

Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	3153	83	487	40	3763	194	30	629	81	934	4697
	Proposed	3245	86	501	41	3873	207	30	660	81	978	4851
% +/- to Current Rates		2.92%	3.61%	2.87%	2.50%	2.92%	6.70%	0.00%	4.93%	0.00%	4.71%	3.28%
005	Current	1388	38	229	16	1671	122	30	560	66	778	2449
	Proposed	1429	38	237	17	1721	130	30	584	65	809	2530
% +/- to Current Rates		2.95%	0.00%	3.49%	6.25%	2.99%	6.56%	0.00%	4.29%	-1.52%	3.98%	3.31%
006	Current	1022	29	171	14	1236	140	30	568	60	798	2034
	Proposed	1052	29	175	14	1270	150	30	594	60	834	2104
% +/- to Current Rates		2.94%	0.00%	2.34%	0.00%	2.75%	7.14%	0.00%	4.58%	0.00%	4.51%	3.44%
007	Current	1341	35	219	14	1609	114	30	551	72	767	2376
	Proposed	1379	37	224	15	1655	122	30	575	71	798	2453
% +/- to Current Rates		2.83%	5.71%	2.28%	7.14%	2.86%	7.02%	0.00%	4.36%	-1.39%	4.04%	3.24%

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

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

Current:

Proposed:

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Company Name:

S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	1600	42	247	40	1929	194	15	386	81	676	2605
	Proposed	1648	44	254	41	1987	207	15	405	81	708	2695
% +/- to Current Rates		3.00%	4.76%	2.83%	2.50%	3.01%	6.70%	0.00%	4.92%	0.00%	4.73%	3.45%
005	Current	757	21	125	16	919	122	15	303	66	506	1425
	Proposed	779	21	129	17	946	130	15	316	65	526	1472
% +/- to Current Rates		2.91%	0.00%	3.20%	6.25%	2.94%	6.56%	0.00%	4.29%	-1.52%	3.95%	3.30%
006	Current	558	15	94	14	681	140	15	308	60	523	1204
	Proposed	574	15	95	14	698	150	15	322	60	547	1245
% +/- to Current Rates		2.87%	0.00%	1.06%	0.00%	2.50%	7.14%	0.00%	4.55%	0.00%	4.59%	3.41%
007	Current	731	19	120	14	884	114	15	299	72	500	1384
	Proposed	752	20	122	15	909	122	15	311	71	519	1428
% +/- to Current Rates		2.87%	5.26%	1.67%	7.14%	2.83%	7.02%	0.00%	4.01%	-1.39%	3.80%	3.18%

* 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, DR: 6, VRG: 19/13/10, Discounts/Surcharges: Conviction Free Discount
	Years licensed: 6, Yrs since last At-Fault claim: 99, Vehicle Age: 6
	Vehicle years owned: 6 (assumed bought new)

Proposed:	Class: 12, DR: 6, VRG: 19/13/10, Discounts/Surcharges: Conviction Free Discount
	Years licensed: 6, Yrs since last At-Fault claim: 99, Vehicle Age: 6
	Vehicle years owned: 6 (assumed bought new)

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Company Name:

S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	1553	41	240	0	1834	0	15	243	0	2092
	Proposed	1597	42	247	0	1886	0	15	255	0	2156
% +/- to Current Rates		2.83%	2.44%	2.92%	0.00%	2.84%	0.00%	0.00%	4.94%	0.00%	3.06%
005	Current	631	17	104	0	752	0	15	257	0	1024
	Proposed	650	17	108	0	775	0	15	268	0	1058
% +/- to Current Rates		3.01%	0.00%	3.85%	0.00%	3.06%	0.00%	0.00%	4.28%	0.00%	3.32%
006	Current	464	14	77	0	555	0	15	260	0	830
	Proposed	478	14	80	0	572	0	15	272	0	859
% +/- to Current Rates		3.02%	0.00%	3.90%	0.00%	3.06%	0.00%	0.00%	4.62%	0.00%	3.49%
007	Current	610	16	99	0	725	0	15	252	0	992
	Proposed	627	17	102	0	746	0	15	264	0	1025
% +/- to Current Rates		2.79%	6.25%	3.03%	0.00%	2.90%	0.00%	0.00%	4.76%	0.00%	3.33%

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

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

Current:	Class: 05, DR: 4, VRG: 19/13/10, Discounts/Surcharges: Conviction Free Discount
	Years licensed: 4, Yrs since last At-Fault claim: 99, Vehicle Age: 6
	Vehicle years owned: 6 (assumed bought new)

Proposed:	Class: 05, DR: 4, VRG: 19/13/10, Discounts/Surcharges: Conviction Free Discount
	Years licensed: 4, Yrs since last At-Fault claim: 99, Vehicle Age: 6
	Vehicle years owned: 6 (assumed bought new)

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	996	27	246	33	1302	132	15	291	126	564	1866
	Proposed	1024	26	253	35	1338	140	15	303	124	1920
% +/- to Current Rates	2.81%	-3.70%	2.85%	6.06%	2.76%	6.06%	0.00%	4.12%	-1.59%	3.19%	2.89%
005 Current	450	12	119	14	595	83	15	261	102	461	1056
	Proposed	463	12	123	14	612	88	15	272	101	1088
% +/- to Current Rates	2.89%	0.00%	3.36%	0.00%	2.86%	6.02%	0.00%	4.21%	-0.98%	3.25%	3.03%
006 Current	331	9	89	12	441	95	15	266	95	471	912
	Proposed	341	9	89	12	451	102	276	93	486	937
% +/- to Current Rates	3.02%	0.00%	0.00%	0.00%	2.27%	7.37%	0.00%	3.76%	-2.11%	3.18%	2.74%
007 Current	435	12	113	13	573	78	15	259	110	462	1035
	Proposed	447	12	116	13	588	83	269	109	476	1064
% +/- to Current Rates	2.76%	0.00%	2.65%	0.00%	2.62%	6.41%	0.00%	3.86%	-0.91%	3.03%	2.80%

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

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

Current:

Proposed:

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Company Name:

S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	996	27	246	33	1302	132	15	291	126	564	1866
	Proposed	1024	26	253	35	1338	140	15	303	124	582	1920
% +/- to Current Rates		2.81%	-3.70%	2.85%	6.06%	2.76%	6.06%	0.00%	4.12%	-1.59%	3.19%	2.89%
005	Current	450	12	119	14	595	83	15	261	102	461	1056
	Proposed	463	12	123	14	612	88	15	272	101	476	1088
% +/- to Current Rates		2.89%	0.00%	3.36%	0.00%	2.86%	6.02%	0.00%	4.21%	-0.98%	3.25%	3.03%
006	Current	331	9	89	12	441	95	15	266	95	471	912
	Proposed	341	9	89	12	451	102	15	276	93	486	937
% +/- to Current Rates		3.02%	0.00%	0.00%	0.00%	2.27%	7.37%	0.00%	3.76%	-2.11%	3.18%	2.74%
007	Current	435	12	113	13	573	78	15	259	110	462	1035
	Proposed	447	12	116	13	588	83	15	269	109	476	1064
% +/- to Current Rates		2.76%	0.00%	2.65%	0.00%	2.62%	6.41%	0.00%	3.86%	-0.91%	3.03%	2.80%

* 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: 02, DR: 9, VRG: 30/26/09, Discounts/Surcharges: Conviction Free Discount
	Years licensed: 10, Yrs since last At-Fault claim: 99, Vehicle Age: 5
	Vehicle years owned: 5 (assumed bought new)

Proposed:	Class: 02, DR: 9, VRG: 30/26/09, Discounts/Surcharges: Conviction Free Discount
	Years licensed: 10, Yrs since last At-Fault claim: 99, Vehicle Age: 5
	Vehicle years owned: 5 (assumed bought new)

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	878	23	217	31	1149	119	15	261	126	521	1670
	Proposed	904	25	223	31	1183	126	15	272	124	537	1720
% +/- to Current Rates		2.96%	8.70%	2.76%	0.00%	2.96%	5.88%	0.00%	4.21%	-1.59%	3.07%	2.99%
005	Current	403	12	105	13	533	75	15	234	102	426	959
	Proposed	416	11	111	13	551	79	15	245	101	440	991
% +/- to Current Rates		3.23%	-8.33%	5.71%	0.00%	3.38%	5.33%	0.00%	4.70%	-0.98%	3.29%	3.34%
006	Current	297	8	78	10	393	86	15	239	95	435	828
	Proposed	306	8	82	10	406	92	15	249	93	449	855
% +/- to Current Rates		3.03%	0.00%	5.13%	0.00%	3.31%	6.98%	0.00%	4.18%	-2.11%	3.22%	3.26%
007	Current	390	10	101	11	512	70	15	232	110	427	939
	Proposed	400	11	105	12	528	74	15	242	109	440	968
% +/- to Current Rates		2.56%	10.00%	3.96%	9.09%	3.13%	5.71%	0.00%	4.31%	-0.91%	3.04%	3.09%

* 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:

Class: 01, DR: 9, VRG: 30/26/09, Discounts/Surcharges: Conviction Free Discount
Years licensed: 10, Yrs since last At-Fault claim: 99, Vehicle Age: 5
Vehicle years owned: 5 (assumed bought new)

Proposed:

Class: 01, DR: 9, VRG: 30/26/09, Discounts/Surcharges: Conviction Free Discount
Years licensed: 10, Yrs since last At-Fault claim: 99, Vehicle Age: 5
Vehicle years owned: 5 (assumed bought new)

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	2743	74	464	33	3314	106	30	497	50	683	3997
	Proposed	2822	74	477	35	3408	113	30	518	50	711	4119
% +/- to Current Rates		2.88%	0.00%	2.80%	6.06%	2.84%	6.60%	0.00%	4.23%	0.00%	4.10%	3.05%
005	Current	1134	31	206	14	1385	67	30	488	41	626	2011
	Proposed	1166	31	211	14	1422	71	30	510	41	652	2074
% +/- to Current Rates		2.82%	0.00%	2.43%	0.00%	2.67%	5.97%	0.00%	4.51%	0.00%	4.15%	3.13%
006	Current	834	22	153	12	1021	77	30	498	39	644	1665
	Proposed	860	23	156	12	1051	82	30	520	37	669	1720
% +/- to Current Rates		3.12%	4.55%	1.96%	0.00%	2.94%	6.49%	0.00%	4.42%	-5.13%	3.88%	3.30%
007	Current	1095	28	196	13	1332	63	30	484	45	622	1954
	Proposed	1126	30	200	13	1369	66	30	503	44	643	2012
% +/- to Current Rates		2.83%	7.14%	2.04%	0.00%	2.78%	4.76%	0.00%	3.93%	-2.22%	3.38%	2.97%

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

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

Current:

Proposed:

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Company Name:

S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	964	26	163	33	1186	106	15	215	50	386	1572
	Proposed	992	26	168	35	1221	113	15	224	50	402	1623
% +/- to Current Rates		2.90%	0.00%	3.07%	6.06%	2.95%	6.60%	0.00%	4.19%	0.00%	4.15%	3.24%
005	Current	410	11	75	14	510	67	15	191	41	314	824
	Proposed	422	11	77	14	524	71	15	201	41	328	852
% +/- to Current Rates		2.93%	0.00%	2.67%	0.00%	2.75%	5.97%	0.00%	5.24%	0.00%	4.46%	3.40%
006	Current	302	8	55	12	377	77	15	196	39	327	704
	Proposed	311	9	56	12	388	82	15	205	37	339	727
% +/- to Current Rates		2.98%	12.50%	1.82%	0.00%	2.92%	6.49%	0.00%	4.59%	-5.13%	3.67%	3.27%
007	Current	396	10	71	13	490	63	15	191	45	314	804
	Proposed	407	11	72	13	503	66	15	198	44	323	826
% +/- to Current Rates		2.78%	10.00%	1.41%	0.00%	2.65%	4.76%	0.00%	3.66%	-2.22%	2.87%	2.74%

* 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:	Class: 03, DR: 9, VRG: 21/12/09, Discounts/Surcharges: Conviction Free Discount
	Years licensed: 30, Yrs since last At-Fault claim: 99, Vehicle Age: 7
	Vehicle years owned: 7 (assumed bought new)

Proposed:	Class: 03, DR: 9, VRG: 21/12/09, Discounts/Surcharges: Conviction Free Discount
	Years licensed: 30, Yrs since last At-Fault claim: 99, Vehicle Age: 7
	Vehicle years owned: 7 (assumed bought new)

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Company Name:

S & Y Insurance Company

Implementation Dates (D/M/Y)

New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	1779	48	301	0	2128	0	15	282	0	297	2425
	Proposed	1830	48	309	0	2187	0	15	294	0	309	2496
% +/- to Current Rates		2.87%	0.00%	2.66%	0.00%	2.77%	0.00%	0.00%	4.26%	0.00%	4.04%	2.93%
005	Current	724	20	131	0	875	0	15	297	0	312	1187
	Proposed	744	20	134	0	898	0	15	309	0	324	1222
% +/- to Current Rates		2.76%	0.00%	2.29%	0.00%	2.63%	0.00%	0.00%	4.04%	0.00%	3.85%	2.95%
006	Current	532	14	98	0	644	0	15	302	0	317	961
	Proposed	549	14	100	0	663	0	15	315	0	330	993
% +/- to Current Rates		3.20%	0.00%	2.04%	0.00%	2.95%	0.00%	0.00%	4.30%	0.00%	4.10%	3.33%
007	Current	699	18	125	0	842	0	15	293	0	308	1150
	Proposed	719	19	128	0	866	0	15	305	0	320	1186
% +/- to Current Rates		2.86%	5.56%	2.40%	0.00%	2.85%	0.00%	0.00%	4.10%	0.00%	3.90%	3.13%

* 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: 05, DR: 3, VRG: 21/12/09, Discounts/Surcharges: Conviction Free Discount
Years licensed: 3, Yrs since last At-Fault claim: 99, Vehicle Age: 7
Vehicle years owned: 7 (assumed bought new)

Proposed:

Class: 05, DR: 3, VRG: 21/12/09, Discounts/Surcharges: Conviction Free Discount
Years licensed: 3, Yrs since last At-Fault claim: 99, Vehicle Age: 7
Vehicle years owned: 7 (assumed bought new)

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	4126	109	1258	38	5531	200	30	1190	90	1510	7041
	Proposed	4379	116	1337	39	5871	213	30	1277	90	1610	7481
% +/- to Current Rates		6.13%	6.42%	6.28%	2.63%	6.15%	6.50%	0.00%	7.31%	0.00%	6.62%	6.25%
005	Current	1726	46	565	15	2352	126	30	1169	73	1398	3750
	Proposed	1829	47	598	16	2490	134	30	1261	73	1498	3988
% +/- to Current Rates		5.97%	2.17%	5.84%	6.67%	5.87%	6.35%	0.00%	7.87%	0.00%	7.15%	6.35%
006	Current	1271	35	421	13	1740	145	30	1188	68	1431	3171
	Proposed	1348	36	446	13	1843	154	30	1282	68	1534	3377
% +/- to Current Rates		6.06%	2.86%	5.94%	0.00%	5.92%	6.21%	0.00%	7.91%	0.00%	7.20%	6.50%
007	Current	1668	44	537	14	2263	118	30	1154	80	1382	3645
	Proposed	1768	46	569	15	2398	125	30	1246	79	1480	3878
% +/- to Current Rates		6.00%	4.55%	5.96%	7.14%	5.97%	5.93%	0.00%	7.97%	-1.25%	7.09%	6.39%

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

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

Current:

Proposed:

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Company Name:

S & Y Insurance Company

Implementation Dates (D/M/Y)

New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	1903	50	580	38	2571	200	15	556	90	861	3432
	Proposed	1958	52	598	39	2647	213	15	578	90	896	3543
	% +/- to Current Rates	2.89%	4.00%	3.10%	2.63%	2.96%	6.50%	0.00%	3.96%	0.00%	4.07%	3.23%
005	Current	823	22	269	15	1129	126	15	504	73	718	1847
	Proposed	846	22	277	16	1161	134	15	525	73	747	1908
	% +/- to Current Rates	2.79%	0.00%	2.97%	6.67%	2.83%	6.35%	0.00%	4.17%	0.00%	4.04%	3.30%
006	Current	606	16	200	13	835	145	15	510	68	738	1573
	Proposed	623	16	206	13	858	154	15	534	68	771	1629
	% +/- to Current Rates	2.81%	0.00%	3.00%	0.00%	2.75%	6.21%	0.00%	4.71%	0.00%	4.47%	3.56%
007	Current	794	21	256	14	1085	118	15	496	80	709	1794
	Proposed	816	22	263	15	1116	125	15	517	79	736	1852
	% +/- to Current Rates	2.77%	4.76%	2.73%	7.14%	2.86%	5.93%	0.00%	4.23%	-1.25%	3.81%	3.23%

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

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

Current: Class: 02, DR: 2, VRG: 34/20/11, Discounts/Surcharges: Conviction Free Discount, Green Vehicle Discount

Years licensed: 35, Yrs since last At-Fault claim: 2, Vehicle Age: 7

Vehicle years owned: 7 (assumed bought new)

Proposed: Class: 02, DR: 2, VRG: 34/20/11, Discounts/Surcharges: Conviction Free Discount, Green Vehicle Discount

Years licensed: 35, Yrs since last At-Fault claim: 2, Vehicle Age: 7

Vehicle years owned: 7 (assumed bought new)

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	2223	59	678	0	2960	0	15	634	0	3609
	Proposed	2421	64	739	0	3224	0	15	699	0	3938
	% +/- to Current Rates	8.91%	8.47%	9.00%	0.00%	8.92%	0.00%	0.00%	10.25%	0.00%	9.12%
005	Current	903	24	296	0	1223	0	15	665	0	1903
	Proposed	983	25	321	0	1329	0	15	736	0	2080
	% +/- to Current Rates	8.86%	4.17%	8.45%	0.00%	8.67%	0.00%	0.00%	10.68%	0.00%	9.30%
006	Current	665	19	221	0	905	0	15	678	0	1598
	Proposed	725	20	240	0	985	0	15	748	0	1748
	% +/- to Current Rates	9.02%	5.26%	8.60%	0.00%	8.84%	0.00%	0.00%	10.32%	0.00%	9.39%
007	Current	874	23	281	0	1178	0	15	658	0	1851
	Proposed	952	24	306	0	1282	0	15	729	0	2026
	% +/- to Current Rates	8.92%	4.35%	8.90%	0.00%	8.83%	0.00%	0.00%	10.79%	0.00%	9.45%

* Form part of Third Party Liability. If thei
 952 24 306 0 1282 0 15 729 0 744 2026
 10666.28205 551 3438.44 0 14520.11538 0 0 6755.084507 0 7051.28169 21428.29143

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

Current:

Class: 05, DR: 3, VRG: 34/20/11, Discounts/Surcharges: Green Vehicle Discount/ Conviction Surcharge
Years licensed: 2, Yrs since last At-Fault claim: 99, Vehicle Age: 7
Vehicle years owned: 7 (assumed bought new)

Proposed:

Class: 05, DR: 3, VRG: 34/20/11, Discounts/Surcharges: Green Vehicle Discount/ Conviction Surcharge
Years licensed: 2, Yrs since last At-Fault claim: 99, Vehicle Age: 7
Vehicle years owned: 7 (assumed bought new)

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Company Name:

S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	754	20	156	31	961	118	15	220	85	438	1399
	Proposed	776	21	160	31	988	124	15	228	84	451	1439
	% +/- to Current Rates	2.92%	5.00%	2.56%	0.00%	2.81%	5.08%	0.00%	3.64%	-1.18%	2.97%	2.86%
005	Current	346	10	76	13	445	74	15	197	68	354	799
	Proposed	357	10	79	13	459	78	15	205	68	366	825
	% +/- to Current Rates	3.18%	0.00%	3.95%	0.00%	3.15%	5.41%	0.00%	4.06%	0.00%	3.39%	3.25%
006	Current	255	7	57	10	329	85	15	202	64	366	695
	Proposed	263	7	59	10	339	90	15	209	63	377	716
	% +/- to Current Rates	3.14%	0.00%	3.51%	0.00%	3.04%	5.88%	0.00%	3.47%	-1.56%	3.01%	3.02%
007	Current	334	8	72	11	425	69	15	194	74	352	777
	Proposed	343	9	76	12	440	73	15	203	73	364	804
	% +/- to Current Rates	2.69%	12.50%	5.56%	9.09%	3.53%	5.80%	0.00%	4.64%	-1.35%	3.41%	3.47%

* 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: 01, DR: 9, VRG: 26/17/11, Discounts/Surcharges: Conviction Free Discount
	Years licensed: 45, Yrs since last At-Fault claim: 99, Vehicle Age: 5
	Vehicle years owned: 5 (assumed bought new)

Proposed:	Class: 01, DR: 9, VRG: 26/17/11, Discounts/Surcharges: Conviction Free Discount
	Years licensed: 45, Yrs since last At-Fault claim: 99, Vehicle Age: 5
	Vehicle years owned: 5 (assumed bought new)

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	1411	37	239	58	1745	116	30	292	277	715	2460
	Proposed	1452	39	246	59	1796	123	30	304	276	733	2529
	% +/- to Current Rates	2.91%	5.41%	2.93%	1.72%	2.92%	6.03%	0.00%	4.11%	-0.36%	2.52%	2.80%
005	Current	642	18	116	24	800	73	30	263	225	591	1391
	Proposed	662	18	120	24	824	77	30	275	223	605	1429
	% +/- to Current Rates	3.12%	0.00%	3.45%	0.00%	3.00%	5.48%	0.00%	4.56%	-0.89%	2.37%	2.73%
006	Current	473	12	86	20	591	84	30	269	211	594	1185
	Proposed	487	12	88	20	607	90	30	280	207	607	1214
	% +/- to Current Rates	2.96%	0.00%	2.33%	0.00%	2.71%	7.14%	0.00%	4.09%	-1.90%	2.19%	2.45%
007	Current	621	16	111	21	769	68	30	260	243	601	1370
	Proposed	638	17	113	22	790	72	30	270	241	613	1403
	% +/- to Current Rates	2.74%	6.25%	1.80%	4.76%	2.73%	5.88%	0.00%	3.85%	-0.82%	2.00%	2.41%

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

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

Current:

Proposed:

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	735	19	125	30	909	60	15	156	146	377	1286
	Proposed	757	20	128	31	936	63	15	162	145	385	1321
% +/- to Current Rates		2.99%	5.26%	2.40%	3.33%	2.97%	5.00%	0.00%	3.85%	-0.68%	2.12%	2.72%
005	Current	332	9	60	13	414	37	15	141	118	311	725
	Proposed	342	9	62	13	426	40	15	147	117	319	745
% +/- to Current Rates		3.01%	0.00%	3.33%	0.00%	2.90%	8.11%	0.00%	4.26%	-0.85%	2.57%	2.76%
006	Current	245	6	45	11	307	43	15	143	111	312	619
	Proposed	252	6	45	11	314	46	15	150	109	320	634
% +/- to Current Rates		2.86%	0.00%	0.00%	0.00%	2.28%	6.98%	0.00%	4.90%	-1.80%	2.56%	2.42%
007	Current	321	9	58	11	399	35	15	139	128	317	716
	Proposed	330	9	58	11	408	37	15	145	127	324	732
% +/- to Current Rates		2.80%	0.00%	0.00%	0.00%	2.26%	5.71%	0.00%	4.32%	-0.78%	2.21%	2.23%

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

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

Current:	Class: 02, DR: 9, VRG: 21/31/06, Discounts/Surcharges: Conviction Free Discount, Multi-Vehicle Discount
	Years licensed: 24, Yrs since last At-Fault claim: 99, Vehicle Age: 6
	Vehicle years owned: 6 (assumed bought new)

Proposed:	Class: 02, DR: 9, VRG: 21/31/06, Discounts/Surcharges: Conviction Free Discount, Multi-Vehicle Discount
	Years licensed: 24, Yrs since last At-Fault claim: 99, Vehicle Age: 6
	Vehicle years owned: 6 (assumed bought new)

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Company Name:

S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	676	18	114	28	836	56	15	136	131	338	1174
	Proposed	695	19	118	28	860	60	15	142	131	348	1208
% +/- to Current Rates		2.81%	5.56%	3.51%	0.00%	2.87%	7.14%	0.00%	4.41%	0.00%	2.96%	2.90%
005	Current	310	9	56	11	386	36	15	122	107	280	666
	Proposed	320	9	58	11	398	37	15	128	106	286	684
% +/- to Current Rates		3.23%	0.00%	3.57%	0.00%	3.11%	2.78%	0.00%	4.92%	-0.93%	2.14%	2.70%
006	Current	228	6	41	9	284	41	15	126	100	282	566
	Proposed	235	6	43	9	293	44	15	130	98	287	580
% +/- to Current Rates		3.07%	0.00%	4.88%	0.00%	3.17%	7.32%	0.00%	3.17%	-2.00%	1.77%	2.47%
007	Current	300	7	53	10	370	33	15	121	115	284	654
	Proposed	308	8	55	11	382	35	15	125	114	289	671
% +/- to Current Rates		2.67%	14.29%	3.77%	10.00%	3.24%	6.06%	0.00%	3.31%	-0.87%	1.76%	2.60%

* 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: 01, DR: 9, VRG: 21/31/06, Discounts/Surcharges: Conviction Free Discount, Multi-Vehicle Discount
	Years licensed: 20, Yrs since last At-Fault claim: 99, Vehicle Age: 7
	Vehicle years owned: 7 (assumed bought new)

Proposed:	Class: 01, DR: 9, VRG: 21/31/06, Discounts/Surcharges: Conviction Free Discount, Multi-Vehicle Discount
	Years licensed: 20, Yrs since last At-Fault claim: 99, Vehicle Age: 7
	Vehicle years owned: 7 (assumed bought new)

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	3261	87	551	43	3942	197	30	518	65	810	4752
	Proposed	3416	90	578	47	4131	220	30	555	68	873	5004
% +/- to Current Rates		4.75%	3.45%	4.90%	9.30%	4.79%	11.68%	0.00%	7.14%	4.62%	7.78%	5.30%
005	Current	1352	36	246	18	1652	122	30	512	53	717	2369
	Proposed	1419	39	258	20	1736	138	30	545	55	768	2504
% +/- to Current Rates		4.96%	8.33%	4.88%	11.11%	5.08%	13.11%	0.00%	6.45%	3.77%	7.11%	5.70%
006	Current	994	26	182	15	1217	141	30	522	49	742	1959
	Proposed	1045	26	189	16	1276	160	30	557	51	798	2074
% +/- to Current Rates		5.13%	0.00%	3.85%	6.67%	4.85%	13.48%	0.00%	6.70%	4.08%	7.55%	5.87%
007	Current	1306	36	234	16	1592	116	30	508	57	711	2303
	Proposed	1370	37	241	17	1665	130	30	540	59	759	2424
% +/- to Current Rates		4.90%	2.78%	2.99%	6.25%	4.59%	12.07%	0.00%	6.30%	3.51%	6.75%	5.25%

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

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

Current:

Proposed:

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	1017	28	173	43	1261	197	15	213	65	490	1751
	Proposed	1107	29	187	47	1370	220	15	235	68	538	1908
% +/- to Current Rates		8.85%	3.57%	8.09%	9.30%	8.64%	11.68%	0.00%	10.33%	4.62%	9.80%	8.97%
005	Current	459	13	84	18	574	122	15	191	53	381	955
	Proposed	500	13	91	20	624	138	15	210	55	418	1042
% +/- to Current Rates		8.93%	0.00%	8.33%	11.11%	8.71%	13.11%	0.00%	9.95%	3.77%	9.71%	9.11%
006	Current	338	9	63	15	425	141	15	194	49	399	824
	Proposed	368	9	66	16	459	160	15	215	51	441	900
% +/- to Current Rates		8.88%	0.00%	4.76%	6.67%	8.00%	13.48%	0.00%	10.82%	4.08%	10.53%	9.22%
007	Current	444	13	79	16	552	116	15	190	57	378	930
	Proposed	483	13	85	17	598	130	15	208	59	412	1010
% +/- to Current Rates		8.78%	0.00%	7.59%	6.25%	8.33%	12.07%	0.00%	9.47%	3.51%	8.99%	8.60%

* 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: 02, DR: 9, VRG: 21/14/11, Discounts/Surcharges: n/a / Conviction Surcharge
	Years licensed: 30, Yrs since last At-Fault claim: 99, Vehicle Age: 7
	Vehicle years owned: 7 (assumed bought new)

Proposed:	Class: 02, DR: 9, VRG: 21/14/11, Discounts/Surcharges: n/a / Conviction Surcharge
	Years licensed: 30, Yrs since last At-Fault claim: 99, Vehicle Age: 7
	Vehicle years owned: 7 (assumed bought new)

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	2244	59	378	0	2681	0	15	305	0	320	3001
Proposed	2309	61	391	0	2761	0	15	320	0	335	3096
% +/- to Current Rates	2.90%	3.39%	3.44%	0.00%	2.98%	0.00%	0.00%	4.92%	0.00%	4.69%	3.17%
005 Current	893	23	162	0	1078	0	15	321	0	336	1414
Proposed	919	26	167	0	1112	0	15	335	0	350	1462
% +/- to Current Rates	2.91%	13.04%	3.09%	0.00%	3.15%	0.00%	0.00%	4.36%	0.00%	4.17%	3.39%
006 Current	656	17	119	0	792	0	15	328	0	343	1135
Proposed	677	17	123	0	817	0	15	342	0	357	1174
% +/- to Current Rates	3.20%	0.00%	3.36%	0.00%	3.16%	0.00%	0.00%	4.27%	0.00%	4.08%	3.44%
007 Current	862	23	155	0	1040	0	15	318	0	333	1373
Proposed	887	24	156	0	1067	0	15	332	0	347	1414
% +/- to Current Rates	2.90%	4.35%	0.65%	0.00%	2.60%	0.00%	0.00%	4.40%	0.00%	4.20%	2.99%

* Form part of Third Party Liability. If thei -0.999967303 -0.998188406 -0.999958644 0 -0.999975669 0 -1 -0.999867394 0 -0.999878841 -0.999978881

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

Current:

Class: 05, DR: 2, VRG: 21/14/11, Discounts/Surcharges: Conviction Free Discount
Years licensed: 3, Yrs since last At-Fault claim: 2, Vehicle Age: 7
Vehicle years owned: 7 (assumed bought new)

Proposed:

Class: 05, DR: 2, VRG: 21/14/11, Discounts/Surcharges: Conviction Free Discount
Years licensed: 3, Yrs since last At-Fault claim: 2, Vehicle Age: 7
Vehicle years owned: 7 (assumed bought new)

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	3618	96	997	40	4751	129	30	1002	191	1352	6103
	Proposed	3845	102	1062	41	5050	137	30	1080	190	1437	6487
% +/- to Current Rates		6.27%	6.25%	6.52%	2.50%	6.29%	6.20%	0.00%	7.78%	-0.52%	6.29%	6.29%
005	Current	1527	41	452	16	2036	81	30	990	153	1254	3290
	Proposed	1620	43	480	17	2160	86	30	1066	153	1335	3495
% +/- to Current Rates		6.09%	4.88%	6.19%	6.25%	6.09%	6.17%	0.00%	7.68%	0.00%	6.46%	6.23%
006	Current	1122	31	336	14	1503	94	30	1006	142	1272	2775
	Proposed	1195	32	357	14	1598	99	30	1086	142	1357	2955
% +/- to Current Rates		6.51%	3.23%	6.25%	0.00%	6.32%	5.32%	0.00%	7.95%	0.00%	6.68%	6.49%
007	Current	1476	39	429	14	1958	77	30	975	169	1251	3209
	Proposed	1566	41	457	15	2079	81	30	1053	167	1331	3410
% +/- to Current Rates		6.10%	5.13%	6.53%	7.14%	6.18%	5.19%	0.00%	8.00%	-1.18%	6.39%	6.26%

* 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:

Proposed:

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	1589	42	438	40	2109	129	15	451	191	786	2895
	Proposed	1635	43	452	41	2171	137	15	471	190	813	2984
	% +/- to Current Rates	2.89%	2.38%	3.20%	2.50%	2.94%	6.20%	0.00%	4.43%	-0.52%	3.44%	3.07%
005	Current	702	19	208	16	945	81	15	409	153	658	1603
	Proposed	722	20	215	17	974	86	15	426	153	680	1654
	% +/- to Current Rates	2.85%	5.26%	3.37%	6.25%	3.07%	6.17%	0.00%	4.16%	0.00%	3.34%	3.18%
006	Current	516	14	154	14	698	94	15	416	142	667	1365
	Proposed	532	14	158	14	718	99	15	434	142	690	1408
	% +/- to Current Rates	3.10%	0.00%	2.60%	0.00%	2.87%	5.32%	0.00%	4.33%	0.00%	3.45%	3.15%
007	Current	679	18	197	14	908	77	15	402	169	663	1571
	Proposed	698	19	205	15	937	81	15	419	167	682	1619
	% +/- to Current Rates	2.80%	5.56%	4.06%	7.14%	3.19%	5.19%	0.00%	4.23%	-1.18%	2.87%	3.06%

* 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: 02, DR: 4, VRG: 32/33/08, Discounts/Surcharges: Conviction Free Discount
	Years licensed: 25, Yrs since last At-Fault claim: 4, Vehicle Age: 6
	Vehicle years owned: 6 (assumed bought new)

Proposed:	Class: 02, DR: 4, VRG: 32/33/08, Discounts/Surcharges: Conviction Free Discount
	Years licensed: 25, Yrs since last At-Fault claim: 4, Vehicle Age: 6
	Vehicle years owned: 6 (assumed bought new)

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Company Name: **S & Y Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	2029	54	559	0	2642	0	15	551	0	566	3208
	Proposed	2210	59	610	0	2879	0	15	609	0	624	3503
% +/- to Current Rates		8.92%	9.26%	9.12%	0.00%	8.97%	0.00%	0.00%	10.53%	0.00%	10.25%	9.20%
005	Current	825	22	244	0	1091	0	15	581	0	596	1687
	Proposed	898	23	265	0	1186	0	15	640	0	655	1841
% +/- to Current Rates		8.85%	4.55%	8.61%	0.00%	8.71%	0.00%	0.00%	10.15%	0.00%	9.90%	9.13%
006	Current	606	17	182	0	805	0	15	590	0	605	1410
	Proposed	663	18	199	0	880	0	15	652	0	667	1547
% +/- to Current Rates		9.41%	5.88%	9.34%	0.00%	9.32%	0.00%	0.00%	10.51%	0.00%	10.25%	9.72%
007	Current	797	21	232	0	1050	0	15	573	0	588	1638
	Proposed	868	22	252	0	1142	0	15	634	0	649	1791
% +/- to Current Rates		8.91%	4.76%	8.62%	0.00%	8.76%	0.00%	0.00%	10.65%	0.00%	10.37%	9.34%
* Form part of Third Party Liability. If the		-0.999897369	-0.997835498	-0.999657909	0	-0.999923276	0	-1	-0.999832086	0	-0.999840152	-0.999947847

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

Current:

Class: 05, DR: 3, VRG: 32/33/08, Discounts/Surcharges: n/a
Years licensed: 2, Yrs since last At-Fault claim: 99, Vehicle Age: 6
Vehicle years owned: 6 (assumed bought new)

Proposed:

Class: 05, DR: 3, VRG: 32/33/08, Discounts/Surcharges: n/a
Years licensed: 2, Yrs since last At-Fault claim: 99, Vehicle Age: 6
Vehicle years owned: 6 (assumed bought new)

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	4112	110	726	40	4988	245	15	894	80	1234	6222
	Proposed	4231	112	746	41	5130	260	15	934	81	1290	6420
	% +/- to Current Rates	2.89%	1.82%	2.75%	2.50%	2.85%	6.12%	0.00%	4.47%	1.25%	4.54%	3.18%
005	Current	2000	53	378	16	2447	154	15	760	64	993	3440
	Proposed	2057	54	388	17	2516	164	15	790	65	1034	3550
	% +/- to Current Rates	2.85%	1.89%	2.65%	6.25%	2.82%	6.49%	0.00%	3.95%	1.56%	4.13%	3.20%
006	Current	1472	40	280	14	1806	177	15	771	60	1023	2829
	Proposed	1515	41	290	14	1860	189	15	803	60	1067	2927
	% +/- to Current Rates	2.92%	2.50%	3.57%	0.00%	2.99%	6.78%	0.00%	4.15%	0.00%	4.30%	3.46%
007	Current	1931	52	358	14	2355	145	15	746	71	977	3332
	Proposed	1986	52	368	15	2421	154	15	779	71	1019	3440
	% +/- to Current Rates	2.85%	0.00%	2.79%	7.14%	2.80%	6.21%	0.00%	4.42%	0.00%	4.30%	3.24%

* 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: 10, DR: 3, VRG: 22/14/11, Discounts/Surcharges: Conviction Free Discount
	Years licensed: 2, Yrs since last At-Fault claim: 99, Vehicle Age: 8
	Vehicle years owned: 8 (assumed bought new)

Proposed:	Class: 10, DR: 3, VRG: 22/14/11, Discounts/Surcharges: Conviction Free Discount
	Years licensed: 2, Yrs since last At-Fault claim: 99, Vehicle Age: 8
	Vehicle years owned: 8 (assumed bought new)

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	9753	262	1721	66	11802	514	15	1749	89	2367	14169
	Proposed	10623	283	1876	72	12854	580	15	1933	95	2623	15477
% +/- to Current Rates		8.92%	8.02%	9.01%	9.09%	8.91%	12.84%	0.00%	10.52%	6.74%	10.82%	9.23%
005	Current	4537	121	860	27	5545	323	15	1480	71	1889	7434
	Proposed	4944	130	933	30	6037	365	15	1634	76	2090	8127
% +/- to Current Rates		8.97%	7.44%	8.49%	11.11%	8.87%	13.00%	0.00%	10.41%	7.04%	10.64%	9.32%
006	Current	3341	88	635	22	4086	374	15	1510	67	1966	6052
	Proposed	3640	99	695	24	4458	420	15	1662	71	2168	6626
% +/- to Current Rates		8.95%	12.50%	9.45%	9.09%	9.10%	12.30%	0.00%	10.07%	5.97%	10.27%	9.48%
007	Current	4379	118	815	24	5336	305	15	1459	79	1858	7194
	Proposed	4774	127	888	27	5816	342	15	1613	83	2053	7869
% +/- to Current Rates		9.02%	7.63%	8.96%	12.50%	9.00%	12.13%	0.00%	10.56%	5.06%	10.50%	9.38%

* 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:	Class: 10, DR: 1, VRG: 22/14/11, Discounts/Surcharges: n/a / minor conviction surcharge, AF claim surcharge
	Years licensed: 2, Yrs since last At-Fault claim: 1, Vehicle Age: 8
	Vehicle years owned: 8 (assumed bought new)

Proposed:	Class: 10, DR: 1, VRG: 22/14/11, Discounts/Surcharges: n/a / minor conviction surcharge, AF claim surcharge
	Years licensed: 2, Yrs since last At-Fault claim: 1, Vehicle Age: 8
	Vehicle years owned: 8 (assumed bought new)

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	1101	30	256	33	1420	181	15	328	72	596	2016
	Proposed	1133	30	263	35	1461	191	15	342	72	620	2081
% +/- to Current Rates		2.91%	0.00%	2.73%	6.06%	2.89%	5.52%	0.00%	4.27%	0.00%	4.03%	3.22%
005	Current	468	13	116	14	611	113	15	292	59	479	1090
	Proposed	481	13	121	14	629	120	15	306	58	499	1128
% +/- to Current Rates		2.78%	0.00%	4.31%	0.00%	2.95%	6.19%	0.00%	4.79%	-1.69%	4.18%	3.49%
006	Current	345	9	86	12	452	131	15	299	55	500	952
	Proposed	355	9	88	12	464	139	15	312	54	520	984
% +/- to Current Rates		2.90%	0.00%	2.33%	0.00%	2.65%	6.11%	0.00%	4.35%	-1.82%	4.00%	3.36%
007	Current	452	12	112	13	589	107	15	290	64	476	1065
	Proposed	466	13	115	13	607	113	15	302	63	493	1100
% +/- to Current Rates		3.10%	8.33%	2.68%	0.00%	3.06%	5.61%	0.00%	4.14%	-1.56%	3.57%	3.29%

* 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:	Class: 03, DR: 9, VRG: 29/15/11, Discounts/Surcharges: Conviction Free Discount
	Years licensed: 15, Yrs since last At-Fault claim: 99, Vehicle Age: 6
	Vehicle years owned: 6 (assumed bought new)

Proposed:	Class: 03, DR: 9, VRG: 29/15/11, Discounts/Surcharges: Conviction Free Discount
	Years licensed: 15, Yrs since last At-Fault claim: 99, Vehicle Age: 6
	Vehicle years owned: 6 (assumed bought new)

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

Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

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	5558	149	1289	79	7075	522	15	1109	83	1729	8804
Proposed	6059	160	1406	86	7711	589	15	1222	88	1914	9625
% +/- to Current Rates	9.01%	7.38%	9.08%	8.86%	8.99%	12.84%	0.00%	10.19%	6.02%	10.70%	9.33%
005 Current	2261	61	562	32	2916	328	15	994	67	1404	4320
Proposed	2462	63	612	36	3173	371	15	1098	71	1555	4728
% +/- to Current Rates	8.89%	3.28%	8.90%	12.50%	8.81%	13.11%	0.00%	10.46%	5.97%	10.75%	9.44%
006 Current	1663	43	414	27	2147	380	15	1010	62	1467	3614
Proposed	1814	47	450	29	2340	427	15	1118	66	1626	3966
% +/- to Current Rates	9.08%	9.30%	8.70%	7.41%	8.99%	12.37%	0.00%	10.69%	6.45%	10.84%	9.74%
007 Current	2185	59	531	29	2804	310	15	979	74	1378	4182
Proposed	2376	63	580	32	3051	347	15	1082	77	1521	4572
% +/- to Current Rates	8.74%	6.78%	9.23%	10.34%	8.81%	11.94%	0.00%	10.52%	4.05%	10.38%	9.33%

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

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

Current:	Class: 03, DR: 2, VRG: 29/15/11, Discounts/Surcharges: n/a / criminal code surcharge; conviction surcharge
	Years licensed: 15, Yrs since last At-Fault claim: 2, Vehicle Age: 8
	Vehicle years owned: 8 (assumed bought new)

Proposed:	Class: 03, DR: 2, VRG: 29/15/11, Discounts/Surcharges: n/a / criminal code surcharge; conviction surcharge
	Years licensed: 15, Yrs since last At-Fault claim: 2, Vehicle Age: 8
	Vehicle years owned: 8 (assumed bought new)

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