

Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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	1962	52	700	23	2737	224	11	1346	218	1799	4536
	Proposed	1946	52	671	23	2692	227	11	1320	213	1771	4463
% +/- to Current Rates		-0.82%	0.00%	-4.14%	0.00%	-1.64%	1.34%	0.00%	-1.93%	-2.29%	-2.89%	-4.53%
005	Current	944	26	336	23	1329	114	11	1162	164	1451	2780
	Proposed	937	25	323	23	1308	116	11	1140	161	1428	2736
% +/- to Current Rates		-0.74%	-3.85%	-3.87%	0.00%	-1.58%	1.75%	0.00%	-1.89%	-1.83%	-1.97%	-3.55%
006	Current	735	20	262	23	1040	86	11	1511	173	1781	2821
	Proposed	729	20	251	23	1023	87	11	1482	170	1750	2773
% +/- to Current Rates		-0.82%	0.00%	-4.20%	0.00%	-1.63%	1.16%	0.00%	-1.92%	-1.73%	-2.49%	-4.13%
007	Current	944	26	336	23	1329	114	11	1162	164	1451	2780
	Proposed	937	25	323	23	1308	116	11	1140	161	1428	2736
% +/- to Current Rates		-0.74%	-3.85%	-3.87%	0.00%	-1.58%	1.75%	0.00%	-1.89%	-1.83%	-1.97%	-3.55%

\* 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: Operator 1:	Class: 1 ; Use: 2 ; Exposure: 20000 ; YCF: 6 ; YL: 6
	VRG AB: 11 ; VRG COLL: 31 ; VRG COMP: 25 ; VRG DCPD: 36 ; No Surcharge
	Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP
Operator 2:	Class: 6 ; YCF: 4 ; YL: 4 ; VRG COLL: 31 ; VRG DCPD: 36 ; Conviction Free Discount: 0.15 ; No Surcharge

Proposed: Operator 1:	Class: 1 ; Use: 2 ; Exposure: 20000 ; YCF: 6 ; YL: 6
	VRG AB: 11 ; VRG COLL: 30 ; VRG COMP: 21 ; VRG DCPD: 35 ; No Surcharge
	Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP
Operator 2:	Class: 6 ; YCF: 4 ; YL: 4 ; VRG COLL: 30 ; VRG DCPD: 35 ; Conviction Free Discount: 0.15 ; No Surcharge

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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	1364	36	487	23	1910	224	11	622	218	2985	
	Proposed	1353	36	467	23	1879	227	11	610	213	2940	
% +/- to Current Rates		-0.81%	0.00%	-4.11%	0.00%	-1.62%	1.34%	0.00%	-1.93%	-2.29%	-2.88%	-4.51%
005	Current	663	18	236	23	940	114	11	537	164	1766	
	Proposed	658	18	227	23	926	116	11	527	161	1741	
% +/- to Current Rates		-0.75%	0.00%	-3.81%	0.00%	-1.49%	1.75%	0.00%	-1.86%	-1.83%	-1.94%	-3.43%
006	Current	516	14	184	23	737	86	11	698	173	1705	
	Proposed	512	14	176	23	725	87	11	685	170	1678	
% +/- to Current Rates		-0.78%	0.00%	-4.35%	0.00%	-1.63%	1.16%	0.00%	-1.86%	-1.73%	-2.43%	-4.06%
007	Current	663	18	236	23	940	114	11	537	164	1766	
	Proposed	658	18	227	23	926	116	11	527	161	1741	
% +/- to Current Rates		-0.75%	0.00%	-3.81%	0.00%	-1.49%	1.75%	0.00%	-1.86%	-1.83%	-1.94%	-3.43%

\* 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:	Class:	1	VRG AB:	11
	Use:	2	VRG COLL:	31
	Exposure:	20000	VRG COMP:	25
	YCF:	6	VRG DCPD:	36
	YL:	6		
	Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP		
		No Surcharge		

Proposed:	Class:	1	VRG AB:	11
	Use:	2	VRG COLL:	30
	Exposure:	20000	VRG COMP:	21
	YCF:	6	VRG DCPD:	35
	YL:	6		
	Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP		
		No Surcharge		

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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	598	16	213	0	827	0	0	724	0	724
	Proposed	593	16	204	0	813	0	0	710	0	710
% +/- to Current Rates		-0.84%	0.00%	-4.23%	0.00%	-1.69%	0.00%	0.00%	-1.93%	0.00%	-1.93%
005	Current	281	8	100	0	389	0	0	625	0	625
	Proposed	279	7	96	0	382	0	0	613	0	613
% +/- to Current Rates		-0.71%	-12.50%	-4.00%	0.00%	-1.80%	0.00%	0.00%	-1.92%	0.00%	-1.92%
006	Current	219	6	78	0	303	0	0	813	0	813
	Proposed	217	6	75	0	298	0	0	797	0	797
% +/- to Current Rates		-0.91%	0.00%	-3.85%	0.00%	-1.65%	0.00%	0.00%	-1.97%	0.00%	-1.97%
007	Current	281	8	100	0	389	0	0	625	0	625
	Proposed	279	7	96	0	382	0	0	613	0	613
% +/- to Current Rates		-0.71%	-12.50%	-4.00%	0.00%	-1.80%	0.00%	0.00%	-1.92%	0.00%	-1.92%

\* 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:	6	VRG COLL:	31
YCF:	4	VRG DCPD:	36
YL:	4		
Conviction Free Discount:	15%		
No Surcharge			

Proposed: Class:	6	VRG COLL:	30
YCF:	4	VRG DCPD:	35
YL:	4		
Conviction Free Discount:	15%		
No Surcharge			

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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
<b>004</b> Current	971	26	331	23	1351	164	11	1082	293	1550	2901
Proposed	964	26	317	23	1330	166	11	1016	373	1566	2896
% +/- to Current Rates	-0.72%	0.00%	-4.23%	0.00%	-1.55%	1.22%	0.00%	-6.10%	27.30%	22.42%	20.87%
<b>005</b> Current	472	13	161	23	669	84	11	934	221	1250	1919
Proposed	468	12	154	23	657	85	11	878	281	1255	1912
% +/- to Current Rates	-0.85%	-7.69%	-4.35%	0.00%	-1.79%	1.19%	0.00%	-6.00%	27.15%	22.34%	20.55%
<b>006</b> Current	367	10	125	23	525	63	11	1214	233	1521	2046
Proposed	364	10	120	23	517	64	11	1140	297	1512	2029
% +/- to Current Rates	-0.82%	0.00%	-4.00%	0.00%	-1.52%	1.59%	0.00%	-6.10%	27.47%	22.96%	21.44%
<b>007</b> Current	472	13	161	23	669	84	11	934	221	1250	1919
Proposed	468	12	154	23	657	85	11	878	281	1255	1912
% +/- to Current Rates	-0.85%	-7.69%	-4.35%	0.00%	-1.79%	1.19%	0.00%	-6.00%	27.15%	22.34%	20.55%

\* 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:	Operator 1:	Class: 1 ; Use: 2 ; Exposure: 20000 ; YCF: 9 ; YL: 10
		VRG AB: 10 ; VRG COLL: 34 ; VRG COMP: 32 ; VRG DCPD: 35 ; No Surcharge
		Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP
	Operator 2:	Class: 6 ; YCF: 9 ; YL: 10 ; VRG COLL: 34 ; VRG DCPD: 35 ; Conviction Free Discount: 0.15 ; No Surcharge

Proposed:	Operator 1:	Class: 1 ; Use: 2 ; Exposure: 20000 ; YCF: 9 ; YL: 10
		VRG AB: 10 ; VRG COLL: 32 ; VRG COMP: 34 ; VRG DCPD: 34 ; No Surcharge
		Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP
	Operator 2:	Class: 6 ; YCF: 9 ; YL: 10 ; VRG COLL: 32 ; VRG DCPD: 34 ; Conviction Free Discount: 0.15 ; No Surcharge

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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	971	26	331	23	1351	164	11	541	293	1009	2360
	Proposed	964	26	317	23	1330	166	11	508	373	1058	2388
% +/- to Current Rates		-0.72%	0.00%	-4.23%	0.00%	-1.55%	1.22%	0.00%	-6.10%	27.30%	22.42%	20.87%
005	Current	472	13	161	23	669	84	11	467	221	783	1452
	Proposed	468	12	154	23	657	85	11	439	281	816	1473
% +/- to Current Rates		-0.85%	-7.69%	-4.35%	0.00%	-1.79%	1.19%	0.00%	-6.00%	27.15%	22.34%	20.55%
006	Current	367	10	125	23	525	63	11	607	233	914	1439
	Proposed	364	10	120	23	517	64	11	570	297	942	1459
% +/- to Current Rates		-0.82%	0.00%	-4.00%	0.00%	-1.52%	1.59%	0.00%	-6.10%	27.47%	22.96%	21.44%
007	Current	472	13	161	23	669	84	11	467	221	783	1452
	Proposed	468	12	154	23	657	85	11	439	281	816	1473
% +/- to Current Rates		-0.85%	-7.69%	-4.35%	0.00%	-1.79%	1.19%	0.00%	-6.00%	27.15%	22.34%	20.55%

\* 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:	Class:	1	VRG AB:	10
	Use:	2	VRG COLL:	34
	Exposure:	20000	VRG COMP:	32
	YCF:	9	VRG DCPD:	35
	YL:	10		
	Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP		
		No Surcharge		

Proposed:	Class:	1	VRG AB:	10
	Use:	2	VRG COLL:	32
	Exposure:	20000	VRG COMP:	34
	YCF:	9	VRG DCPD:	34
	YL:	10		
	Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP		
		No Surcharge		

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**Profile 2.3 Private Passenger:**

**Operator 2: (Secondary)**

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	0	0	0	0	0	0	541	0	541	541
	Proposed	0	0	0	0	0	0	508	0	508	508
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-6.10%	0.00%	-6.10%	-6.10%
005	Current	0	0	0	0	0	0	467	0	467	467
	Proposed	0	0	0	0	0	0	439	0	439	439
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-6.00%	0.00%	-6.00%	-6.00%
006	Current	0	0	0	0	0	0	607	0	607	607
	Proposed	0	0	0	0	0	0	570	0	570	570
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-6.10%	0.00%	-6.10%	-6.10%
007	Current	0	0	0	0	0	0	467	0	467	467
	Proposed	0	0	0	0	0	0	439	0	439	439
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-6.00%	0.00%	-6.00%	-6.00%

\* 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:	Class:	6	VRG COLL:	34
	YCF:	9	VRG DCPD:	35
	YL:	10		
	Conviction Free Discount:	15%		
	No Surcharge			

Proposed:	Class:	6	VRG COLL:	32
	YCF:	9	VRG DCPD:	34
	YL:	10		
	Conviction Free Discount:	15%		
	No Surcharge			

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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
<b>004</b> Current	1820	48	878	23	2769	130	11	1776	620	2537	5306
Proposed	1807	48	909	23	2787	132	11	2123	730	2996	5783
% +/- to Current Rates	-0.71%	0.00%	3.53%	0.00%	0.65%	1.54%	0.00%	19.54%	17.74%	38.82%	39.47%
<b>005</b> Current	872	24	420	23	1339	66	11	1534	468	2079	3418
Proposed	866	24	436	23	1349	67	11	1833	550	2461	3810
% +/- to Current Rates	-0.69%	0.00%	3.81%	0.00%	0.75%	1.52%	0.00%	19.49%	17.52%	38.53%	39.27%
<b>006</b> Current	678	18	327	23	1046	50	11	1993	493	2547	3593
Proposed	674	18	339	23	1054	51	11	2383	581	3026	4080
% +/- to Current Rates	-0.59%	0.00%	3.67%	0.00%	0.76%	2.00%	0.00%	19.57%	17.85%	39.42%	40.18%
<b>007</b> Current	872	24	420	23	1339	66	11	1534	468	2079	3418
Proposed	866	24	436	23	1349	67	11	1833	550	2461	3810
% +/- to Current Rates	-0.69%	0.00%	3.81%	0.00%	0.75%	1.52%	0.00%	19.49%	17.52%	38.53%	39.27%

\* 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:

Operator 1:	Class: 1 ; Use: 3 ; Exposure: 30000 ; YCF: 9 ; YL: 30
	VRG AB: 9 ; VRG COLL: 40 ; VRG COMP: 56 ; VRG DCPD: 44 ; No Surcharge
	Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP
Operator 2:	Class: 5 ; YCF: 3 ; YL: 3 ; VRG COLL: 40 ; VRG DCPD: 44 ; Conviction Free Discount: 0.15 ; No Surcharge

Proposed:

Operator 1:	Class: 1 ; Use: 3 ; Exposure: 30000 ; YCF: 9 ; YL: 30
	VRG AB: 9 ; VRG COLL: 44 ; VRG COMP: 57 ; VRG DCPD: 45 ; No Surcharge
	Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP
Operator 2:	Class: 5 ; YCF: 3 ; YL: 3 ; VRG COLL: 44 ; VRG DCPD: 45 ; Conviction Free Discount: 0.15 ; No Surcharge

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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	1131	30	546	23	1730	130	11	569	620	1330	3060
	Proposed	1123	30	565	23	1741	132	11	680	730	1553	3294
% +/- to Current Rates		-0.71%	0.00%	3.48%	0.00%	0.64%	1.54%	0.00%	19.51%	17.74%	38.79%	39.42%
005	Current	550	15	265	23	853	66	11	491	468	1036	1889
	Proposed	546	15	275	23	859	67	11	587	550	1215	2074
% +/- to Current Rates		-0.73%	0.00%	3.77%	0.00%	0.70%	1.52%	0.00%	19.55%	17.52%	38.59%	39.29%
006	Current	428	11	206	23	688	50	11	638	493	1192	1860
	Proposed	425	11	214	23	673	51	11	763	581	1406	2079
% +/- to Current Rates		-0.70%	0.00%	3.88%	0.00%	0.75%	2.00%	0.00%	19.59%	17.85%	39.44%	40.19%
007	Current	550	15	265	23	853	66	11	491	468	1036	1889
	Proposed	546	15	275	23	859	67	11	587	550	1215	2074
% +/- to Current Rates		-0.73%	0.00%	3.77%	0.00%	0.70%	1.52%	0.00%	19.55%	17.52%	38.59%	39.29%

\* 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:	1	VRG AB:	9
Use:	3	VRG COLL:	40
Exposure:	30000	VRG COMP:	56
YCF:	9	VRG DCPD:	44
YL:	30		
Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP	No Surcharge	

Proposed:			
Class:	1	VRG AB:	9
Use:	3	VRG COLL:	44
Exposure:	30000	VRG COMP:	57
YCF:	9	VRG DCPD:	45
YL:	30		
Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP	No Surcharge	

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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	689	18	332	0	1039	0	0	1207	0	1207	2246
	Proposed	684	18	344	0	1046	0	0	1443	0	1443	2489
% +/- to Current Rates		-0.73%	0.00%	3.61%	0.00%	0.67%	0.00%	0.00%	19.55%	0.00%	19.55%	20.23%
005	Current	322	9	155	0	486	0	0	1043	0	1043	1529
	Proposed	320	9	161	0	490	0	0	1246	0	1246	1736
% +/- to Current Rates		-0.62%	0.00%	3.87%	0.00%	0.82%	0.00%	0.00%	19.46%	0.00%	19.46%	20.29%
006	Current	250	7	121	0	378	0	0	1355	0	1355	1733
	Proposed	249	7	125	0	381	0	0	1620	0	1620	2001
% +/- to Current Rates		-0.40%	0.00%	3.31%	0.00%	0.79%	0.00%	0.00%	19.56%	0.00%	19.56%	20.35%
007	Current	322	9	155	0	486	0	0	1043	0	1043	1529
	Proposed	320	9	161	0	490	0	0	1246	0	1246	1736
% +/- to Current Rates		-0.62%	0.00%	3.87%	0.00%	0.82%	0.00%	0.00%	19.46%	0.00%	19.46%	20.29%

\* 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:	5	VRG COLL:	40
	YCF:	3	VRG DCPD:	44
	YL:	3		
	Conviction Free Discount:	15%		
	No Surcharge			

Proposed:	Class:	5	VRG COLL:	44
	YCF:	3	VRG DCPD:	45
	YL:	3		
	Conviction Free Discount:	15%		
	No Surcharge			

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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	2527	67	891	22	3507	313	11	1583	184	2091	5598
	Proposed	2735	73	900	22	3730	318	11	1549	175	2053	5783
% +/- to Current Rates		8.23%	8.96%	1.01%	0.00%	6.36%	1.60%	0.00%	-2.15%	-4.89%	-5.44%	0.92%
005	Current	1218	31	424	22	1695	160	11	1368	139	1678	3373
	Proposed	1296	34	426	22	1778	162	11	1338	132	1643	3421
% +/- to Current Rates		6.40%	9.68%	0.47%	0.00%	4.90%	1.25%	0.00%	-2.19%	-5.04%	-5.98%	-1.08%
006	Current	954	25	330	22	1331	120	11	1778	146	2055	3386
	Proposed	1008	26	331	22	1387	122	11	1738	139	2010	3397
% +/- to Current Rates		5.66%	4.00%	0.30%	0.00%	4.21%	1.67%	0.00%	-2.25%	-4.79%	-5.38%	-1.17%
007	Current	1305	31	424	22	1782	160	11	1368	139	1678	3460
	Proposed	1296	34	426	22	1778	162	11	1338	132	1643	3421
% +/- to Current Rates		-0.69%	9.68%	0.47%	0.00%	-0.22%	1.25%	0.00%	-2.19%	-5.04%	-5.98%	-6.20%

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

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

Current:	Operator 1:	Class: 1 ; Use: 2 ; Exposure: 20000 ; YCF: 2 ; YL: 35
		VRG AB: 12 ; VRG COLL: 30 ; VRG COMP: 21 ; VRG DCPD: 36 ; No Surcharge
		Renewal Claim Free discount: 5% on BI, PD, DCPD, AB, COLL & CMP
	Operator 2:	Class: 5 ; YCF: 2 ; YL: 2 ; VRG COLL: 30 ; VRG DCPD: 36 ; No discount ; Minor conviction surcharge 30\$

Proposed:	Operator 1:	Class: 1 ; Use: 2 ; Exposure: 20000 ; YCF: 2 ; YL: 35
		VRG AB: 12 ; VRG COLL: 29 ; VRG COMP: 17 ; VRG DCPD: 34 ; No Surcharge
		Renewal Claim Free discount: 5% on BI, PD, DCPD, AB, COLL & CMP
	Operator 2:	Class: 5 ; YCF: 2 ; YL: 2 ; VRG COLL: 29 ; VRG DCPD: 34 ; No discount ; Minor conviction surcharge 30\$

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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	1638	44	584	22	2288	313	11	570	184	3366
	Proposed	1626	43	535	22	2226	318	11	558	175	3288
% +/- to Current Rates		-0.73%	-2.27%	-8.39%	0.00%	-2.71%	1.60%	0.00%	-2.11%	-4.89%	-8.11%
005	Current	796	21	284	22	1123	160	11	493	139	1926
	Proposed	790	21	260	22	1093	162	11	482	132	1880
% +/- to Current Rates		-0.75%	0.00%	-8.45%	0.00%	-2.67%	1.25%	0.00%	-2.23%	-5.04%	-8.69%
006	Current	619	17	221	22	879	120	11	640	146	1796
	Proposed	615	16	202	22	855	122	11	626	139	1753
% +/- to Current Rates		-0.65%	-5.88%	-8.60%	0.00%	-2.73%	1.67%	0.00%	-2.19%	-4.79%	-8.05%
007	Current	796	21	284	22	1123	160	11	493	139	1926
	Proposed	790	21	260	22	1093	162	11	482	132	1880
% +/- to Current Rates		-0.75%	0.00%	-8.45%	0.00%	-2.67%	1.25%	0.00%	-2.23%	-5.04%	-8.69%

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

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

Current:	Class:	1	VRG AB:	12
	Use:	2	VRG COLL:	30
	Exposure:	20000	VRG COMP:	21
	YCF:	2	VRG DCPD:	36
	YL:	35		
	Renewal Claim Free discount:	5% on BI, PD, DCPD, AB, COLL & CMP		
		No Surcharge		

Proposed:	Class:	1	VRG AB:	12
	Use:	2	VRG COLL:	29
	Exposure:	20000	VRG COMP:	17
	YCF:	2	VRG DCPD:	34
	YL:	35		
	Renewal Claim Free discount:	5% on BI, PD, DCPD, AB, COLL & CMP		
		No Surcharge		

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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
<b>004</b> Current	889	23	307	0	1219	0	0	1013	0	1013	2232
Proposed	1109	30	365	0	1504	0	0	991	0	991	2495
% +/- to Current Rates	<b>24.75%</b>	<b>30.43%</b>	<b>18.89%</b>	<b>0.00%</b>	<b>23.38%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>-2.17%</b>	<b>0.00%</b>	<b>-2.17%</b>	<b>21.21%</b>
<b>005</b> Current	422	10	140	0	572	0	0	875	0	875	1447
Proposed	506	13	166	0	685	0	0	856	0	856	1541
% +/- to Current Rates	<b>19.91%</b>	<b>30.00%</b>	<b>18.57%</b>	<b>0.00%</b>	<b>19.76%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>-2.17%</b>	<b>0.00%</b>	<b>-2.17%</b>	<b>17.58%</b>
<b>006</b> Current	335	8	109	0	452	0	0	1138	0	1138	1590
Proposed	393	10	129	0	532	0	0	1112	0	1112	1644
% +/- to Current Rates	<b>17.31%</b>	<b>25.00%</b>	<b>18.35%</b>	<b>0.00%</b>	<b>17.70%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>-2.28%</b>	<b>0.00%</b>	<b>-2.28%</b>	<b>15.41%</b>
<b>007</b> Current	509	10	140	0	659	0	0	875	0	875	1534
Proposed	506	13	166	0	685	0	0	856	0	856	1541
% +/- to Current Rates	<b>-0.59%</b>	<b>30.00%</b>	<b>18.57%</b>	<b>0.00%</b>	<b>3.95%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>-2.17%</b>	<b>0.00%</b>	<b>-2.17%</b>	<b>1.77%</b>

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

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

Current: Class:	5	VRG COLL:	30
YCF:	2	VRG DCPD:	36
YL:	2		
No discount			
Minor conviction surcharge 30\$			

Proposed: Class:	5	VRG COLL:	29
YCF:	2	VRG DCPD:	34
YL:	2		
No discount			
Minor conviction surcharge 30\$			

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Company Name:

CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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	866	23	350	23	1262	216	11	528	447	1202	2464
	Proposed	860	23	351	23	1257	219	11	498	495	1223	2480
% +/- to Current Rates		-0.69%	0.00%	0.29%	0.00%	-0.40%	1.39%	0.00%	-5.68%	10.74%	6.45%	6.05%
005	Current	421	11	170	23	625	110	11	456	337	914	1539
	Proposed	418	11	170	23	622	112	11	430	373	926	1548
% +/- to Current Rates		-0.71%	0.00%	0.00%	0.00%	-0.48%	1.82%	0.00%	-5.70%	10.68%	6.80%	6.32%
006	Current	327	9	132	23	491	83	11	592	356	1042	1533
	Proposed	325	9	133	23	490	84	11	559	394	1048	1538
% +/- to Current Rates		-0.61%	0.00%	0.76%	0.00%	-0.20%	1.20%	0.00%	-5.57%	10.67%	6.30%	6.10%
007	Current	421	11	170	23	625	110	11	456	337	914	1539
	Proposed	418	11	170	23	622	112	11	430	373	926	1548
% +/- to Current Rates		-0.71%	0.00%	0.00%	0.00%	-0.48%	1.82%	0.00%	-5.70%	10.68%	6.80%	6.32%

\* 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:	Class:	1	VRG AB:	11
	Use:	1	VRG COLL:	35
	Exposure:	20000	VRG COMP:	40
	YCF:	9	VRG DCPD:	39
	YL:	45		
	Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP		No Surcharge

Proposed:	Class:	1	VRG AB:	11
	Use:	1	VRG COLL:	33
	Exposure:	20000	VRG COMP:	36
	YCF:	9	VRG DCPD:	39
	YL:	45		
	Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP		No Surcharge

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**Profile 6.1 Private Passenger:**

Operator 1:	Operator 2:
Male, Age 40	Female, Age 39
No driver training	No driver training
Licensed 24 years, Class 5 license/G in Ontario	Licensed 20 years, Class 5 license/G in Ontario
New business	New Business
Annual mileage 15,000 km, travel to/from work 10 km one way	Pleasure use - annual mileage 9,000 km
No AF accidents	No AF accidents
No convictions	No convictions
2014 Ford F150 XLT Supercrew 4WD	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	1504	40	485	46	2075	269	22	785	610	1686	3761
	Proposed	1492	40	489	46	2067	288	22	796	752	1858	3925
% +/- to Current Rates		-0.80%	0.00%	0.82%	0.00%	-0.39%	7.06%	0.00%	1.40%	23.28%	31.74%	31.36%
005	Current	731	20	236	46	1033	137	22	678	460	1297	2330
	Proposed	725	19	238	46	1028	147	22	687	568	1424	2452
% +/- to Current Rates		-0.82%	-5.00%	0.85%	0.00%	-0.48%	7.30%	0.00%	1.33%	23.48%	32.10%	31.62%
006	Current	568	15	183	46	812	103	22	881	485	1491	2303
	Proposed	564	15	185	46	810	111	22	893	599	1625	2435
% +/- to Current Rates		-0.70%	0.00%	1.09%	0.00%	-0.25%	7.77%	0.00%	1.36%	23.51%	32.63%	32.39%
007	Current	731	20	236	46	1033	137	22	678	460	1297	2330
	Proposed	725	19	238	46	1028	147	22	687	568	1424	2452
% +/- to Current Rates		-0.82%	-5.00%	0.85%	0.00%	-0.48%	7.30%	0.00%	1.33%	23.48%	32.10%	31.62%

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

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

Current:	Operator 1:	Class: 1 ; Use: 2 ; Exposure: 20000 ; YCF: 9 ; YL: 24
		VRG AB: 6 ; VRG COLL: 35 ; VRG COMP: 41 ; VRG DCPD: 32 ; No Surcharge
		Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP
		Multi-Vehicle Discount: 15% on BI, PD, DCPD & COLL
	Operator 2:	Class: 1 ; Use: 1 ; Exposure: 10000 ; YCF: 9 ; YL: 20
		VRG AB: 11 ; VRG COLL: 33 ; VRG COMP: 25 ; VRG DCPD: 36 ; No Surcharge
		Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP
		Multi-Vehicle Discount: 15% on BI, PD, DCPD & COLL

Proposed:	Operator 1:	Class: 1 ; Use: 2 ; Exposure: 20000 ; YCF: 9 ; YL: 24
		VRG AB: 7 ; VRG COLL: 36 ; VRG COMP: 46 ; VRG DCPD: 33 ; No Surcharge
		Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP
		Multi-Vehicle Discount: 15% on BI, PD, DCPD & COLL
	Operator 2:	Class: 1 ; Use: 1 ; Exposure: 10000 ; YCF: 9 ; YL: 20
		VRG AB: 11 ; VRG COLL: 31 ; VRG COMP: 21 ; VRG DCPD: 35 ; No Surcharge
		Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP
		Multi-Vehicle Discount: 15% on BI, PD, DCPD & COLL

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Company Name:

CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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	
<b>004</b>	Current	813	22	239	23	1097	77	11	405	409	902	1999
	Proposed	807	22	253	23	1105	93	11	441	555	1100	2205
% +/- to Current Rates		-0.74%	0.00%	5.86%	0.00%	0.73%	20.78%	0.00%	8.89%	35.70%	65.36%	66.09%
<b>005</b>	Current	395	11	116	23	545	39	11	350	308	708	1253
	Proposed	392	10	123	23	548	48	11	381	419	859	1407
% +/- to Current Rates		-0.76%	-9.09%	6.03%	0.00%	0.55%	23.08%	0.00%	8.86%	36.04%	67.97%	68.52%
<b>006</b>	Current	307	8	90	23	428	29	11	455	325	820	1248
	Proposed	305	8	96	23	432	36	11	495	442	984	1416
% +/- to Current Rates		-0.65%	0.00%	6.67%	0.00%	0.93%	24.14%	0.00%	8.79%	36.00%	68.93%	69.86%
<b>007</b>	Current	395	11	116	23	545	39	11	350	308	708	1253
	Proposed	392	10	123	23	548	48	11	381	419	859	1407
% +/- to Current Rates		-0.76%	-9.09%	6.03%	0.00%	0.55%	23.08%	0.00%	8.86%	36.04%	67.97%	68.52%

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

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

Current: Class:	1	VRG AB:	6
Use:	2	VRG COLL:	35
Exposure:	20000	VRG COMP:	41
YCF:	9	VRG DCPD:	32
YL:	24		
Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP		
Multi-Vehicle Discount:	15% on BI, PD, DCPD & COLL	No Surcharge	

Proposed: Class:	1	VRG AB:	7
Use:	2	VRG COLL:	36
Exposure:	20000	VRG COMP:	46
YCF:	9	VRG DCPD:	33
YL:	24		
Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP		
Multi-Vehicle Discount:	15% on BI, PD, DCPD & COLL	No Surcharge	

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Company Name:

CUMIS General Insurance Company

**Profile 6.3 Private Passenger:**

**Operator 2:**

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

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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	691	18	246	23	978	192	11	380	201	784	1762
	Proposed	685	18	236	23	962	195	11	355	197	758	1720
% +/- to Current Rates		-0.87%	0.00%	-4.07%	0.00%	-1.64%	1.56%	0.00%	-6.58%	-1.99%	-7.01%	-8.64%
005	Current	336	9	120	23	488	98	11	328	152	589	1077
	Proposed	333	9	115	23	480	99	11	306	149	565	1045
% +/- to Current Rates		-0.89%	0.00%	-4.17%	0.00%	-1.64%	1.02%	0.00%	-6.71%	-1.97%	-7.66%	-9.30%
006	Current	261	7	93	23	384	74	11	426	160	671	1055
	Proposed	259	7	89	23	378	75	11	398	157	641	1019
% +/- to Current Rates		-0.77%	0.00%	-4.30%	0.00%	-1.56%	1.35%	0.00%	-6.57%	-1.88%	-7.10%	-8.66%
007	Current	336	9	120	23	488	98	11	328	152	589	1077
	Proposed	333	9	115	23	480	99	11	306	149	565	1045
% +/- to Current Rates		-0.89%	0.00%	-4.17%	0.00%	-1.64%	1.02%	0.00%	-6.71%	-1.97%	-7.66%	-9.30%

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

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

Current:	Class:	1	VRG AB:	11
	Use:	1	VRG COLL:	33
	Exposure:	10000	VRG COMP:	25
	YCF:	9	VRG DCPD:	36
	YL:	20		
	Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP		
	Multi-Vehicle Discount:	15% on BI, PD, DCPD & COLL	No Surcharge	

Proposed:	Class:	1	VRG AB:	11
	Use:	1	VRG COLL:	31
	Exposure:	10000	VRG COMP:	21
	YCF:	9	VRG DCPD:	35
	YL:	20		
	Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP		
	Multi-Vehicle Discount:	15% on BI, PD, DCPD & COLL	No Surcharge	

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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	1973	53	797	22	2845	11	1817	227	2230	5075
	Proposed	1958	53	737	22	2770	11	1724	293	2205	4975
% +/- to Current Rates		-0.76%	0.00%	-7.53%	0.00%	-2.64%	0.00%	-5.12%	29.07%	25.10%	22.46%
005	Current	934	25	377	22	1358	11	1569	171	1840	3198
	Proposed	927	25	349	22	1323	11	1488	221	1810	3133
% +/- to Current Rates		-0.75%	0.00%	-7.43%	0.00%	-2.58%	0.00%	-5.16%	29.24%	25.20%	22.62%
006	Current	727	20	294	22	1063	11	2040	180	2298	3361
	Proposed	721	20	271	22	1034	11	1935	233	2247	3281
% +/- to Current Rates		-0.83%	0.00%	-7.82%	0.00%	-2.73%	0.00%	-5.15%	29.44%	25.79%	23.06%
007	Current	934	25	377	22	1358	11	1569	171	1840	3198
	Proposed	927	25	349	22	1323	11	1488	221	1810	3133
% +/- to Current Rates		-0.75%	0.00%	-7.43%	0.00%	-2.58%	0.00%	-5.16%	29.24%	25.20%	22.62%

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

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

Current:	Operator 1:	Class: 1 ; Use: 2 ; Exposure: 20000 ; YCF: 9 ; YL: 30 ; VRG AB: 10 ; VRG COLL: 36
		VRG COMP: 26 ; VRG DCPD: 39 ; Renewal Claim Free discount: 5% on BI, PD, DCPD, AB, COLL & CMP
		Minor Conviction surcharge: 10% on BI, PD, DCPD & COLL
	Operator 2:	Class: 5 ; YCF: 2 ; YL: 3 ; VRG COLL: 36 ; VRG DCPD: 39
		Renewal Claim Free discount: 5% on BI, PD, DCPD, AB, COLL & CMP ; No Surcharge

Proposed:	Operator 1:	Class: 1 ; Use: 2 ; Exposure: 20000 ; YCF: 9 ; YL: 30 ; VRG AB: 10 ; VRG COLL: 34
		VRG COMP: 29 ; VRG DCPD: 37 ; Renewal Claim Free discount: 5% on BI, PD, DCPD, AB, COLL & CMP
		Minor Conviction surcharge: 10% on BI, PD, DCPD & COLL
	Operator 2:	Class: 5 ; YCF: 2 ; YL: 3 ; VRG COLL: 34 ; VRG DCPD: 37
		Renewal Claim Free discount: 5% on BI, PD, DCPD, AB, COLL & CMP ; No Surcharge

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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	1157	31	467	22	1677	175	11	594	227	1007	2684
	Proposed	1148	31	432	22	1633	177	11	564	293	1045	2678
% +/- to Current Rates		-0.78%	0.00%	-7.49%	0.00%	-2.62%	1.14%	0.00%	-5.05%	29.07%	25.17%	22.54%
005	Current	562	15	227	22	826	89	11	513	171	784	1610
	Proposed	558	15	210	22	805	90	11	487	221	809	1614
% +/- to Current Rates		-0.71%	0.00%	-7.49%	0.00%	-2.54%	1.12%	0.00%	-5.07%	29.24%	25.30%	22.75%
006	Current	437	12	177	22	648	67	11	667	180	925	1573
	Proposed	434	12	163	22	631	68	11	633	233	945	1576
% +/- to Current Rates		-0.69%	0.00%	-7.91%	0.00%	-2.62%	1.49%	0.00%	-5.10%	29.44%	25.84%	23.22%
007	Current	562	15	227	22	826	89	11	513	171	784	1610
	Proposed	558	15	210	22	805	90	11	487	221	809	1614
% +/- to Current Rates		-0.71%	0.00%	-7.49%	0.00%	-2.54%	1.12%	0.00%	-5.07%	29.24%	25.30%	22.75%

\* 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:	Class:	1	VRG AB:	10
	Use:	2	VRG COLL:	36
	Exposure:	20000	VRG COMP:	26
	YCF:	9	VRG DCPD:	39
	YL:	30		
	Renewal Claim Free c 5% on BI, PD, DCPD, AB, COLL & CMP			
	Minor Conviction surcl 10% on BI, PD, DCPD & COLL			

Proposed:	Class:	1	VRG AB:	10
	Use:	2	VRG COLL:	34
	Exposure:	20000	VRG COMP:	29
	YCF:	9	VRG DCPD:	37
	YL:	30		
	Renewal Claim Free c 5% on BI, PD, DCPD, AB, COLL & CMP			
	Minor Conviction surcl 10% on BI, PD, DCPD & COLL			

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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
<b>004</b> Current	816	22	330	0	1168	0	0	1223	0	1223	2391
Proposed	810	22	305	0	1137	0	0	1160	0	1160	2297
% +/- to Current Rates	-0.74%	0.00%	-7.58%	0.00%	-2.65%	0.00%	0.00%	-5.15%	0.00%	-5.15%	-7.81%
<b>005</b> Current	372	10	150	0	532	0	0	1056	0	1056	1588
Proposed	369	10	139	0	518	0	0	1001	0	1001	1519
% +/- to Current Rates	-0.81%	0.00%	-7.33%	0.00%	-2.63%	0.00%	0.00%	-5.21%	0.00%	-5.21%	-7.84%
<b>006</b> Current	290	8	117	0	415	0	0	1373	0	1373	1788
Proposed	287	8	108	0	403	0	0	1302	0	1302	1705
% +/- to Current Rates	-1.03%	0.00%	-7.69%	0.00%	-2.89%	0.00%	0.00%	-5.17%	0.00%	-5.17%	-8.06%
<b>007</b> Current	372	10	150	0	532	0	0	1056	0	1056	1588
Proposed	369	10	139	0	518	0	0	1001	0	1001	1519
% +/- to Current Rates	-0.81%	0.00%	-7.33%	0.00%	-2.63%	0.00%	0.00%	-5.21%	0.00%	-5.21%	-7.84%

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

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

Current: Class:	5	VRG COLL:	36
YCF:	2	VRG DCPD:	39
YL:	3		
Renewal Claim Free d 5% on BI, PD, DCPD, AB, COLL & CMP			
No Surcharge			

Proposed: Class:	5	VRG COLL:	34
YCF:	2	VRG DCPD:	37
YL:	3		
Renewal Claim Free d 5% on BI, PD, DCPD, AB, COLL & CMP			
No Surcharge			

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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	2348	63	912	22	3345	204	11	1850	213	2278	5623
	Proposed	2331	63	915	22	3331	249	11	1832	217	2309	5640
% +/- to Current Rates		-0.72%	0.00%	0.33%	0.00%	-0.42%	22.06%	0.00%	-0.97%	1.88%	22.96%	22.55%
005	Current	1117	30	434	22	1603	104	11	1598	161	1874	3477
	Proposed	1108	30	435	22	1595	127	11	1582	164	1884	3479
% +/- to Current Rates		-0.81%	0.00%	0.23%	0.00%	-0.50%	22.12%	0.00%	-1.00%	1.86%	22.98%	22.48%
006	Current	869	23	337	22	1251	78	11	2077	170	2336	3587
	Proposed	862	23	339	22	1246	96	11	2055	173	2335	3581
% +/- to Current Rates		-0.81%	0.00%	0.59%	0.00%	-0.40%	23.08%	0.00%	-1.06%	1.76%	23.78%	23.38%
007	Current	1117	30	434	22	1603	104	11	1598	161	1874	3477
	Proposed	1108	30	435	22	1595	127	11	1582	164	1884	3479
% +/- to Current Rates		-0.81%	0.00%	0.23%	0.00%	-0.50%	22.12%	0.00%	-1.00%	1.86%	22.98%	22.48%

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

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

Current:	Operator 1:	Class: 1 ; Use: 2 ; Exposure: 20000 ; YCF: 4 ; YL: 25
		VRG AB: 10 ; VRG COLL: 34 ; VRG COMP: 24 ; VRG DCPD: 38
		Renewal Claim Free discount: 5% on BI, PD, DCPD, AB, COLL & CMP ; No Surcharge
Operator 2:	Class 6 ; YCF 2 ; YL 2 ; VRG COLL: 34 ; VRG DCPD: 38	
		Renewal Claim Free discount: 5% on BI, PD, DCPD, AB, COLL & CMP ; No surcharge

Proposed:	Operator 1:	Class: 1 ; Use: 2 ; Exposure: 20000 ; YCF: 4 ; YL: 25
		VRG AB: 11 ; VRG COLL: 33 ; VRG COMP: 21 ; VRG DCPD: 38
		Renewal Claim Free discount: 5% on BI, PD, DCPD, AB, COLL & CMP ; No Surcharge
Operator 2:	Class 6 ; YCF 2 ; YL 2 ; VRG COLL: 33 ; VRG DCPD: 38	
		Renewal Claim Free discount: 5% on BI, PD, DCPD, AB, COLL & CMP ; No surcharge

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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	1532	41	595	22	2190	204	11	657	213	1085	3275
	Proposed	1521	41	597	22	2181	249	11	651	217	1128	3309
% +/- to Current Rates		-0.72%	0.00%	0.34%	0.00%	-0.41%	22.06%	0.00%	-0.91%	1.88%	23.02%	22.61%
005	Current	745	20	289	22	1076	104	11	568	161	844	1920
	Proposed	739	20	290	22	1071	127	11	562	164	864	1935
% +/- to Current Rates		-0.81%	0.00%	0.35%	0.00%	-0.46%	22.12%	0.00%	-1.06%	1.86%	22.92%	22.46%
006	Current	579	15	225	22	841	78	11	738	170	997	1838
	Proposed	575	15	226	22	838	96	11	730	173	1010	1848
% +/- to Current Rates		-0.69%	0.00%	0.44%	0.00%	-0.36%	23.08%	0.00%	-1.08%	1.76%	23.76%	23.40%
007	Current	745	20	289	22	1076	104	11	568	161	844	1920
	Proposed	739	20	290	22	1071	127	11	562	164	864	1935
% +/- to Current Rates		-0.81%	0.00%	0.35%	0.00%	-0.46%	22.12%	0.00%	-1.06%	1.86%	22.92%	22.46%

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

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

Current:	Class:	1	VRG AB:	10
	Use:	2	VRG COLL:	34
	Exposure:	20000	VRG COMP:	24
	YCF:	4	VRG DCPD:	38
	YL:	25		
	Renewal Claim Free c 5% on BI, PD, DCPD, AB, COLL & CMP			
	No Surcharge			

Proposed:	Class:	1	VRG AB:	11
	Use:	2	VRG COLL:	33
	Exposure:	20000	VRG COMP:	21
	YCF:	4	VRG DCPD:	38
	YL:	25		
	Renewal Claim Free c 5% on BI, PD, DCPD, AB, COLL & CMP			
	No Surcharge			

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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
<b>004</b> Current	816	22	317	0	1155	0	0	1193	0	1193	2348
Proposed	810	22	318	0	1150	0	0	1181	0	1181	2331
% +/- to Current Rates	-0.74%	0.00%	0.32%	0.00%	-0.43%	0.00%	0.00%	-1.01%	0.00%	-1.01%	-1.44%
<b>005</b> Current	372	10	145	0	527	0	0	1030	0	1030	1557
Proposed	369	10	145	0	524	0	0	1020	0	1020	1544
% +/- to Current Rates	-0.81%	0.00%	0.00%	0.00%	-0.57%	0.00%	0.00%	-0.97%	0.00%	-0.97%	-1.54%
<b>006</b> Current	290	8	112	0	410	0	0	1339	0	1339	1749
Proposed	287	8	113	0	408	0	0	1325	0	1325	1733
% +/- to Current Rates	-1.03%	0.00%	0.89%	0.00%	-0.49%	0.00%	0.00%	-1.05%	0.00%	-1.05%	-1.53%
<b>007</b> Current	372	10	145	0	527	0	0	1030	0	1030	1557
Proposed	369	10	145	0	524	0	0	1020	0	1020	1544
% +/- to Current Rates	-0.81%	0.00%	0.00%	0.00%	-0.57%	0.00%	0.00%	-0.97%	0.00%	-0.97%	-1.54%

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

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

Current: Class	6	VRG COLL:	34
YCF	2	VRG DCPD:	38
YL	2		
Renewal Claim Free d 5% on BI, PD, DCPD, AB, COLL & CMP			
No surcharge			

Proposed: Class	6	VRG COLL:	33
YCF	2	VRG DCPD:	38
YL	2		
Renewal Claim Free d 5% on BI, PD, DCPD, AB, COLL & CMP			
No surcharge			

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Company Name: **CUMIS General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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	2163	58	670	23	2914	220	11	913	206	1350	4264
	Proposed	2147	57	604	23	2831	223	11	802	217	1253	4084
% +/- to Current Rates		-0.74%	-1.72%	-9.85%	0.00%	-2.85%	1.36%	0.00%	-12.16%	5.34%	-5.45%	-8.30%
005	Current	1051	28	326	23	1428	112	11	788	155	1066	2494
	Proposed	1043	28	293	23	1387	114	11	693	164	982	2369
% +/- to Current Rates		-0.76%	0.00%	-10.12%	0.00%	-2.87%	1.79%	0.00%	-12.06%	5.81%	-4.46%	-7.33%
006	Current	818	22	253	23	1116	84	11	1025	164	1284	2400
	Proposed	812	22	228	23	1085	86	11	900	173	1170	2255
% +/- to Current Rates		-0.73%	0.00%	-9.88%	0.00%	-2.78%	2.38%	0.00%	-12.20%	5.49%	-4.33%	-7.10%
007	Current	1051	28	326	23	1428	112	11	788	155	1066	2494
	Proposed	1043	28	293	23	1387	114	11	693	164	982	2369
% +/- to Current Rates		-0.76%	0.00%	-10.12%	0.00%	-2.87%	1.79%	0.00%	-12.06%	5.81%	-4.46%	-7.33%

\* 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:	10	VRG AB:	10
	Use:	1	VRG COLL:	31
	Exposure:	20000	VRG COMP:	22
	YCF:	2	VRG DCPD:	33
	YL:	2		
	Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP		
		No Surcharge		

Proposed:	Class:	10	VRG AB:	10
	Use:	1	VRG COLL:	28
	Exposure:	20000	VRG COMP:	20
	YCF:	2	VRG DCPD:	31
	YL:	2		
	Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP		
		No Surcharge		

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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
<b>004</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>005</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>006</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>007</b> 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: Risk not written. Two or more at-fault accident in the past 5 years.

Proposed: Risk not written. Two or more at-fault accident in the past 5 years.

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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	1353	36	440	23	1852	190	11	555	268	1024	2876
	Proposed	1343	36	442	23	1844	232	11	548	278	1069	2913
% +/- to Current Rates		-0.74%	0.00%	0.45%	0.00%	-0.43%	22.11%	0.00%	-1.26%	3.73%	24.58%	24.14%
005	Current	658	18	214	23	913	97	11	480	202	790	1703
	Proposed	653	17	215	23	908	118	11	473	209	811	1719
% +/- to Current Rates		-0.76%	-5.56%	0.47%	0.00%	-0.55%	21.65%	0.00%	-1.46%	3.47%	23.66%	23.11%
006	Current	512	14	166	23	715	73	11	624	213	921	1636
	Proposed	508	14	167	23	712	89	11	616	221	937	1649
% +/- to Current Rates		-0.78%	0.00%	0.60%	0.00%	-0.42%	21.92%	0.00%	-1.28%	3.76%	24.39%	23.97%
007	Current	658	18	214	23	913	97	11	480	202	790	1703
	Proposed	653	17	215	23	908	118	11	473	209	811	1719
% +/- to Current Rates		-0.76%	-5.56%	0.47%	0.00%	-0.55%	21.65%	0.00%	-1.46%	3.47%	23.66%	23.11%

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

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

Current:	Class:	1	VRG AB:	10
	Use:	3	VRG COLL:	33
	Exposure:	30000	VRG COMP:	28
	YCF:	9	VRG DCPD:	34
	YL:	15		
Conviction Free Disco:		15% on BI, PD, DCPD, AB, COLL & CMP		No Surcharge

Proposed:	Class:	1	VRG AB:	11
	Use:	3	VRG COLL:	32
	Exposure:	30000	VRG COMP:	25
	YCF:	9	VRG DCPD:	34
	YL:	15		
Conviction Free Disco:		15% on BI, PD, DCPD, AB, COLL & CMP		No Surcharge

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-10-21
Renewals:	01-10-21

**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
<b>004</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>005</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>006</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>007</b> 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: Any operator with a major or criminal code conviction in the past five (5) years is not written.

Proposed: Any operator with a major or criminal code conviction in the past five (5) years is not written.

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