

Company Name: **Tokio Marine and Nichido Fire Insurance Co**

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	1592.50091	42.46858	518.40443	49.2178	2202.59172	193.515	27.645	912.15912	328.6338	1461.95292	3664.54464
Proposed	1416.855	37.785	447.97623	80.12	1982.73623	192.42	26	612.05726	213.8328	1044.31006	3027.04629
% +/- to Current Rates	-11.03%	-11.03%	-13.59%	62.79%	-9.98%	-0.57%	-5.95%	-32.90%	-34.93%	-28.57%	-17.40%
005 Current	1592.50091	42.46858	518.40443	49.2178	2202.59172	193.515	27.645	912.15912	328.6338	1461.95292	3664.54464
Proposed	1416.855	37.785	447.97623	80.12	1982.73623	192.42	26	612.05726	213.8328	1044.31006	3027.04629
% +/- to Current Rates	-11.03%	-11.03%	-13.59%	62.79%	-9.98%	-0.57%	-5.95%	-32.90%	-34.93%	-28.57%	-17.40%
006 Current	988.8266	26.3586	321.91517	28.712	1365.81237	193.515	27.645	1050.8074	262.77372	1534.74112	2900.55349
Proposed	842.8787	22.4825	266.54398	31.28	1163.18518	157.44	26	497.33726	176.9496	857.72686	2020.91204
% +/- to Current Rates	-14.76%	-14.71%	-17.20%	8.94%	-14.84%	-18.64%	-5.95%	-52.67%	-32.66%	-44.11%	-30.33%
007 Current	988.8266	26.3586	321.91517	28.712	1365.81237	193.515	27.645	1050.8074	262.77372	1534.74112	2900.55349
Proposed	842.8787	22.4825	266.54398	31.28	1163.18518	157.44	26	497.33726	176.9496	857.72686	2020.91204
% +/- to Current Rates	-14.76%	-14.71%	-17.20%	8.94%	-14.84%	-18.64%	-5.95%	-52.67%	-32.66%	-44.11%	-30.33%

* 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:

Proposed:

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Company Name: **Tokio Marine and Nichido Fire Insurance Co**

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	1356.90789	36.18582	441.67532	24.6089	1859.37793	96.7575	13.8225	783.12896	164.3169	1058.02586	2917.40379
Proposed	863.8522	23.0374	273.07293	40.06	1200.02253	96.21	13	406.07352	106.9164	622.19992	1822.22245
% +/- to Current Rates	-36.34%	-36.34%	-38.17%	62.79%	-35.46%	-0.57%	-5.95%	-48.15%	-34.93%	-41.19%	-37.54%
005 Current	1356.90789	36.18582	441.67532	24.6089	1859.37793	96.7575	13.8225	783.12896	164.3169	1058.02586	2917.40379
Proposed	863.8522	23.0374	273.07293	40.06	1200.02253	96.21	13	406.07352	106.9164	622.19992	1822.22245
% +/- to Current Rates	-36.34%	-36.34%	-38.17%	62.79%	-35.46%	-0.57%	-5.95%	-48.15%	-34.93%	-41.19%	-37.54%
006 Current	872.20714	23.24994	283.9195	14.356	1193.73258	96.7575	13.8225	905.13108	131.38686	1147.09794	2340.83052
Proposed	533.10461	14.21975	168.57857	15.64	731.54293	78.72	13	342.5394	88.4748	522.7342	1254.27713
% +/- to Current Rates	-38.88%	-38.84%	-40.62%	8.94%	-38.72%	-18.64%	-5.95%	-62.16%	-32.66%	-54.43%	-46.42%
007 Current	872.20714	23.24994	283.9195	14.356	1193.73258	96.7575	13.8225	905.13108	131.38686	1147.09794	2340.83052
Proposed	533.10461	14.21975	168.57857	15.64	731.54293	78.72	13	342.5394	88.4748	522.7342	1254.27713
% +/- to Current Rates	-38.88%	-38.84%	-40.62%	8.94%	-38.72%	-18.64%	-5.95%	-62.16%	-32.66%	-54.43%	-46.42%

* 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	DRIVE RECORD: 6
	COLL RG: 31	COMP RG: 25
	DCPD RG: 36	AB RG: 11
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 3% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

Proposed:	CLASS: 12	DRIVE RECORD: 6
	COLL RG: 30	COMP RG: 21
	DCPD RG: 35	AB RG: 11
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: **Tokio Marine and Nichido Fire Insurance Co**

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	235.59302	6.28276	76.72911	24.6089	343.21379	96.7575	13.8225	129.03016	164.3169	403.92706	747.14085
Proposed	553.0028	14.7476	174.9033	40.06	782.7137	96.21	13	205.98374	106.9164	422.11014	1204.82384
% +/- to Current Rates	134.73%	134.73%	127.95%	62.79%	128.05%	-0.57%	-5.95%	59.64%	-34.93%	4.50%	61.26%
005 Current	235.59302	6.28276	76.72911	24.6089	343.21379	96.7575	13.8225	129.03016	164.3169	403.92706	747.14085
Proposed	553.0028	14.7476	174.9033	40.06	782.7137	96.21	13	205.98374	106.9164	422.11014	1204.82384
% +/- to Current Rates	134.73%	134.73%	127.95%	62.79%	128.05%	-0.57%	-5.95%	59.64%	-34.93%	4.50%	61.26%
006 Current	116.61946	3.10866	37.99567	14.356	172.07979	96.7575	13.8225	145.67632	131.38686	387.64318	559.72297
Proposed	309.77409	8.26275	97.96541	15.64	431.64225	78.72	13	154.79786	88.4748	334.99266	766.63491
% +/- to Current Rates	165.63%	165.80%	157.83%	8.94%	150.84%	-18.64%	-5.95%	6.26%	-32.66%	-13.58%	36.97%
007 Current	116.61946	3.10866	37.99567	14.356	172.07979	96.7575	13.8225	145.67632	131.38686	387.64318	559.72297
Proposed	309.77409	8.26275	97.96541	15.64	431.64225	78.72	13	154.79786	88.4748	334.99266	766.63491
% +/- to Current Rates	165.63%	165.80%	157.83%	8.94%	150.84%	-18.64%	-5.95%	6.26%	-32.66%	-13.58%	36.97%

* 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:	CLASS: 5	DRIVE RECORD: 4
	COLL RG: 31 COMP RG: 25 DCPD RG: 36 AB RG: 11	
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 3% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

Proposed:	CLASS: 5	DRIVE RECORD: 4
	COLL RG: 30 COMP RG: 21 DCPD RG: 35 AB RG: 11	
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: **Tokio Marine and Nichido Fire Insurance Co**

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	1609.5859	42.9242	593.12452	49.2178	2294.85242	193.515	27.645	942.40336	651.7953	1815.35866	4110.21108
Proposed	1203.8974	32.1058	450.86184	80.12	1766.98504	192.42	26	587.16036	423.57762	1229.15798	2996.14302
% +/- to Current Rates	-25.20%	-25.20%	-23.99%	62.79%	-23.00%	-0.57%	-5.95%	-37.70%	-35.01%	-32.29%	-27.10%
005 Current	1609.5859	42.9242	593.12452	49.2178	2294.85242	193.515	27.645	942.40336	651.7953	1815.35866	4110.21108
Proposed	1203.8974	32.1058	450.86184	80.12	1766.98504	192.42	26	587.16036	423.57762	1229.15798	2996.14302
% +/- to Current Rates	-25.20%	-25.20%	-23.99%	62.79%	-23.00%	-0.57%	-5.95%	-37.70%	-35.01%	-32.29%	-27.10%
006 Current	759.13504	20.23584	279.57496	28.712	1087.65784	193.515	27.645	879.73796	521.17182	1622.06978	2709.72762
Proposed	590.23066	15.7435	220.8879	31.28	858.14206	157.44	26	511.0014	350.51634	1044.95774	1903.0998
% +/- to Current Rates	-22.25%	-22.20%	-20.99%	8.94%	-21.10%	-18.64%	-5.95%	-41.91%	-32.74%	-35.58%	-29.77%
007 Current	759.13504	20.23584	279.57496	28.712	1087.65784	193.515	27.645	879.73796	521.17182	1622.06978	2709.72762
Proposed	590.23066	15.7435	220.8879	31.28	858.14206	157.44	26	511.0014	350.51634	1044.95774	1903.0998
% +/- to Current Rates	-22.25%	-22.20%	-20.99%	8.94%	-21.10%	-18.64%	-5.95%	-41.91%	-32.74%	-35.58%	-29.77%

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

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

Current:

Proposed:

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Company Name: **Tokio Marine and Nichido Fire Insurance Co**

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	804.79295	21.4621	296.56226	24.6089	1147.42621	96.7575	13.8225	471.20168	325.89765	907.67933	2055.10554
Proposed	601.9487	16.0529	225.43092	40.06	883.49252	96.21	13	293.58018	211.78881	614.57899	1498.07151
% +/- to Current Rates	-25.20%	-25.20%	-23.99%	62.79%	-23.00%	-0.57%	-5.95%	-37.70%	-35.01%	-32.29%	-27.10%
005 Current	804.79295	21.4621	296.56226	24.6089	1147.42621	96.7575	13.8225	471.20168	325.89765	907.67933	2055.10554
Proposed	601.9487	16.0529	225.43092	40.06	883.49252	96.21	13	293.58018	211.78881	614.57899	1498.07151
% +/- to Current Rates	-25.20%	-25.20%	-23.99%	62.79%	-23.00%	-0.57%	-5.95%	-37.70%	-35.01%	-32.29%	-27.10%
006 Current	379.56752	10.11792	139.78748	14.356	543.82892	96.7575	13.8225	439.86898	260.58591	811.03489	1354.86381
Proposed	295.11533	7.87175	110.44395	15.64	429.07103	78.72	13	255.5007	175.25817	522.47887	951.5499
% +/- to Current Rates	-22.25%	-22.20%	-20.99%	8.94%	-21.10%	-18.64%	-5.95%	-41.91%	-32.74%	-35.58%	-29.77%
007 Current	379.56752	10.11792	139.78748	14.356	543.82892	96.7575	13.8225	439.86898	260.58591	811.03489	1354.86381
Proposed	295.11533	7.87175	110.44395	15.64	429.07103	78.72	13	255.5007	175.25817	522.47887	951.5499
% +/- to Current Rates	-22.25%	-22.20%	-20.99%	8.94%	-21.10%	-18.64%	-5.95%	-41.91%	-32.74%	-35.58%	-29.77%

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

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

Current:	CLASS: 2	DRIVE RECORD: 6
	COLL RG: 34 COMP RG: 32 DCPD RG: 35 AB RG: 10	
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 3% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

Proposed:	CLASS: 2	DRIVE RECORD: 7
	COLL RG: 34 COMP RG: 33 DCPD RG: 35 AB RG: 9	
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Implementation Dates (D/M/Y)	
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Renewals:	09-06-22

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	804.79295	21.4621	296.56226	24.6089	1147.42621	96.7575	13.8225	471.20168	325.89765	907.67933	2055.10554
	Proposed	601.9487	16.0529	225.43092	40.06	883.49252	96.21	13	293.58018	211.78881	614.57899	1498.07151
	% +/- to Current Rates	-25.20%	-25.20%	-23.99%	62.79%	-23.00%	-0.57%	-5.95%	-37.70%	-35.01%	-32.29%	-27.10%
005	Current	804.79295	21.4621	296.56226	24.6089	1147.42621	96.7575	13.8225	471.20168	325.89765	907.67933	2055.10554
	Proposed	601.9487	16.0529	225.43092	40.06	883.49252	96.21	13	293.58018	211.78881	614.57899	1498.07151
	% +/- to Current Rates	-25.20%	-25.20%	-23.99%	62.79%	-23.00%	-0.57%	-5.95%	-37.70%	-35.01%	-32.29%	-27.10%
006	Current	379.56752	10.11792	139.78748	14.356	543.82892	96.7575	13.8225	439.86898	260.58591	811.03489	1354.86381
	Proposed	295.11533	7.87175	110.44395	15.64	429.07103	78.72	13	255.5007	175.25817	522.47887	951.5499
	% +/- to Current Rates	-22.25%	-22.20%	-20.99%	8.94%	-21.10%	-18.64%	-5.95%	-41.91%	-32.74%	-35.58%	-29.77%
007	Current	379.56752	10.11792	139.78748	14.356	543.82892	96.7575	13.8225	439.86898	260.58591	811.03489	1354.86381
	Proposed	295.11533	7.87175	110.44395	15.64	429.07103	78.72	13	255.5007	175.25817	522.47887	951.5499
	% +/- to Current Rates	-22.25%	-22.20%	-20.99%	8.94%	-21.10%	-18.64%	-5.95%	-41.91%	-32.74%	-35.58%	-29.77%

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

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

Current:	CLASS: 2	DRIVE RECORD: 6
	COLL RG: 34 COMP RG: 32 DCPD RG: 35 AB RG: 10	
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 3% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

Proposed:	CLASS: 2	DRIVE RECORD: 3
	COLL RG: 34 COMP RG: 33 DCPD RG: 35 AB RG: 9	
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	1140.19828	30.40664	501.79138	50.74	1723.1363	199.5	28.5	889.96808	1074.1977	2192.16578	3915.30208
	Proposed	1363.18625	36.35375	629.29854	80.12	2108.95854	192.42	26	996.68896	814.87068	2029.97964	4138.93818
% +/- to Current Rates		-33.76%	-33.75%	-39.95%	19.08%	-27.72%	40.35%	-19.52%	-29.72%	0.00%	0.00%	0.00%
005	Current	1140.19828	30.40664	501.79138	50.74	1723.1363	199.5	28.5	889.96808	1074.1977	2192.16578	3915.30208
	Proposed	1363.18625	36.35375	629.29854	80.12	2108.95854	192.42	26	996.68896	814.87068	2029.97964	4138.93818
% +/- to Current Rates		-33.76%	-33.75%	-39.95%	19.08%	-27.72%	40.35%	-19.52%	-29.72%	0.00%	0.00%	0.00%
006	Current	562.69998	14.99958	247.75311	29.6	855.05267	199.5	28.5	951.4067	858.92238	2038.32908	2893.38175
	Proposed	783.16581	20.88975	361.70024	31.28	1197.0358	157.44	26	876.65753	674.31676	1734.41429	2931.45009
% +/- to Current Rates		-28.52%	-28.50%	-35.26%	-18.04%	-27.72%	40.35%	-35.50%	-29.63%	0.00%	0.00%	0.00%
007	Current	562.69998	14.99958	247.75311	29.6	855.05267	199.5	28.5	951.4067	858.92238	2038.32908	2893.38175
	Proposed	783.16581	20.88975	361.70024	31.28	1197.0358	157.44	26	876.65753	674.31676	1734.41429	2931.45009
% +/- to Current Rates		-28.52%	-28.50%	-35.26%	-18.04%	-27.72%	40.35%	-35.50%	-29.63%	0.00%	0.00%	0.00%

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

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

Current:		Proposed:	

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Company Name: **Tokio Marine and Nichido Fire Insurance Co**

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	871.33449	23.23662	383.41374	25.37	1303.35485	99.75	14.25	657.32008	537.09885	1308.41893	2611.77378
Proposed	708.4275	18.8925	327.07506	40.06	1094.45506	96.21	13	579.43724	407.43534	1096.08258	2190.53764
% +/- to Current Rates	-18.70%	-18.70%	-14.69%	57.90%	-16.03%	-3.55%	-8.77%	-11.85%	-24.14%	-16.23%	-16.13%
005 Current	871.33449	23.23662	383.41374	25.37	1303.35485	99.75	14.25	657.32008	537.09885	1308.41893	2611.77378
Proposed	708.4275	18.8925	327.07506	40.06	1094.45506	96.21	13	579.43724	407.43534	1096.08258	2190.53764
% +/- to Current Rates	-18.70%	-18.70%	-14.69%	57.90%	-16.03%	-3.55%	-8.77%	-11.85%	-24.14%	-16.23%	-16.13%
006 Current	430.1174	11.4654	189.33048	14.8	645.71328	99.75	14.25	697.30844	429.46119	1240.76963	1886.48291
Proposed	391.69069	10.44775	180.90926	15.64	598.6877	78.72	13	462.05383	337.15838	890.93221	1489.61991
% +/- to Current Rates	-8.93%	-8.88%	-4.45%	5.68%	-7.28%	-21.08%	-8.77%	-33.74%	-21.49%	-28.20%	-21.04%
007 Current	430.1174	11.4654	189.33048	14.8	645.71328	99.75	14.25	697.30844	429.46119	1240.76963	1886.48291
Proposed	391.69069	10.44775	180.90926	15.64	598.6877	78.72	13	462.05383	337.15838	890.93221	1489.61991
% +/- to Current Rates	-8.93%	-8.88%	-4.45%	5.68%	-7.28%	-21.08%	-8.77%	-33.74%	-21.49%	-28.20%	-21.04%

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

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

Current:	CLASS: 2	DRIVE RECORD: 6
	COLL RG: 40 COMP RG: 56 DCPD RG: 44 AB RG: 9	
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

Proposed:	CLASS: 3
	COLL RG: 43 COMP RG: 61 DCPD RG: 46 AB RG: 9
	NO CONVICTION SURCHARGE
	NO ACCIDENT SURCHARGE
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%

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Company Name: Tokio Marine and Nichido Fire Insurance Co

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	268.86379	7.17002	118.37764	25.37	419.78145	99.75	14.25	232.648	537.09885	883.74685	1303.5283
	Proposed	654.75875	17.46125	302.22348	40.06	1014.50348	96.21	13	417.25172	407.43534	933.89706	1948.40054
% +/- to Current Rates		143.53%	143.53%	155.30%	57.90%	141.67%	-3.55%	-8.77%	79.35%	-24.14%	5.67%	49.47%
005	Current	268.86379	7.17002	118.37764	25.37	419.78145	99.75	14.25	232.648	537.09885	883.74685	1303.5283
	Proposed	654.75875	17.46125	302.22348	40.06	1014.50348	96.21	13	417.25172	407.43534	933.89706	1948.40054
% +/- to Current Rates		143.53%	143.53%	155.30%	57.90%	141.67%	-3.55%	-8.77%	79.35%	-24.14%	5.67%	49.47%
006	Current	132.58258	3.53418	58.42263	14.8	209.33939	99.75	14.25	254.09826	429.46119	797.55945	1006.89884
	Proposed	391.47512	10.442	180.79098	15.64	598.3481	78.72	13	414.6037	337.15838	843.48208	1441.83018
% +/- to Current Rates		195.27%	195.46%	209.45%	5.68%	185.83%	-21.08%	-8.77%	63.17%	-21.49%	5.76%	43.20%
007	Current	132.58258	3.53418	58.42263	14.8	209.33939	99.75	14.25	254.09826	429.46119	797.55945	1006.89884
	Proposed	391.47512	10.442	180.79098	15.64	598.3481	78.72	13	414.6037	337.15838	843.48208	1441.83018
% +/- to Current Rates		195.27%	195.46%	209.45%	5.68%	185.83%	-21.08%	-8.77%	63.17%	-21.49%	5.76%	43.20%

* 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:	CLASS: 5	DRIVE RECORD: 3
	COLL RG: 40	COMP RG: 56
	DCPD RG: 44	AB RG: 9
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

Proposed:	CLASS: 5	DRIVE RECORD: 3
	COLL RG: 43	COMP RG: 61
	DCPD RG: 46	AB RG: 9
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: Tokio Marine and Nichido Fire Insurance Co

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	2110.44587	56.28106	686.9303	48.203	2901.86023	189.525	27.075	924.68632	274.0587	1415.34502	4317.20525
	Proposed	2233.04935	59.55145	673.52493	77.7164	3043.84213	186.6474	25.22	681.8702	171.27588	1065.01348	4108.85561
% +/- to Current Rates		-49.78%	-49.77%	-59.79%	21.58%	-26.20%	43.31%	-60.44%	-42.11%	0.00%	0.00%	0.00%
005	Current	2110.44587	56.28106	686.9303	48.203	2901.86023	189.525	27.075	924.68632	274.0587	1415.34502	4317.20525
	Proposed	2233.04935	59.55145	673.52493	77.7164	3043.84213	186.6474	25.22	681.8702	171.27588	1065.01348	4108.85561
% +/- to Current Rates		-49.78%	-49.77%	-59.79%	21.58%	-26.20%	43.31%	-60.44%	-42.11%	0.00%	0.00%	0.00%
006	Current	1006.5634	26.8314	327.66978	28.12	1389.18458	189.525	27.075	890.93098	219.13578	1326.66676	2715.85134
	Proposed	1224.00646	32.6485	369.24059	30.3416	1656.23715	152.7168	25.22	714.46606	141.73316	1034.13602	2690.37317
% +/- to Current Rates		-44.19%	-44.18%	-55.34%	-16.32%	-26.20%	43.31%	-51.41%	-42.03%	0.00%	0.00%	0.00%
007	Current	1006.5634	26.8314	327.66978	28.12	1389.18458	189.525	27.075	890.93098	219.13578	1326.66676	2715.85134
	Proposed	1224.00646	32.6485	369.24059	30.3416	1656.23715	152.7168	25.22	714.46606	141.73316	1034.13602	2690.37317
% +/- to Current Rates		-44.19%	-44.18%	-55.34%	-16.32%	-26.20%	43.31%	-51.41%	-42.03%	0.00%	0.00%	0.00%

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

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

Current:

Proposed:

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Company Name: Tokio Marine and Nichido Fire Insurance Co

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	1778.63738	47.43244	578.82957	24.1015	2429.00089	94.7625	13.5375	744.83152	137.02935	990.16087	3419.16176
Proposed	1407.4093	37.5331	424.53801	38.8582	1908.33861	93.3237	12.61	412.5772	85.63794	604.14884	2512.48745
% +/- to Current Rates	-20.87%	-20.87%	-26.66%	61.23%	-21.44%	-1.52%	-6.85%	-44.61%	-37.50%	-38.98%	-26.52%
005 Current	1778.63738	47.43244	578.82957	24.1015	2429.00089	94.7625	13.5375	744.83152	137.02935	990.16087	3419.16176
Proposed	1407.4093	37.5331	424.53801	38.8582	1908.33861	93.3237	12.61	412.5772	85.63794	604.14884	2512.48745
% +/- to Current Rates	-20.87%	-20.87%	-26.66%	61.23%	-21.44%	-1.52%	-6.85%	-44.61%	-37.50%	-38.98%	-26.52%
006 Current	842.498	22.458	274.31578	14.06	1153.33178	94.7625	13.5375	694.46842	109.56789	912.33631	2065.66809
Proposed	730.35116	19.481	220.2965	15.1708	985.29946	76.3584	12.61	446.89225	70.86658	606.72723	1592.02669
% +/- to Current Rates	-13.31%	-13.26%	-19.69%	7.90%	-14.57%	-19.42%	-6.85%	-35.65%	-35.32%	-33.50%	-22.93%
007 Current	842.498	22.458	274.31578	14.06	1153.33178	94.7625	13.5375	694.46842	109.56789	912.33631	2065.66809
Proposed	730.35116	19.481	220.2965	15.1708	985.29946	76.3584	12.61	446.89225	70.86658	606.72723	1592.02669
% +/- to Current Rates	-13.31%	-13.26%	-19.69%	7.90%	-14.57%	-19.42%	-6.85%	-35.65%	-35.32%	-33.50%	-22.93%

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

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

Current:	CLASS: 2	DRIVE RECORD: 2
	COLL RG: 30 COMP RG: 21 DCPD RG: 36 AB RG: 12	
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 5% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

Proposed:	CLASS: 2	DRIVE RECORD: 2
	COLL RG: 29 COMP RG: 19 DCPD RG: 35 AB RG: 12	
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 3% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: **Tokio Marine and Nichido Fire Insurance Co**

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	331.80849	8.84862	108.10073	24.1015	472.85934	94.7625	13.5375	179.8548	137.02935	425.18415	898.04349
	Proposed	825.64005	22.01835	248.98692	38.8582	1135.50352	93.3237	12.61	269.293	85.63794	460.86464	1596.36816
	% +/- to Current Rates	148.83%	148.83%	130.33%	61.23%	140.14%	-1.52%	-6.85%	49.73%	-37.50%	8.39%	77.76%
005	Current	331.80849	8.84862	108.10073	24.1015	472.85934	94.7625	13.5375	179.8548	137.02935	425.18415	898.04349
	Proposed	825.64005	22.01835	248.98692	38.8582	1135.50352	93.3237	12.61	269.293	85.63794	460.86464	1596.36816
	% +/- to Current Rates	148.83%	148.83%	130.33%	61.23%	140.14%	-1.52%	-6.85%	49.73%	-37.50%	8.39%	77.76%
006	Current	164.0654	4.3734	53.354	14.06	235.8528	94.7625	13.5375	196.46256	109.56789	414.33045	650.18325
	Proposed	493.6553	13.1675	148.94409	15.1708	670.93769	76.3584	12.61	267.57381	70.86658	427.40879	1098.34648
	% +/- to Current Rates	200.89%	201.08%	179.16%	7.90%	184.47%	-19.42%	-6.85%	36.20%	-35.32%	3.16%	68.93%
007	Current	164.0654	4.3734	53.354	14.06	235.8528	94.7625	13.5375	196.46256	109.56789	414.33045	650.18325
	Proposed	493.6553	13.1675	148.94409	15.1708	670.93769	76.3584	12.61	267.57381	70.86658	427.40879	1098.34648
	% +/- to Current Rates	200.89%	201.08%	179.16%	7.90%	184.47%	-19.42%	-6.85%	36.20%	-35.32%	3.16%	68.93%

* 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	DRIVE RECORD: 3
	COLL RG: 30 COMP RG: 21 DCPD RG: 36 AB RG: 12	
	CONVICTION SURCHARGE (TPL & COLL): 30%	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 5% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

Proposed:	CLASS: 6	DRIVE RECORD: 3
	COLL RG: 29 COMP RG: 19 DCPD RG: 35 AB RG: 12	
	CONVICTION SURCHARGE (TPL & COLL): 30%	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 3% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: **Tokio Marine and Nichido Fire Insurance Co**

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	606.96675	16.1865	223.46484	21.5645	868.18259	84.7875	12.1125	350.94056	285.5949	733.43546	1601.61805
Proposed	557.72565	14.87355	208.76505	40.06	821.42425	96.21	13	280.9793	211.78881	601.97811	1423.40236
% +/- to Current Rates	-8.11%	-8.11%	-6.58%	85.77%	-5.39%	13.47%	7.33%	-19.94%	-25.84%	-17.92%	-11.13%
005 Current	606.96675	16.1865	223.46484	21.5645	868.18259	84.7875	12.1125	350.94056	285.5949	733.43546	1601.61805
Proposed	557.72565	14.87355	208.76505	40.06	821.42425	96.21	13	280.9793	211.78881	601.97811	1423.40236
% +/- to Current Rates	-8.11%	-8.11%	-6.58%	85.77%	-5.39%	13.47%	7.33%	-19.94%	-25.84%	-17.92%	-11.13%
006 Current	312.6111	8.3331	115.13031	12.58	448.65451	84.7875	12.1125	346.98362	228.36006	672.24368	1120.89819
Proposed	288.8638	7.705	108.13749	15.64	420.34629	78.72	13	242.3981	175.25817	509.37627	929.72256
% +/- to Current Rates	-7.60%	-7.54%	-6.07%	24.32%	-6.31%	-7.16%	7.33%	-30.14%	-23.25%	-24.23%	-17.06%
007 Current	312.6111	8.3331	115.13031	12.58	448.65451	84.7875	12.1125	346.98362	228.36006	672.24368	1120.89819
Proposed	288.8638	7.705	108.13749	15.64	420.34629	78.72	13	242.3981	175.25817	509.37627	929.72256
% +/- to Current Rates	-7.60%	-7.54%	-6.07%	24.32%	-6.31%	-7.16%	7.33%	-30.14%	-23.25%	-24.23%	-17.06%

* 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: 1	DRIVE RECORD: 6
	COLL RG: 35 COMP RG: 40 DCPD RG: 39 AB RG: 11	
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

Proposed:	CLASS: 1	DRIVE RECORD: 7
	COLL RG: 34 COMP RG: 38 DCPD RG: 39 AB RG: 11	
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: Tokio Marine and Nichido Fire Insurance Co

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	1524.16095	40.6461	408.52649	43.129	2016.46254	169.575	28.5	887.82056	697.0527	1782.94826	3799.4108
Proposed	1139.4949	30.3883	327.01617	68.102	1565.00137	163.557	26	620.49172	479.44668	1289.4954	2854.49677
% +/- to Current Rates	-32.50%	-32.49%	-40.72%	40.09%	-14.96%	65.12%	-32.59%	-31.32%	0.00%	0.00%	0.00%
005 Current	1524.16095	40.6461	408.52649	43.129	2016.46254	169.575	28.5	887.82056	697.0527	1782.94826	3799.4108
Proposed	1139.4949	30.3883	327.01617	68.102	1565.00137	163.557	26	620.49172	479.44668	1289.4954	2854.49677
% +/- to Current Rates	-32.50%	-32.49%	-40.72%	40.09%	-14.96%	65.12%	-32.59%	-31.32%	0.00%	0.00%	0.00%
006 Current	744.9456	19.8576	199.73451	25.16	989.69771	169.575	28.5	848.16362	557.35938	1603.598	2593.29571
Proposed	571.47607	15.24325	164.05436	26.588	777.36168	133.824	26	537.86173	396.74876	1094.43449	1871.79617
% +/- to Current Rates	-24.63%	-24.61%	-33.79%	-3.58%	-14.96%	65.12%	-37.48%	-31.23%	0.00%	0.00%	0.00%
007 Current	744.9456	19.8576	199.73451	25.16	989.69771	169.575	28.5	848.16362	557.35938	1603.598	2593.29571
Proposed	571.47607	15.24325	164.05436	26.588	777.36168	133.824	26	537.86173	396.74876	1094.43449	1871.79617
% +/- to Current Rates	-24.63%	-24.61%	-33.79%	-3.58%	-14.96%	65.12%	-37.48%	-31.23%	0.00%	0.00%	0.00%

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

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

Current:

Proposed:

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Company Name: Tokio Marine and Nichido Fire Insurance Co

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	917.1942	24.4596	245.87314	21.5645	1209.09144	84.7875	14.25	536.88	348.52635	2193.53529
	Proposed	665.4925	17.7475	190.98027	34.051	908.27127	81.7785	13	357.39754	239.72334	1600.17065
	% +/- to Current Rates	-27.44%	-27.44%	-22.33%	57.90%	-24.88%	-3.55%	-8.77%	-33.43%	-31.22%	-29.72%
005	Current	917.1942	24.4596	245.87314	21.5645	1209.09144	84.7875	14.25	536.88	348.52635	2193.53529
	Proposed	665.4925	17.7475	190.98027	34.051	908.27127	81.7785	13	357.39754	239.72334	1600.17065
	% +/- to Current Rates	-27.44%	-27.44%	-22.33%	57.90%	-24.88%	-3.55%	-8.77%	-33.43%	-31.22%	-29.72%
006	Current	432.3345	11.5245	115.93062	12.58	572.36962	84.7875	14.25	501.18	278.67969	1451.26681
	Proposed	325.94184	8.694	93.58905	13.294	441.51889	66.912	13	310.90598	198.37438	1030.71125
	% +/- to Current Rates	-24.61%	-24.56%	-19.27%	5.68%	-22.86%	-21.08%	-8.77%	-37.97%	-28.82%	-32.96%
007	Current	432.3345	11.5245	115.93062	12.58	572.36962	84.7875	14.25	501.18	278.67969	1451.26681
	Proposed	325.94184	8.694	93.58905	13.294	441.51889	66.912	13	310.90598	198.37438	1030.71125
	% +/- to Current Rates	-24.61%	-24.56%	-19.27%	5.68%	-22.86%	-21.08%	-8.77%	-37.97%	-28.82%	-32.96%

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

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

Current:	CLASS: 2	DRIVE RECORD: 6
	COLL RG: 35 COMP RG: 41 DCPD RG: 32 AB RG: 6	
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE (TPL, AB, COLL) 15%	

Proposed:	CLASS: 2	DRIVE RECORD: 7
	COLL RG: 35 COMP RG: 40 DCPD RG: 33 AB RG: 7	
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE (TPL, AB, COLL) 15%	

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: **Tokio Marine and Nichido Fire Insurance Co**

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	606.96675	16.1865	162.65335	21.5645	807.3711	84.7875	14.25	350.94056	348.52635	798.50441	1605.87551
Proposed	474.0024	12.6408	136.0359	34.051	656.7301	81.7785	13	263.09418	239.72334	597.59602	1254.32612
% +/- to Current Rates	-21.91%	-21.91%	-16.36%	57.90%	-18.66%	-3.55%	-8.77%	-25.03%	-31.22%	-25.16%	-21.89%
005 Current	606.96675	16.1865	162.65335	21.5645	807.3711	84.7875	14.25	350.94056	348.52635	798.50441	1605.87551
Proposed	474.0024	12.6408	136.0359	34.051	656.7301	81.7785	13	263.09418	239.72334	597.59602	1254.32612
% +/- to Current Rates	-21.91%	-21.91%	-16.36%	57.90%	-18.66%	-3.55%	-8.77%	-25.03%	-31.22%	-25.16%	-21.89%
006 Current	312.6111	8.3331	83.80389	12.58	417.32809	84.7875	14.25	346.98362	278.67969	724.70081	1142.0289
Proposed	245.53423	6.54925	70.46531	13.294	335.84279	66.912	13	226.95575	198.37438	505.24213	841.08492
% +/- to Current Rates	-21.46%	-21.41%	-15.92%	5.68%	-19.53%	-21.08%	-8.77%	-34.59%	-28.82%	-30.28%	-26.35%
007 Current	312.6111	8.3331	83.80389	12.58	417.32809	84.7875	14.25	346.98362	278.67969	724.70081	1142.0289
Proposed	245.53423	6.54925	70.46531	13.294	335.84279	66.912	13	226.95575	198.37438	505.24213	841.08492
% +/- to Current Rates	-21.46%	-21.41%	-15.92%	5.68%	-19.53%	-21.08%	-8.77%	-34.59%	-28.82%	-30.28%	-26.35%

* 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	DRIVE RECORD: 6
	COLL RG: 33 COMP RG: 25 DCPD RG: 36 AB RG: 11	
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE (TPL, AB, COLL) 15%	

Proposed:	CLASS: 1	DRIVE RECORD: 7
	COLL RG: 32 COMP RG: 23 DCPD RG: 36 AB RG: 11	
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE (TPL, AB, COLL) 20%	

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Company Name: Tokio Marine and Nichido Fire Insurance Co

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	1186.9572	31.6536	437.42547	45.53915	1701.57542	179.05125	25.57875	743.22088	315.24885	1263.09973	2964.67515
	Proposed	1469.2357	39.1819	507.21957	80.12	2095.75717	192.42	26	683.59774	293.07672	3290.85163
% +/- to Current Rates	-42.62%	-42.61%	-46.92%	19.08%	-27.72%	40.35%	-36.89%	-36.28%	0.00%	0.00%	0.00%
005 Current	1186.9572	31.6536	437.42547	45.53915	1701.57542	179.05125	25.57875	743.22088	315.24885	1263.09973	2964.67515
	Proposed	1469.2357	39.1819	507.21957	80.12	2095.75717	192.42	26	683.59774	293.07672	3290.85163
% +/- to Current Rates	-42.62%	-42.61%	-46.92%	19.08%	-27.72%	40.35%	-36.89%	-36.28%	0.00%	0.00%	0.00%
006 Current	556.04868	14.82228	204.87936	26.566	802.31632	179.05125	25.57875	724.37216	252.07119	1181.07335	1983.38967
	Proposed	781.01011	20.83225	269.6784	31.28	1102.80076	157.44	26	629.39275	242.52504	2158.15855
% +/- to Current Rates	-35.89%	-35.88%	-40.72%	-18.04%	-27.72%	40.35%	-41.47%	-36.20%	0.00%	0.00%	0.00%
007 Current	556.04868	14.82228	204.87936	26.566	802.31632	179.05125	25.57875	724.37216	252.07119	1181.07335	1983.38967
	Proposed	781.01011	20.83225	269.6784	31.28	1102.80076	157.44	26	629.39275	242.52504	2158.15855
% +/- to Current Rates	-35.89%	-35.88%	-40.72%	-18.04%	-27.72%	40.35%	-41.47%	-36.20%	0.00%	0.00%	0.00%

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

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

Current:

Proposed:

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Company Name: Tokio Marine and Nichido Fire Insurance Co

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	889.31869	23.71622	327.70207	20.93025	1261.66723	82.29375	11.75625	544.75424	144.86805	783.67229	2045.33952
	Proposed	782.70505	20.87335	270.24621	40.06	1113.88461	96.21	13	401.09414	146.53836	656.8425	1770.72711
% +/- to Current Rates		-11.99%	-11.99%	-17.53%	91.40%	-11.71%	16.91%	10.58%	-26.37%	1.15%	-16.18%	-13.43%
005	Current	889.31869	23.71622	327.70207	20.93025	1261.66723	82.29375	11.75625	544.75424	144.86805	783.67229	2045.33952
	Proposed	782.70505	20.87335	270.24621	40.06	1113.88461	96.21	13	401.09414	146.53836	656.8425	1770.72711
% +/- to Current Rates		-11.99%	-11.99%	-17.53%	91.40%	-11.71%	16.91%	10.58%	-26.37%	1.15%	-16.18%	-13.43%
006	Current	419.0319	11.1699	154.45983	12.21	596.87163	82.29375	11.75625	508.53064	115.83567	718.41631	1315.28794
	Proposed	383.49903	10.22925	132.41446	15.64	541.78274	78.72	13	348.90352	121.26252	561.88604	1103.66878
% +/- to Current Rates		-8.48%	-8.42%	-14.27%	28.09%	-9.23%	-4.34%	10.58%	-31.39%	4.68%	-21.79%	-16.09%
007	Current	419.0319	11.1699	154.45983	12.21	596.87163	82.29375	11.75625	508.53064	115.83567	718.41631	1315.28794
	Proposed	383.49903	10.22925	132.41446	15.64	541.78274	78.72	13	348.90352	121.26252	561.88604	1103.66878
% +/- to Current Rates		-8.48%	-8.42%	-14.27%	28.09%	-9.23%	-4.34%	10.58%	-31.39%	4.68%	-21.79%	-16.09%

* 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:	DRIVE RECORD: 6	Proposed:	DRIVE RECORD: 7
CLASS: 2		CLASS: 2	
COLL RG: 36 COMP RG: 26 DCPD RG: 39 AB RG: 10		COLL RG: 35 COMP RG: 29 DCPD RG: 39 AB RG: 10	
CONVICTION SURCHARGE (TPL & COLL): 30%		CONVICTION SURCHARGE (TPL & COLL): 30%	
NO ACCIDENT SURCHARGE		NO ACCIDENT SURCHARGE	
DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%		DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: Tokio Marine and Nichido Fire Insurance Co

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	297.63851	7.93738	109.7234	24.6089	439.90819	96.7575	13.8225	198.46664	170.3808	919.33563
	Proposed	686.53065	18.30855	236.97336	40.06	981.87256	96.21	13	282.5036	146.53836	1520.12452
	% +/- to Current Rates	130.66%	130.66%	115.97%	62.79%	123.20%	-0.57%	-5.95%	42.34%	-13.99%	65.35%
005	Current	297.63851	7.93738	109.7234	24.6089	439.90819	96.7575	13.8225	198.46664	170.3808	919.33563
	Proposed	686.53065	18.30855	236.97336	40.06	981.87256	96.21	13	282.5036	146.53836	1520.12452
	% +/- to Current Rates	130.66%	130.66%	115.97%	62.79%	123.20%	-0.57%	-5.95%	42.34%	-13.99%	65.35%
006	Current	137.01678	3.65238	50.41953	14.356	205.44469	96.7575	13.8225	215.84152	136.23552	668.10173
	Proposed	397.51108	10.603	137.26394	15.64	561.01802	78.72	13	280.48923	121.26252	1054.48977
	% +/- to Current Rates	190.12%	190.30%	172.24%	8.94%	173.07%	-18.64%	-5.95%	29.95%	-10.99%	57.83%
007	Current	137.01678	3.65238	50.41953	14.356	205.44469	96.7575	13.8225	215.84152	136.23552	668.10173
	Proposed	397.51108	10.603	137.26394	15.64	561.01802	78.72	13	280.48923	121.26252	1054.48977
	% +/- to Current Rates	190.12%	190.30%	172.24%	8.94%	173.07%	-18.64%	-5.95%	29.95%	-10.99%	57.83%

* 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	DRIVE RECORD: 2
	COLL RG: 36	COMP RG: 26
	DCPD RG: 39	AB RG: 10
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

Proposed:	CLASS: 6	DRIVE RECORD: 2
	COLL RG: 35	COMP RG: 29
	DCPD RG: 39	AB RG: 10
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: **Tokio Marine and Nichido Fire Insurance Co**

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	1749.86266	46.66508	619.62813	49.2178	2465.37367	193.515	27.645	975.332	316.506	1512.998	3978.37167
	Proposed	1890.42805	50.41435	680.12061	80.12	2701.08301	192.42	26	764.28402	213.8328	3897.61983
% +/- to Current Rates	8.03%	8.03%	9.76%	62.79%	9.56%	-0.57%	-5.95%	-21.64%	-32.44%	-20.92%	-2.03%
005 Current	1749.86266	46.66508	619.62813	49.2178	2465.37367	193.515	27.645	975.332	316.506	1512.998	3978.37167
	Proposed	1890.42805	50.41435	680.12061	80.12	2701.08301	192.42	26	764.28402	213.8328	3897.61983
% +/- to Current Rates	8.03%	8.03%	9.76%	62.79%	9.56%	-0.57%	-5.95%	-21.64%	-32.44%	-20.92%	-2.03%
006 Current	877.52818	23.39178	310.82516	28.712	1240.45712	193.515	27.645	967.11034	253.0764	1441.34674	2681.80386
	Proposed	1004.12506	26.7835	361.37497	31.28	1423.56353	157.44	26	675.43903	176.9496	2459.39216
% +/- to Current Rates	14.43%	14.50%	16.26%	8.94%	14.76%	-18.64%	-5.95%	-30.16%	-30.08%	-28.13%	-8.29%
007 Current	877.52818	23.39178	310.82516	28.712	1240.45712	193.515	27.645	967.11034	253.0764	1441.34674	2681.80386
	Proposed	1004.12506	26.7835	361.37497	31.28	1423.56353	157.44	26	675.43903	176.9496	2459.39216
% +/- to Current Rates	14.43%	14.50%	16.26%	8.94%	14.76%	-18.64%	-5.95%	-30.16%	-30.08%	-28.13%	-8.29%

* 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:

Proposed:

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Company Name: **Tokio Marine and Nichido Fire Insurance Co**

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	1436.93758	38.32004	508.90022	24.6089	2008.76674	96.7575	13.8225	785.27648	158.253	1054.10948	3062.87622
Proposed	1169.5494	31.1898	420.82794	40.06	1661.62714	96.21	13	481.98366	106.9164	698.11006	2359.7372
% +/- to Current Rates	-18.61%	-18.61%	-17.31%	62.79%	-17.28%	-0.57%	-5.95%	-38.62%	-32.44%	-33.77%	-22.96%
005 Current	1436.93758	38.32004	508.90022	24.6089	2008.76674	96.7575	13.8225	785.27648	158.253	1054.10948	3062.87622
Proposed	1169.5494	31.1898	420.82794	40.06	1661.62714	96.21	13	481.98366	106.9164	698.11006	2359.7372
% +/- to Current Rates	-18.61%	-18.61%	-17.31%	62.79%	-17.28%	-0.57%	-5.95%	-38.62%	-32.44%	-33.77%	-22.96%
006 Current	733.8601	19.5621	259.94831	14.356	1027.72651	96.7575	13.8225	760.45712	126.5382	997.57532	2025.30183
Proposed	586.78154	15.6515	211.15937	15.64	829.23241	78.72	13	395.13698	88.4748	575.33178	1404.56419
% +/- to Current Rates	-20.04%	-19.99%	-18.77%	8.94%	-19.31%	-18.64%	-5.95%	-48.04%	-30.08%	-42.33%	-30.65%
007 Current	733.8601	19.5621	259.94831	14.356	1027.72651	96.7575	13.8225	760.45712	126.5382	997.57532	2025.30183
Proposed	586.78154	15.6515	211.15937	15.64	829.23241	78.72	13	395.13698	88.4748	575.33178	1404.56419
% +/- to Current Rates	-20.04%	-19.99%	-18.77%	8.94%	-19.31%	-18.64%	-5.95%	-48.04%	-30.08%	-42.33%	-30.65%

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

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

Current:	CLASS: 2	DRIVE RECORD: 4
	COLL RG: 34 COMP RG: 24 DCPD RG: 38 AB RG: 10	
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 3% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

Proposed:	CLASS: 2	DRIVE RECORD: 4
	COLL RG: 33 COMP RG: 22 DCPD RG: 38 AB RG: 10	
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: **Tokio Marine and Nichido Fire Insurance Co**

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	312.92508	8.34504	110.72791	24.6089	456.60693	96.7575	13.8225	190.05552	158.253	458.88852	915.49545
	Proposed	720.87865	19.22455	259.29267	40.06	1039.45587	96.21	13	282.30036	106.9164	498.42676	1537.88263
	% +/- to Current Rates	130.37%	130.37%	134.17%	62.79%	127.65%	-0.57%	-5.95%	48.54%	-32.44%	8.62%	67.98%
005	Current	312.92508	8.34504	110.72791	24.6089	456.60693	96.7575	13.8225	190.05552	158.253	458.88852	915.49545
	Proposed	720.87865	19.22455	259.29267	40.06	1039.45587	96.21	13	282.30036	106.9164	498.42676	1537.88263
	% +/- to Current Rates	130.37%	130.37%	134.17%	62.79%	127.65%	-0.57%	-5.95%	48.54%	-32.44%	8.62%	67.98%
006	Current	143.66808	3.82968	50.87685	14.356	212.73061	96.7575	13.8225	206.65322	126.5382	443.77142	656.50203
	Proposed	417.34352	11.132	150.2156	15.64	594.33112	78.72	13	280.30205	88.4748	460.49685	1054.82797
	% +/- to Current Rates	190.49%	190.68%	195.25%	8.94%	179.38%	-18.64%	-5.95%	35.64%	-30.08%	3.77%	60.67%
007	Current	143.66808	3.82968	50.87685	14.356	212.73061	96.7575	13.8225	206.65322	126.5382	443.77142	656.50203
	Proposed	417.34352	11.132	150.2156	15.64	594.33112	78.72	13	280.30205	88.4748	460.49685	1054.82797
	% +/- to Current Rates	190.49%	190.68%	195.25%	8.94%	179.38%	-18.64%	-5.95%	35.64%	-30.08%	3.77%	60.67%

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

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

Current:	CLASS: 5	DRIVE RECORD: 3
	COLL RG: 34	COMP RG: 24
	DCPD RG: 38	AB RG: 10
	CONVICTION SURCHARGE (TPL & COLL): 5%	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 3% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

Proposed:	CLASS: 5	DRIVE RECORD: 3
	COLL RG: 33	COMP RG: 22
	DCPD RG: 38	AB RG: 10
	CONVICTION SURCHARGE (TPL & COLL): 5%	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name:

Tokio Marine and Nichido Fire Insurance Co

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	3588.74711	95.70418	1013.70513	24.6089	4722.76532	96.7575	13.8225	2175.61672	146.05125	7155.01329
	Proposed	2237.7722	59.6774	577.18089	40.06	2914.69049	96.21	13	756.15442	102.25191	3882.30682
	% +/- to Current Rates	-37.64%	-37.64%	-43.06%	62.79%	-38.28%	-0.57%	-5.95%	-65.24%	-29.99%	-60.22%
005	Current	3588.74711	95.70418	1013.70513	24.6089	4722.76532	96.7575	13.8225	2175.61672	146.05125	7155.01329
	Proposed	2237.7722	59.6774	577.18089	40.06	2914.69049	96.21	13	756.15442	102.25191	3882.30682
	% +/- to Current Rates	-37.64%	-37.64%	-43.06%	62.79%	-38.28%	-0.57%	-5.95%	-65.24%	-29.99%	-60.22%
006	Current	2063.23326	54.99846	582.96867	14.356	2715.55639	96.7575	13.8225	2426.5465	116.78175	5369.46464
	Proposed	1362.18683	36.33425	351.38031	15.64	1765.54139	78.72	13	791.49063	84.61487	2733.36689
	% +/- to Current Rates	-33.98%	-33.94%	-39.73%	8.94%	-34.98%	-18.64%	-5.95%	-67.38%	-27.54%	-63.53%
007	Current	2063.23326	54.99846	582.96867	14.356	2715.55639	96.7575	13.8225	2426.5465	116.78175	5369.46464
	Proposed	1362.18683	36.33425	351.38031	15.64	1765.54139	78.72	13	791.49063	84.61487	2733.36689
	% +/- to Current Rates	-33.98%	-33.94%	-39.73%	8.94%	-34.98%	-18.64%	-5.95%	-67.38%	-27.54%	-63.53%

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

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

Current:	CLASS: 11	DRIVE RECORD: 3
	COLL RG: 31 COMP RG: 22 DCPD RG: 33 AB RG: 10	
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 3% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

Proposed:	CLASS: 11	DRIVE RECORD: 3
	COLL RG: 29 COMP RG: 22 DCPD RG: 32 AB RG: 10	
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: **Tokio Marine and Nichido Fire Insurance Co**

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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										
	Proposed										
	% +/- to Current Rates										
005	Current										
	Proposed										
	% +/- to Current Rates										
006	Current										
	Proposed										
	% +/- to Current Rates										
007	Current										
	Proposed										
	% +/- to Current Rates										

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

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

Current: Risk we do not write due to driving record and convictions.

Proposed: Risk we do not write due to driving record and convictions.

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Company Name: **Tokio Marine and Nichido Fire Insurance Co**

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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	871.33449	23.23662	258.62269	25.37	1178.5638	99.75	14.25	485.16056	188.2767	787.43726	1966.00106
Proposed	667.2099	17.7933	201.22713	40.06	926.29033	96.21	13	342.25616	125.57436	577.04052	1503.33085
% +/- to Current Rates	-23.43%	-23.43%	-22.19%	57.90%	-21.41%	-3.55%	-8.77%	-29.46%	-33.30%	-26.72%	-23.53%
005 Current	871.33449	23.23662	258.62269	25.37	1178.5638	99.75	14.25	485.16056	188.2767	787.43726	1966.00106
Proposed	667.2099	17.7933	201.22713	40.06	926.29033	96.21	13	342.25616	125.57436	577.04052	1503.33085
% +/- to Current Rates	-23.43%	-23.43%	-22.19%	57.90%	-21.41%	-3.55%	-8.77%	-29.46%	-33.30%	-26.72%	-23.53%
006 Current	430.1174	11.4654	127.70661	14.8	584.08941	99.75	14.25	514.71186	150.54498	779.25684	1363.34625
Proposed	360.43304	9.614	108.72889	15.64	494.41593	78.72	13	271.411	103.91452	467.04552	961.46145
% +/- to Current Rates	-16.20%	-16.15%	-14.86%	5.68%	-15.35%	-21.08%	-8.77%	-47.27%	-30.97%	-40.07%	-29.48%
007 Current	430.1174	11.4654	127.70661	14.8	584.08941	99.75	14.25	514.71186	150.54498	779.25684	1363.34625
Proposed	360.43304	9.614	108.72889	15.64	494.41593	78.72	13	271.411	103.91452	467.04552	961.46145
% +/- to Current Rates	-16.20%	-16.15%	-14.86%	5.68%	-15.35%	-21.08%	-8.77%	-47.27%	-30.97%	-40.07%	-29.48%

* 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:	CLASS: 3	DRIVE RECORD: 6
	COLL RG: 33 COMP RG: 28 DCPD RG: 34 AB RG: 10	
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

Proposed:	CLASS: 3	DRIVE RECORD: 7
	COLL RG: 33 COMP RG: 27 DCPD RG: 34 AB RG: 10	
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: Tokio Marine and Nichido Fire Insurance Co

Implementation Dates (D/M/Y)	
New Business:	25-04-22
Renewals:	09-06-22

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										
	Proposed										
% +/- to Current Rates											
005	Current										
	Proposed										
% +/- to Current Rates											
006	Current										
	Proposed										
% +/- to Current Rates											
007	Current										
	Proposed										
% +/- to Current Rates											

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

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

Current: <u>Risk we do not write due to driving record and convictions.</u>	Proposed: <u>Risk we do not write due to driving record and convictions.</u>
<u></u>	<u></u>
<u></u>	<u></u>
<u></u>	<u></u>

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