

Company Name: Security National Insurance Company

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

Profile 1.1 Private Passenger:

Operator 1:

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

Operator 2 (Occasional):

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

Coverages:

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	2290	60	663	43	3056	238	18	831	152	1239	4295
	Proposed	2554	56	631	45	3286	256	17	726	138	1137	4423
% +/- to Current Rates		11.53%	-6.67%	-4.83%	4.65%	7.53%	7.56%	-5.56%	-12.64%	-9.21%	-8.23%	2.98%
005	Current	1121	29	318	43	1511	238	18	847	122	1225	2736
	Proposed	1248	29	328	45	1650	228	17	702	124	1071	2721
% +/- to Current Rates		11.33%	0.00%	3.14%	4.65%	9.20%	-4.20%	-5.56%	-17.12%	1.64%	-12.57%	-0.55%
006	Current	806	21	225	43	1095	238	18	970	144	1370	2465
	Proposed	895	23	258	45	1221	228	17	819	115	1179	2400
% +/- to Current Rates		11.04%	9.52%	14.67%	4.65%	11.51%	-4.20%	-5.56%	-15.57%	-20.14%	-13.94%	-2.64%
007	Current	1121	29	318	43	1511	238	18	847	122	1225	2736
	Proposed	1248	29	332	45	1654	227	17	681	102	1027	2681
% +/- to Current Rates		11.33%	0.00%	4.40%	4.65%	9.46%	-4.62%	-5.56%	-19.60%	-16.39%	-16.16%	-2.01%

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

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

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

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

Company Name: Security National Insurance Company

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

Profile 1.2 Private Passenger:

Operator 1:

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1200	31	342	27	1600	147	18	500	152	817	2417
	Proposed	1336	29	325	28	1718	158	17	438	138	751	2469
% +/- to Current Rates		11.33%	-6.45%	-4.97%	3.70%	7.38%	7.48%	-5.56%	-12.40%	-9.21%	-8.08%	2.15%
005	Current	598	15	164	27	804	147	18	510	122	797	1601
	Proposed	663	15	169	28	875	141	17	424	124	706	1581
% +/- to Current Rates		10.87%	0.00%	3.05%	3.70%	8.83%	-4.08%	-5.56%	-16.86%	1.64%	-11.42%	-1.25%
006	Current	435	11	116	27	589	147	18	583	144	892	1481
	Proposed	481	12	133	28	654	141	17	493	115	766	1420
% +/- to Current Rates		10.57%	9.09%	14.66%	3.70%	11.04%	-4.08%	-5.56%	-15.44%	-20.14%	-14.13%	-4.12%
007	Current	598	15	164	27	804	147	18	510	122	797	1601
	Proposed	663	15	171	28	877	140	17	411	102	670	1547
% +/- to Current Rates		10.87%	0.00%	4.27%	3.70%	9.08%	-4.76%	-5.56%	-19.41%	-16.39%	-15.93%	-3.37%

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

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

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

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

Company Name: Security National Insurance Company

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

Profile 1.3 Private Passenger:

Operator 2: (Occasional)

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	1090	29	321	16	1456	91	0	331	0	1878
	Proposed	1218	27	306	17	1568	98	0	288	0	1954
	% +/- to Current Rates	11.74%	-6.90%	-4.67%	6.25%	7.69%	7.69%	N/A	-12.99%	N/A	-8.53%
005	Current	523	14	154	16	707	91	0	337	0	1135
	Proposed	585	14	159	17	775	87	0	278	0	1140
	% +/- to Current Rates	11.85%	0.00%	3.25%	6.25%	9.62%	-4.40%	N/A	-17.51%	N/A	-14.72%
006	Current	371	10	109	16	506	91	0	387	0	984
	Proposed	414	11	125	17	567	87	0	326	0	980
	% +/- to Current Rates	11.59%	10.00%	14.68%	6.25%	12.06%	-4.40%	N/A	-15.76%	N/A	-13.60%
007	Current	523	14	154	16	707	91	0	337	0	1135
	Proposed	585	14	161	17	777	87	0	270	0	1134
	% +/- to Current Rates	11.85%	0.00%	4.55%	6.25%	9.90%	-4.40%	N/A	-19.88%	N/A	-16.59%

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

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

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

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

Company Name: Security National Insurance Company

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

Profile 2.1 Private Passenger:

Operator 1:

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

Operator 2 (Secondary):

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

Coverages:

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1227	31	350	31	1639	119	18	546	193	876	2515
	Proposed	1347	29	342	33	1751	133	17	517	203	870	2621
% +/- to Current Rates		9.78%	-6.45%	-2.29%	6.45%	6.83%	11.76%	-5.56%	-5.31%	5.18%	-0.68%	4.21%
005	Current	610	15	168	31	824	119	18	557	156	850	1674
	Proposed	668	15	178	33	894	119	17	500	182	818	1712
% +/- to Current Rates		9.51%	0.00%	5.95%	6.45%	8.50%	0.00%	-5.56%	-10.23%	16.67%	-3.76%	2.27%
006	Current	444	11	118	31	604	119	18	636	184	957	1561
	Proposed	485	12	140	33	670	118	17	583	168	886	1556
% +/- to Current Rates		9.23%	9.09%	18.64%	6.45%	10.93%	-0.84%	-5.56%	-8.33%	-8.70%	-7.42%	-0.32%
007	Current	610	15	168	31	824	119	18	557	156	850	1674
	Proposed	668	15	180	33	896	118	17	485	148	768	1664
% +/- to Current Rates		9.51%	0.00%	7.14%	6.45%	8.74%	-0.84%	-5.56%	-12.93%	-5.13%	-9.65%	-0.60%

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

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

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

Both operators are eligible for a 10% Driver Excellence discount

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

Both operators are eligible for a 10% Driver Excellence discount

Company Name: Security National Insurance Company

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

Profile 2.2 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	803	20	225	21	1069	80	18	366	193	657	1726
	Proposed	880	19	220	22	1141	89	17	346	203	655	1796
% +/- to Current Rates		9.59%	-5.00%	-2.22%	4.76%	6.74%	11.25%	-5.56%	-5.46%	5.18%	-0.30%	4.06%
005	Current	407	10	108	21	546	80	18	373	156	627	1173
	Proposed	444	10	114	22	590	80	17	335	182	614	1204
% +/- to Current Rates		9.09%	0.00%	5.56%	4.76%	8.06%	0.00%	-5.56%	-10.19%	16.67%	-2.07%	2.64%
006	Current	300	7	76	21	404	80	18	425	184	707	1111
	Proposed	326	8	90	22	446	79	17	390	168	654	1100
% +/- to Current Rates		8.67%	14.29%	18.42%	4.76%	10.40%	-1.25%	-5.56%	-8.24%	-8.70%	-7.50%	-0.99%
007	Current	407	10	108	21	546	80	18	373	156	627	1173
	Proposed	444	10	116	22	592	79	17	325	148	569	1161
% +/- to Current Rates		9.09%	0.00%	7.41%	4.76%	8.42%	-1.25%	-5.56%	-12.87%	-5.13%	-9.25%	-1.02%

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

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

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

Client is eligible for a 10% Driver Excellence discount

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

Client is eligible for a 10% Driver Excellence discount

Company Name: Security National Insurance Company

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

Profile 2.3 Private Passenger:

Operator 2: (Secondary)

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	424	11	125	10	570	39	0	180	0	219	789
	Proposed	467	10	122	11	610	44	0	171	0	215	825
% +/- to Current Rates		10.14%	-9.09%	-2.40%	10.00%	7.02%	12.82%	N/A	-5.00%	N/A	-1.83%	4.56%
005	Current	203	5	60	10	278	39	0	184	0	223	501
	Proposed	224	5	64	11	304	39	0	165	0	204	508
% +/- to Current Rates		10.34%	0.00%	6.67%	10.00%	9.35%	0.00%	N/A	-10.33%	N/A	-8.52%	1.40%
006	Current	144	4	42	10	200	39	0	211	0	250	450
	Proposed	159	4	50	11	224	39	0	193	0	232	456
% +/- to Current Rates		10.42%	0.00%	19.05%	10.00%	12.00%	0.00%	N/A	-8.53%	N/A	-7.20%	1.33%
007	Current	203	5	60	10	278	39	0	184	0	223	501
	Proposed	224	5	64	11	304	39	0	160	0	199	503
% +/- to Current Rates		10.34%	0.00%	6.67%	10.00%	9.35%	0.00%	N/A	-13.04%	N/A	-10.76%	0.40%

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

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

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

Client is eligible for a 10% Driver Excellence discount

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

Client is eligible for a 10% Driver Excellence discount

Company Name: Security National Insurance Company

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

Profile 3.1 Private Passenger:

Operator 1:

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

Operator 2 (Occasional):

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

Coverages:

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	2060	54	971	41	3126	158	18	1202	532	1910	5036
	Proposed	2329	50	962	43	3384	164	1103	631	1915	5299
% +/- to Current Rates	13.06%	-7.41%	-0.93%	4.88%	8.25%	3.80%	-5.56%	-8.24%	18.61%	0.26%	5.22%
005 Current	1011	26	467	41	1545	158	18	1226	427	1829	3374
	Proposed	1140	26	500	43	1709	147	1067	564	1795	3504
% +/- to Current Rates	12.76%	0.00%	7.07%	4.88%	10.61%	-6.96%	-5.56%	-12.97%	32.08%	-1.86%	3.85%
006 Current	727	18	330	41	1116	158	18	1404	506	2086	3202
	Proposed	820	20	394	43	1277	146	1246	521	1930	3207
% +/- to Current Rates	12.79%	11.11%	19.39%	4.88%	14.43%	-7.59%	-5.56%	-11.25%	2.96%	-7.48%	0.16%
007 Current	1011	26	467	41	1545	158	18	1226	427	1829	3374
	Proposed	1140	26	505	43	1714	145	1034	458	1654	3368
% +/- to Current Rates	12.76%	0.00%	8.14%	4.88%	10.94%	-8.23%	-5.56%	-15.66%	7.26%	-9.57%	-0.18%

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

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

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

Operator 1 is eligible for a 10% Driver Excellence discount

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

Operator 1 is eligible for a 10% Driver Excellence discount

Company Name: Security National Insurance Company

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

Profile 3.2 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	728	18	330	23	1099	88	18	533	532	1171	2270
	Proposed	819	17	327	24	1187	91	17	490	631	1229	2416
% +/- to Current Rates		12.50%	-5.56%	-0.91%	4.35%	8.01%	3.41%	-5.56%	-8.07%	18.61%	4.95%	6.43%
005	Current	371	9	159	23	562	88	18	544	427	1077	1639
	Proposed	415	9	170	24	618	82	17	474	564	1137	1755
% +/- to Current Rates		11.86%	0.00%	6.92%	4.35%	9.96%	-6.82%	-5.56%	-12.87%	32.08%	5.57%	7.08%
006	Current	274	6	112	23	415	88	18	621	506	1233	1648
	Proposed	306	7	134	24	471	81	17	552	521	1171	1642
% +/- to Current Rates		11.68%	16.67%	19.64%	4.35%	13.49%	-7.95%	-5.56%	-11.11%	2.96%	-5.03%	-0.36%
007	Current	371	9	159	23	562	88	18	544	427	1077	1639
	Proposed	415	9	172	24	620	81	17	460	458	1016	1636
% +/- to Current Rates		11.86%	0.00%	8.18%	4.35%	10.32%	-7.95%	-5.56%	-15.44%	7.26%	-5.66%	-0.18%

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

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

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

Client is eligible for a 10% Driver Excellence discount

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

Client is eligible for a 10% Driver Excellence discount

Company Name:

Security National Insurance Company

Implementation Dates (D/M/Y)

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

Profile 3.3 Private Passenger:

Operator 2: (Occasional)

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

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1332	36	641	18	2027	70	0	669	0	739	2766
	Proposed	1510	33	635	19	2197	73	0	613	0	686	2883
% +/- to Current Rates		13.36%	-8.33%	-0.94%	5.56%	8.39%	4.29%	N/A	-8.37%	N/A	-7.17%	4.23%
005	Current	640	17	308	18	983	70	0	682	0	752	1735
	Proposed	725	17	330	19	1091	65	0	593	0	658	1749
% +/- to Current Rates		13.28%	0.00%	7.14%	5.56%	10.99%	-7.14%	N/A	-13.05%	N/A	-12.50%	0.81%
006	Current	453	12	218	18	701	70	0	783	0	853	1554
	Proposed	514	13	260	19	806	65	0	694	0	759	1565
% +/- to Current Rates		13.47%	8.33%	19.27%	5.56%	14.98%	-7.14%	N/A	-11.37%	N/A	-11.02%	0.71%
007	Current	640	17	308	18	983	70	0	682	0	752	1735
	Proposed	725	17	333	19	1094	64	0	574	0	638	1732
% +/- to Current Rates		13.28%	0.00%	8.12%	5.56%	11.29%	-8.57%	N/A	-15.84%	N/A	-15.16%	-0.17%

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

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

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

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

Company Name: Security National Insurance Company

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

Profile 4.1 Private Passenger:

Operator 1:

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

Operator 2 (Occasional):

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

Coverages:

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	2836	74	824	49	3783	326	17	823	108	1274	5057
	Proposed	3377	73	806	54	4310	357	17	704	95	1173	5483
% +/- to Current Rates		19.08%	-1.35%	-2.18%	10.20%	13.93%	9.51%	0.00%	-14.46%	-12.04%	-7.93%	8.42%
005	Current	1383	36	395	49	1863	326	17	838	88	1269	3132
	Proposed	1642	37	419	54	2152	319	17	681	86	1103	3255
% +/- to Current Rates		18.73%	2.78%	6.08%	10.20%	15.51%	-2.15%	0.00%	-18.74%	-2.27%	-13.08%	3.93%
006	Current	991	25	280	49	1345	326	17	960	103	1406	2751
	Proposed	1176	30	330	54	1590	318	17	795	80	1210	2800
% +/- to Current Rates		18.67%	20.00%	17.86%	10.20%	18.22%	-2.45%	0.00%	-17.19%	-22.33%	-13.94%	1.78%
007	Current	1383	36	395	49	1863	326	17	838	88	1269	3132
	Proposed	1642	38	423	54	2157	316	17	661	71	1065	3222
% +/- to Current Rates		18.73%	5.56%	7.09%	10.20%	15.78%	-3.07%	0.00%	-21.12%	-19.32%	-16.08%	2.87%

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

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

Current:

Rate Groups : DC=35, AB=12, Coll=29, Comp=19
Policy is eligible for a 5% Loyalty discount

Proposed:

Rate Groups : DC=35, AB=12, Coll=29, Comp=19
Policy is eligible for a 5% Loyalty discount

update premiums after removal of Hybrid discount

Company Name:

Security National Insurance Company

Implementation Dates (D/M/Y)

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

Profile 4.2 Private Passenger:

Operator 1:

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

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	947	24	267	23	1261	151	17	334	108	610	1871
	Proposed	1122	24	261	25	1432	165	17	287	95	564	1996
% +/- to Current Rates		18.48%	0.00%	-2.25%	8.70%	13.56%	9.27%	0.00%	-14.07%	-12.04%	-7.54%	6.68%
005	Current	476	12	128	23	639	151	17	340	88	596	1235
	Proposed	560	12	136	25	733	148	17	278	86	529	1262
% +/- to Current Rates		17.65%	0.00%	6.25%	8.70%	14.71%	-1.99%	0.00%	-18.24%	-2.27%	-11.24%	2.19%
006	Current	349	8	91	23	471	151	17	388	103	659	1130
	Proposed	409	10	107	25	551	147	17	323	80	567	1118
% +/- to Current Rates		17.19%	25.00%	17.58%	8.70%	16.99%	-2.65%	0.00%	-16.75%	-22.33%	-13.96%	-1.06%
007	Current	476	12	128	23	639	151	17	340	88	596	1235
	Proposed	560	12	137	25	734	146	17	270	71	504	1238
% +/- to Current Rates		17.65%	0.00%	7.03%	8.70%	14.87%	-3.31%	0.00%	-20.59%	-19.32%	-15.44%	0.24%

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

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

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

Policy is eligible for a 5% Loyalty discount

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

Policy is eligible for a 5% Loyalty discount

Company Name:

Security National Insurance Company

Implementation Dates (D/M/Y)

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

Profile 4.3 Private Passenger:

Operator 2 (Occasional):

Male, Age 19

Driver training

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

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

No AF accidents

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

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1889	50	557	26	2522	175	0	489	0	664	3186
	Proposed	2255	49	545	29	2878	192	0	417	0	609	3487
% +/- to Current Rates		19.38%	-2.00%	-2.15%	11.54%	14.12%	9.71%	N/A	-14.72%	N/A	-8.28%	9.45%
005	Current	907	24	267	26	1224	175	0	498	0	673	1897
	Proposed	1082	25	283	29	1419	171	0	403	0	574	1993
% +/- to Current Rates		19.29%	4.17%	5.99%	11.54%	15.93%	-2.29%	N/A	-19.08%	N/A	-14.71%	5.06%
006	Current	642	17	189	26	874	175	0	572	0	747	1621
	Proposed	767	20	223	29	1039	171	0	472	0	643	1682
% +/- to Current Rates		19.47%	17.65%	17.99%	11.54%	18.88%	-2.29%	N/A	-17.48%	N/A	-13.92%	3.76%
007	Current	907	24	267	26	1224	175	0	498	0	673	1897
	Proposed	1082	26	286	29	1423	170	0	391	0	561	1984
% +/- to Current Rates		19.29%	8.33%	7.12%	11.54%	16.26%	-2.86%	N/A	-21.49%	N/A	-16.64%	4.59%

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

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

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

Policy is eligible for a 5% Loyalty discount

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

Policy is eligible for a 5% Loyalty discount

Company Name: Security National Insurance Company

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

Profile 5.1 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	822	21	282	21	1146	116	18	364	169	667	1813
	Proposed	901	19	274	22	1216	129	17	338	167	651	1867
% +/- to Current Rates		9.61%	-9.52%	-2.84%	4.76%	6.11%	11.21%	-5.56%	-7.14%	-1.18%	-2.40%	2.98%
005	Current	416	10	136	21	583	116	18	371	136	641	1224
	Proposed	454	10	142	22	628	115	17	327	150	609	1237
% +/- to Current Rates		9.13%	0.00%	4.41%	4.76%	7.72%	-0.86%	-5.56%	-11.86%	10.29%	-4.99%	1.06%
006	Current	307	7	96	21	431	116	18	423	161	718	1149
	Proposed	333	8	112	22	475	115	17	381	138	651	1126
% +/- to Current Rates		8.47%	14.29%	16.67%	4.76%	10.21%	-0.86%	-5.56%	-9.93%	-14.29%	-9.33%	-2.00%
007	Current	416	10	136	21	583	116	18	371	136	641	1224
	Proposed	454	10	144	22	630	114	17	318	122	571	1201
% +/- to Current Rates		9.13%	0.00%	5.88%	4.76%	8.06%	-1.72%	-5.56%	-14.29%	-10.29%	-10.92%	-1.88%

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

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

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

Client is eligible for a 10% Driver Excellence discount

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

Client is eligible for a 10% Driver Excellence discount

Company Name: Security National Insurance Company

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

Profile 6.1 Private Passenger:

Operator 1:

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

Operator 2:

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

Coverages:

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1346	33	363	34	1776	136	36	638	277	1087	2863
	Proposed	1503	31	347	35	1916	143	34	566	293	1036	2952
	% +/- to Current Rates	11.66%	-6.06%	-4.41%	2.94%	7.88%	5.15%	-5.56%	-11.29%	5.78%	-4.69%	3.11%
005	Current	689	16	174	34	913	136	36	651	224	1047	1960
	Proposed	764	16	181	35	996	128	34	547	263	972	1968
	% +/- to Current Rates	10.89%	0.00%	4.02%	2.94%	9.09%	-5.88%	-5.56%	-15.98%	17.41%	-7.16%	0.41%
006	Current	511	11	123	34	679	136	36	742	264	1178	1857
	Proposed	565	13	142	35	755	128	34	636	243	1041	1796
	% +/- to Current Rates	10.57%	18.18%	15.45%	2.94%	11.19%	-5.88%	-5.56%	-14.29%	-7.95%	-11.63%	-3.28%
007	Current	689	16	174	34	913	136	36	651	224	1047	1960
	Proposed	764	16	182	35	997	128	34	532	215	909	1906
	% +/- to Current Rates	10.89%	0.00%	4.60%	2.94%	9.20%	-5.88%	-5.56%	-18.28%	-4.02%	-13.18%	-2.76%

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

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

Current:

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

Proposed:

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

Company Name: Security National Insurance Company

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

Profile 6.2 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	728	18	184	18	948	49	18	355	193	615	1563
	Proposed	808	17	181	18	1024	52	17	333	222	624	1648
% +/- to Current Rates		10.99%	-5.56%	-1.63%	0.00%	8.02%	6.12%	-5.56%	-6.20%	15.03%	1.46%	5.44%
005	Current	371	9	88	18	486	49	18	362	156	585	1071
	Proposed	409	9	94	18	530	47	17	322	199	585	1115
% +/- to Current Rates		10.24%	0.00%	6.82%	0.00%	9.05%	-4.08%	-5.56%	-11.05%	27.56%	0.00%	4.11%
006	Current	274	6	62	18	360	49	18	413	184	664	1024
	Proposed	302	7	74	18	401	47	17	375	184	623	1024
% +/- to Current Rates		10.22%	16.67%	19.35%	0.00%	11.39%	-4.08%	-5.56%	-9.20%	0.00%	-6.17%	0.00%
007	Current	371	9	88	18	486	49	18	362	156	585	1071
	Proposed	409	9	95	18	531	47	17	313	162	539	1070
% +/- to Current Rates		10.24%	0.00%	7.95%	0.00%	9.26%	-4.08%	-5.56%	-13.54%	3.85%	-7.86%	-0.09%

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

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

Current: Rate Groups : DC=33, AB=7, Coll=35, Comp=40

Both operators are eligible for a 10% Driver Excellence discount

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

Proposed: Rate Groups : DC=33, AB=7, Coll=35, Comp=40

Both operators are eligible for a 10% Driver Excellence discount

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

Company Name: Security National Insurance Company

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

Profile 6.3 Private Passenger:

Operator 2:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	618	15	179	16	828	87	18	283	84	472	1300
	Proposed	695	14	166	17	892	91	17	233	71	412	1304
% +/- to Current Rates		12.46%	-6.67%	-7.26%	6.25%	7.73%	4.60%	-5.56%	-17.67%	-15.48%	-12.71%	0.31%
005	Current	318	7	86	16	427	87	18	289	68	462	889
	Proposed	355	7	87	17	466	81	17	225	64	387	853
% +/- to Current Rates		11.64%	0.00%	1.16%	6.25%	9.13%	-6.90%	-5.56%	-22.15%	-5.88%	-16.23%	-4.05%
006	Current	237	5	61	16	319	87	18	329	80	514	833
	Proposed	263	6	68	17	354	81	17	261	59	418	772
% +/- to Current Rates		10.97%	20.00%	11.48%	6.25%	10.97%	-6.90%	-5.56%	-20.67%	-26.25%	-18.68%	-7.32%
007	Current	318	7	86	16	427	87	18	289	68	462	889
	Proposed	355	7	87	17	466	81	17	219	53	370	836
% +/- to Current Rates		11.64%	0.00%	1.16%	6.25%	9.13%	-6.90%	-5.56%	-24.22%	-22.06%	-19.91%	-5.96%

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

Both operators are eligible for a 10% Driver Excellence discount

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

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

Both operators are eligible for a 10% Driver Excellence discount

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

Company Name: Security National Insurance Company

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

Profile 7.1 Private Passenger:

Operator 1:

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

Operator 2 (Occasional):

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

Coverages:

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	2671	70	951	51	3743	231	18	1044	207	1500	5243
	Proposed	3023	65	921	53	4062	242	17	919	199	1377	5439
% +/- to Current Rates		13.18%	-7.14%	-3.15%	3.92%	8.52%	4.76%	-5.56%	-11.97%	-3.86%	-8.20%	3.74%
005	Current	1303	33	457	51	1844	231	18	1064	167	1480	3324
	Proposed	1472	33	479	53	2037	216	17	889	178	1300	3337
% +/- to Current Rates		12.97%	0.00%	4.81%	3.92%	10.47%	-6.49%	-5.56%	-16.45%	6.59%	-12.16%	0.39%
006	Current	935	24	324	51	1334	231	18	1218	197	1664	2998
	Proposed	1055	27	378	53	1513	215	17	1038	165	1435	2948
% +/- to Current Rates		12.83%	12.50%	16.67%	3.92%	13.42%	-6.93%	-5.56%	-14.78%	-16.24%	-13.76%	-1.67%
007	Current	1303	33	457	51	1844	231	18	1064	167	1480	3324
	Proposed	1472	34	483	53	2042	214	17	862	145	1238	3280
% +/- to Current Rates		12.97%	3.03%	5.69%	3.92%	10.74%	-7.36%	-5.56%	-18.98%	-13.17%	-16.35%	-1.32%

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

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

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

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

Company Name: Security National Insurance Company

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

Profile 7.2 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1006	26	349	28	1409	127	18	479	207	831	2240
	Proposed	1135	24	338	29	1526	133	17	422	199	771	2297
% +/- to Current Rates		12.82%	-7.69%	-3.15%	3.57%	8.30%	4.72%	-5.56%	-11.90%	-3.86%	-7.22%	2.54%
005	Current	504	12	168	28	712	127	18	488	167	800	1512
	Proposed	566	12	176	29	783	119	17	409	178	723	1506
% +/- to Current Rates		12.30%	0.00%	4.76%	3.57%	9.97%	-6.30%	-5.56%	-16.19%	6.59%	-9.62%	-0.40%
006	Current	369	9	119	28	525	127	18	557	197	899	1424
	Proposed	413	10	139	29	591	118	17	476	165	776	1367
% +/- to Current Rates		11.92%	11.11%	16.81%	3.57%	12.57%	-7.09%	-5.56%	-14.54%	-16.24%	-13.68%	-4.00%
007	Current	504	12	168	28	712	127	18	488	167	800	1512
	Proposed	566	12	177	29	784	118	17	397	145	677	1461
% +/- to Current Rates		12.30%	0.00%	5.36%	3.57%	10.11%	-7.09%	-5.56%	-18.65%	-13.17%	-15.38%	-3.37%

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

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

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

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

Company Name: Security National Insurance Company

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

Profile 7.3 Private Passenger:

Operator 2: (Occasional)

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	1665	44	602	23	2334	104	0	565	0	3003
	Proposed	1888	41	583	24	2536	109	0	497	0	3142
% +/- to Current Rates		13.39%	-6.82%	-3.16%	4.35%	8.65%	4.81%	N/A	-12.04%	N/A	4.63%
005	Current	799	21	289	23	1132	104	0	576	0	1812
	Proposed	906	21	303	24	1254	97	0	480	0	1831
% +/- to Current Rates		13.39%	0.00%	4.84%	4.35%	10.78%	-6.73%	N/A	-16.67%	N/A	1.05%
006	Current	566	15	205	23	809	104	0	661	0	1574
	Proposed	642	17	239	24	922	97	0	562	0	1581
% +/- to Current Rates		13.43%	13.33%	16.59%	4.35%	13.97%	-6.73%	N/A	-14.98%	N/A	0.44%
007	Current	799	21	289	23	1132	104	0	576	0	1812
	Proposed	906	22	306	24	1258	96	0	465	0	1819
% +/- to Current Rates		13.39%	4.76%	5.88%	4.35%	11.13%	-7.69%	N/A	-19.27%	N/A	0.39%

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

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

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

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

Company Name: Security National Insurance Company

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

Profile 8.1 Private Passenger:

Operator 1:

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

Operator 2 (Occasional):

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

Coverages:

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	2678	70	909	48	3705	221	18	922	127	1288	4993
	Proposed	2987	65	865	50	3967	237	17	805	116	1175	5142
% +/- to Current Rates		11.54%	-7.14%	-4.84%	4.17%	7.07%	7.24%	-5.56%	-12.69%	-8.66%	-8.77%	2.98%
005	Current	1307	34	436	48	1825	221	18	940	103	1282	3107
	Proposed	1455	34	450	50	1989	212	17	779	104	1112	3101
% +/- to Current Rates		11.32%	0.00%	3.21%	4.17%	8.99%	-4.07%	-5.56%	-17.13%	0.97%	-13.26%	-0.19%
006	Current	938	24	309	48	1319	221	18	1077	121	1437	2756
	Proposed	1043	26	355	50	1474	212	17	909	97	1235	2709
% +/- to Current Rates		11.19%	8.33%	14.89%	4.17%	11.75%	-4.07%	-5.56%	-15.60%	-19.83%	-14.06%	-1.71%
007	Current	1307	34	436	48	1825	221	18	940	103	1282	3107
	Proposed	1455	34	454	50	1993	210	17	756	86	1069	3062
% +/- to Current Rates		11.32%	0.00%	4.13%	4.17%	9.21%	-4.98%	-5.56%	-19.57%	-16.50%	-16.61%	-1.45%

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

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

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

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

Company Name: Security National Insurance Company

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

Profile 8.2 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	949	24	313	24	1310	110	18	397	127	652	1962
	Proposed	1055	22	298	25	1400	118	17	347	116	598	1998
% +/- to Current Rates		11.17%	-8.33%	-4.79%	4.17%	6.87%	7.27%	-5.56%	-12.59%	-8.66%	-8.28%	1.83%
005	Current	477	12	150	24	663	110	18	404	103	635	1298
	Proposed	528	12	155	25	720	106	17	336	104	563	1283
% +/- to Current Rates		10.69%	0.00%	3.33%	4.17%	8.60%	-3.64%	-5.56%	-16.83%	0.97%	-11.34%	-1.16%
006	Current	350	8	106	24	488	110	18	462	121	711	1199
	Proposed	386	9	122	25	542	106	17	391	97	611	1153
% +/- to Current Rates		10.29%	12.50%	15.09%	4.17%	11.07%	-3.64%	-5.56%	-15.37%	-19.83%	-14.06%	-3.84%
007	Current	477	12	150	24	663	110	18	404	103	635	1298
	Proposed	528	12	156	25	721	105	17	327	86	535	1256
% +/- to Current Rates		10.69%	0.00%	4.00%	4.17%	8.75%	-4.55%	-5.56%	-19.06%	-16.50%	-15.75%	-3.24%

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

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

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

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

Company Name: Security National Insurance Company

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

Profile 8.3 Private Passenger:

Operator 2: (Occasional)

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1729	46	596	24	2395	111	0	525	0	636	3031
	Proposed	1932	43	567	25	2567	119	0	458	0	577	3144
	% +/- to Current Rates	11.74%	-6.52%	-4.87%	4.17%	7.18%	7.21%	N/A	-12.76%	N/A	-9.28%	3.73%
005	Current	830	22	286	24	1162	111	0	536	0	647	1809
	Proposed	927	22	295	25	1269	106	0	443	0	549	1818
	% +/- to Current Rates	11.69%	0.00%	3.15%	4.17%	9.21%	-4.50%	N/A	-17.35%	N/A	-15.15%	0.50%
006	Current	588	16	203	24	831	111	0	615	0	726	1557
	Proposed	657	17	233	25	932	106	0	518	0	624	1556
	% +/- to Current Rates	11.73%	6.25%	14.78%	4.17%	12.15%	-4.50%	N/A	-15.77%	N/A	-14.05%	-0.06%
007	Current	830	22	286	24	1162	111	0	536	0	647	1809
	Proposed	927	22	298	25	1272	105	0	429	0	534	1806
	% +/- to Current Rates	11.69%	0.00%	4.20%	4.17%	9.47%	-5.41%	N/A	-19.96%	N/A	-17.47%	-0.17%

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

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

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

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

Company Name: Security National Insurance Company

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

Profile 9.1 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	3574	94	906	51	4625	235	18	947	155	1355	5980
	Proposed	4105	87	862	53	5107	237	17	786	138	1178	6285
% +/- to Current Rates		14.86%	-7.45%	-4.86%	3.92%	10.42%	0.85%	-5.56%	-17.00%	-10.97%	-13.06%	5.10%
005	Current	1737	45	435	51	2268	235	18	966	125	1344	3612
	Proposed	1992	45	448	53	2538	212	17	761	124	1114	3652
% +/- to Current Rates		14.68%	0.00%	2.99%	3.92%	11.90%	-9.79%	-5.56%	-21.22%	-0.80%	-17.11%	1.11%
006	Current	1242	32	308	51	1633	235	18	1106	148	1507	3140
	Proposed	1423	36	353	53	1865	211	17	888	115	1231	3096
% +/- to Current Rates		14.57%	12.50%	14.61%	3.92%	14.21%	-10.21%	-5.56%	-19.71%	-22.30%	-18.31%	-1.40%
007	Current	1737	45	435	51	2268	235	18	966	125	1344	3612
	Proposed	1992	46	453	53	2544	210	17	738	101	1066	3610
% +/- to Current Rates		14.68%	2.22%	4.14%	3.92%	12.17%	-10.64%	-5.56%	-23.60%	-19.20%	-20.68%	-0.06%

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

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

Company Name: Security National Insurance Company

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

Profile 10.1 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	7594	201	1721	92	9608	510	18	1858	200	2586	12194
Proposed	8729	186	1556	97	10568	515	17	1392	154	2078	12646
% +/- to Current Rates	14.95%	-7.46%	-9.59%	5.43%	9.99%	0.98%	-5.56%	-25.08%	-23.00%	-19.64%	3.71%
005 Current	3667	97	826	92	4682	510	18	1895	161	2584	7266
Proposed	4211	97	809	97	5214	460	17	1346	138	1961	7175
% +/- to Current Rates	14.84%	0.00%	-2.06%	5.43%	11.36%	-9.80%	-5.56%	-28.97%	-14.29%	-24.11%	-1.25%
006 Current	2609	68	585	92	3354	510	18	2171	190	2889	6243
Proposed	2995	76	638	97	3806	459	17	1573	128	2177	5983
% +/- to Current Rates	14.79%	11.76%	9.06%	5.43%	13.48%	-10.00%	-5.56%	-27.54%	-32.63%	-24.65%	-4.16%
007 Current	3667	97	826	92	4682	510	18	1895	161	2584	7266
Proposed	4211	98	817	97	5223	455	17	1305	113	1890	7113
% +/- to Current Rates	14.84%	1.03%	-1.09%	5.43%	11.55%	-10.78%	-5.56%	-31.13%	-29.81%	-26.86%	-2.11%

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

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

Company Name: Security National Insurance Company

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

Profile 11.1 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	899	23	241	28	1191	129	18	418	179	744	1935
	Proposed	1000	21	233	29	1283	139	17	379	174	709	1992
% +/- to Current Rates		11.23%	-8.70%	-3.32%	3.57%	7.72%	7.75%	-5.56%	-9.33%	-2.79%	-4.70%	2.95%
005	Current	453	11	116	28	608	129	18	426	145	718	1326
	Proposed	501	11	121	29	662	124	17	367	157	665	1327
% +/- to Current Rates		10.60%	0.00%	4.31%	3.57%	8.88%	-3.88%	-5.56%	-13.85%	8.28%	-7.38%	0.08%
006	Current	333	8	82	28	451	129	18	487	171	805	1256
	Proposed	367	9	96	29	501	124	17	427	145	713	1214
% +/- to Current Rates		10.21%	12.50%	17.07%	3.57%	11.09%	-3.88%	-5.56%	-12.32%	-15.20%	-11.43%	-3.34%
007	Current	453	11	116	28	608	129	18	426	145	718	1326
	Proposed	501	11	122	29	663	123	17	356	128	624	1287
% +/- to Current Rates		10.60%	0.00%	5.17%	3.57%	9.05%	-4.65%	-5.56%	-16.43%	-11.72%	-13.09%	-2.94%

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

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

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

Client is eligible for a 10% Driver Excellence discount

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

Client is eligible for a 10% Driver Excellence discount

Company Name: Security National Insurance Company

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

Profile 12.1 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current				0					0	0	
	Proposed				0					0	0	
	% +/- to Current Rates				0.00%					0.00%	0.00%	
005	Current				DECLINED BUSINESS						0	0
	Proposed										0	0
	% +/- to Current Rates										0.00%	0.00%
006	Current				0					0	0	
	Proposed				0					0	0	
	% +/- to Current Rates				0.00%					0.00%	0.00%	
007	Current				0					0	0	
	Proposed				0					0	0	
	% +/- to Current Rates				0.00%					0.00%	0.00%	

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

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

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

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