training
 Licensed 25 years, Class 5 license/G in Ontario
 Renewal, 3 years with present company
 Annual mileage 15,000 km, travel to/from work 15 km one way
 1 AF 4 years ago
 No convictions
 2014 Nissan Rogue S 4DR 2WD

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	499	12	172	23	706	112	18	311	101	542	1248
	Proposed	693	14	196	28	931	134	18	298	114	564	1495
% +/- to Current Rates		38.88%	16.67%	13.95%	21.74%	31.87%	19.64%	0.00%	-4.18%	12.87%	4.06%	19.79%
005	Current	261	6	83	23	373	112	18	317	82	529	902
	Proposed	354	7	102	28	491	120	18	289	103	530	1021
% +/- to Current Rates		35.63%	16.67%	22.89%	21.74%	31.64%	7.14%	0.00%	-8.83%	25.61%	0.19%	13.19%
006	Current	197	4	59	23	283	112	18	362	96	588	871
	Proposed	263	6	80	28	377	119	18	336	95	568	945
% +/- to Current Rates		33.50%	50.00%	35.59%	21.74%	33.22%	6.25%	0.00%	-7.18%	-1.04%	-3.40%	8.50%
007	Current	261	6	83	23	373	112	18	317	82	529	902
	Proposed	354	7	103	28	492	118	18	281	84	501	993
% +/- to Current Rates		35.63%	16.67%	24.10%	21.74%	31.90%	5.36%	0.00%	-11.36%	2.44%	-5.29%	10.09%

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

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

Current: Rate Groups : DC=38, AB=10, Coll=33, Comp=22

Proposed: Rate Groups : DC=38, AB=10, Coll=33, Comp=22

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 8.3 Private Passenger:

Operator 2: (Occasional)

Female, Age 19
 Driver training
 Licensed 2 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 1 year full license (G/L)
 Renewal, 3 years with present company
 No AF accidents
 Convictions - 1 minor conviction 12 months ago

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	690	18	259	19	986	92	0	328	0	420	1406
	Proposed	983	21	295	23	1322	111	0	314	425	1747
% +/- to Current Rates	42.46%	16.67%	13.90%	21.05%	34.08%	20.65%	N/A	-4.27%	N/A	1.19%	24.25%
005 Current	331	9	124	19	483	92	0	335	0	427	910
	Proposed	472	11	153	23	659	99	0	304	403	1062
% +/- to Current Rates	42.60%	22.22%	23.39%	21.05%	36.44%	7.61%	N/A	-9.25%	N/A	-5.62%	16.70%
006 Current	235	6	88	19	348	92	0	384	0	476	824
	Proposed	334	9	121	23	487	99	0	355	454	941
% +/- to Current Rates	42.13%	50.00%	37.50%	21.05%	39.94%	7.61%	N/A	-7.55%	N/A	-4.62%	14.20%
007 Current	331	9	124	19	483	92	0	335	0	427	910
	Proposed	472	11	155	23	661	98	0	294	392	1053
% +/- to Current Rates	42.60%	22.22%	25.00%	21.05%	36.85%	6.52%	N/A	-12.24%	N/A	-8.20%	15.71%

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

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

Current: Rate Groups : DC=38, AB=10, Coll=33, Comp=22

Proposed: Rate Groups : DC=38, AB=10, Coll=33, Comp=22

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 9.1 Private Passenger:

Operator 1:

Male, Age 19
 Driver training
 Licensed 2 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)
 Renewal, 2 years with present company
 Pleasure use - annual mileage 18,000 km
 No AF accidents
 No Convictions
 2012 Ford Focus SE 5DR

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1610	42	438	45	2135	218	18	663	106	1005	3140
	Proposed	2341	48	499	55	2943	246	18	604	118	986	3929
% +/- to Current Rates		45.40%	14.29%	13.93%	22.22%	37.85%	12.84%	0.00%	-8.90%	11.32%	-1.89%	25.13%
005	Current	794	20	210	45	1069	218	18	676	86	998	2067
	Proposed	1145	25	259	55	1484	220	18	584	106	928	2412
% +/- to Current Rates		44.21%	25.00%	23.33%	22.22%	38.82%	0.92%	0.00%	-13.61%	23.26%	-7.01%	16.69%
006	Current	575	14	149	45	783	218	18	773	101	1110	1893
	Proposed	823	20	205	55	1103	219	18	681	98	1016	2119
% +/- to Current Rates		43.13%	42.86%	37.58%	22.22%	40.87%	0.46%	0.00%	-11.90%	-2.97%	-8.47%	11.94%
007	Current	794	20	210	45	1069	218	18	676	86	998	2067
	Proposed	1145	25	262	55	1487	218	18	567	87	890	2377
% +/- to Current Rates		44.21%	25.00%	24.76%	22.22%	39.10%	0.00%	0.00%	-16.12%	1.16%	-10.82%	15.00%

* 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: Rate Groups : DC=32, AB=10, Coll=29, Comp=22

Proposed: Rate Groups : DC=32, AB=10, Coll=29, Comp=22

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 10.1 Private Passenger:

Operator 1:

Male, Age 19
 Driver training
 Licensed 2 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)
 Renewal, 2 years with present company
 Pleasure use - annual mileage 18,000 km
 1 AF 12 months ago 1 AF 2 years ago
 Convictions - 1 minor violation 12 months ago, 1 minor violation 2 years ago
 2012 Hyundai Accent L 5DR

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	3396	89	833	81	4399	474	18	1296	136	1924	6323
	Proposed	4957	103	901	99	6060	535	18	1066	131	1750	7810
% +/- to Current Rates		45.97%	15.73%	8.16%	22.22%	37.76%	12.87%	0.00%	-17.75%	-3.68%	-9.04%	23.52%
005	Current	1651	43	400	81	2175	474	18	1322	110	1924	4099
	Proposed	2401	53	469	99	3022	478	18	1031	118	1645	4667
% +/- to Current Rates		45.43%	23.26%	17.25%	22.22%	38.94%	0.84%	0.00%	-22.01%	7.27%	-14.50%	13.86%
006	Current	1182	30	283	81	1576	474	18	1514	130	2136	3712
	Proposed	1712	42	369	99	2222	476	18	1205	109	1808	4030
% +/- to Current Rates		44.84%	40.00%	30.39%	22.22%	40.99%	0.42%	0.00%	-20.41%	-16.15%	-15.36%	8.57%
007	Current	1651	43	400	81	2175	474	18	1322	110	1924	4099
	Proposed	2401	54	473	99	3027	473	18	1000	97	1588	4615
% +/- to Current Rates		45.43%	25.58%	18.25%	22.22%	39.17%	-0.21%	0.00%	-24.36%	-11.82%	-17.46%	12.59%

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

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

Current: Rate Groups : DC=29, AB=11, Coll=27, Comp=17

Proposed: Rate Groups : DC=29, AB=11, Coll=27, Comp=17

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 11.1 Private Passenger:

Operator 1:

Female, Age 35
 No driver training
 Licensed 15 years, Class 5 license/G in Ontario
 New business
 Annual mileage 25,000 km, travel to/from work 25 km one way
 No AF accidents
 No convictions
 2014 Dodge Grand Caravan SE

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	523	13	147	30	713	145	18	363	144	670	1383
	Proposed	726	15	171	36	948	174	18	359	175	726	1674
% +/- to Current Rates		38.81%	15.38%	16.33%	20.00%	32.96%	20.00%	0.00%	-1.10%	21.53%	8.36%	21.04%
005	Current	272	6	71	30	379	145	18	370	117	650	1029
	Proposed	370	8	89	36	503	156	18	348	157	679	1182
% +/- to Current Rates		36.03%	33.33%	25.35%	20.00%	32.72%	7.59%	0.00%	-5.95%	34.19%	4.46%	14.87%
006	Current	205	4	50	30	289	145	18	422	137	722	1011
	Proposed	274	6	70	36	386	155	18	405	145	723	1109
% +/- to Current Rates		33.66%	50.00%	40.00%	20.00%	33.56%	6.90%	0.00%	-4.03%	5.84%	0.14%	9.69%
007	Current	272	6	71	30	379	145	18	370	117	650	1029
	Proposed	370	8	90	36	504	154	18	338	128	638	1142
% +/- to Current Rates		36.03%	33.33%	26.76%	20.00%	32.98%	6.21%	0.00%	-8.65%	9.40%	-1.85%	10.98%

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

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

Current: Rate Groups : DC=34, AB=10, Coll=33, Comp=27

Client is eligible for a 10% Driver Excellence discount

Proposed: Rate Groups : DC=34, AB=10, Coll=33, Comp=27

Client is eligible for a 10% Driver Excellence discount

Company Name: TD Home & Auto Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2021
Renewals:	2/1/2021

Profile 12.1 Private Passenger:

Operator 1:

Female, Age 35
 No driver training
 Licensed 15 years, Class 5 license/G in Ontario
 New business
 Annual mileage 25,000 km, travel to/from work 25 km one way
 1 AF 2 years ago 1 AF 4 years ago
 Convictions - 1 criminal code conviction 12 months ago, 1 major violation 18 months ago, 1 major violation 2 years ago
 2012 Nissan Versa 1.8 S 5DR

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current				0					0	0	
	Proposed				0					0	0	
	% +/- to Current Rates				0.00%					0.00%	0.00%	
005	Current				DECLINED BUSINESS						0	0
	Proposed										0	0
	% +/- to Current Rates										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:	Declined Profile
	2 or more at-fault accidents within the last 6 years on a New Business transaction
	1 or more serious conviction within the last 3 years
	1 or more major conviction within the last 3 years
	See Underwriting Manual Section 5.2

Proposed:	Declined Profile
	2 or more at-fault accidents within the last 6 years on a New Business transaction
	1 or more serious conviction within the last 3 years
	1 or more major conviction within the last 3 years
	See Underwriting Manual Section 5.2