

Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 1.1 Private Passenger:

Operator 1:

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

Operator 2 (Occasional):

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

Coverages:

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD*	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	669	20	234	30	953	109	20	422	116	667	1620
	Proposed	864	29	301	40	1234	140	13	406	116	675	1909
% +/- to Current Rates		29.15%	45.00%	28.63%	33.33%	29.49%	28.44%	-35.00%	-3.79%	0.00%	1.20%	17.84%
005	Current	428	13	149	12	602	109	20	380	93	602	1204
	Proposed	533	18	186	16	753	115	13	460	96	684	1437
% +/- to Current Rates		24.53%	38.46%	24.83%	33.33%	25.08%	5.50%	-35.00%	21.05%	3.23%	13.62%	19.35%
006	Current	338	10	118	9	475	109	20	485	113	727	1202
	Proposed	443	15	154	12	624	115	13	545	101	774	1398
% +/- to Current Rates		31.07%	50.00%	30.51%	33.33%	31.37%	5.50%	-35.00%	12.37%	-10.62%	6.46%	16.31%
007	Current	428	13	149	12	602	109	20	380	93	602	1204
	Proposed	533	18	186	16	753	115	13	460	96	684	1437
% +/- to Current Rates		24.53%	38.46%	24.83%	33.33%	25.08%	5.50%	-35.00%	21.05%	3.23%	13.62%	19.35%

* 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:	Operator 1	Class 12 , DR 6 , VRG AB 11 , VRG COLL 30 , VRG COMP 23, VRG DCPD 35 , Limit 1000
		Coll ded 500 , Comp ded 250 , No discounts or surcharge
	Operator 2	No charge

Proposed:	Operator 1	Class 12 , DR 6 , VRG AB 11 , VRG COLL 30 , VRG COMP 23, VRG DCPD 35 , Limit 1000
		Coll ded 500 , Comp ded 250 , No discounts or surcharge
	Operator 2	No charge

Company Name:

The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 1.2 Private Passenger:

Operator 1:

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

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

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	669	20	234	30	953	109	20	422	116	667	1620
	Proposed	864	29	301	40	1234	140	13	406	116	675
% +/- to Current Rates	29.15%	45.00%	28.63%	33.33%	29.49%	28.44%	-35.00%	-3.79%	0.00%	1.20%	17.84%
005 Current	428	13	149	12	602	109	20	380	93	602	1204
	Proposed	533	18	186	16	753	115	13	460	96	684
% +/- to Current Rates	24.53%	38.46%	24.83%	33.33%	25.08%	5.50%	-35.00%	21.05%	3.23%	13.62%	19.35%
006 Current	338	10	118	9	475	109	20	485	113	727	1202
	Proposed	443	15	154	12	624	115	13	545	101	774
% +/- to Current Rates	31.07%	50.00%	30.51%	33.33%	31.37%	5.50%	-35.00%	12.37%	-10.62%	6.46%	16.31%
007 Current	428	13	149	12	602	109	20	380	93	602	1204
	Proposed	533	18	186	16	753	115	13	460	96	684
% +/- to Current Rates	24.53%	38.46%	24.83%	33.33%	25.08%	5.50%	-35.00%	21.05%	3.23%	13.62%	19.35%

* 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	12	VRG AB	11
	DR	6	VRG COLL	30
	Limit	1000	VRG COMP	23
	Coll ded	500	VRG DCPD	35
	Comp ded	250	No discounts or surcharge	

Proposed:	Class	12	VRG AB	11
	DR	6	VRG COLL	30
	Limit	1000	VRG COMP	23
	Coll ded	500	VRG DCPD	35
	Comp ded	250	No discounts or surcharge	

Company Name:

The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 1.3 Private Passenger:

Operator 2: (Occasional)

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

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

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					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					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: No charge

Proposed: No charge

Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 2.1 Private Passenger:

Operator 1:

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

Operator 2 (Secondary):

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

Coverages:

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	466	14	163	30	673	76	20	314	184	594	1267
	Proposed	639	22	223	40	924	97	13	318	184	612	1536
% +/- to Current Rates		37.12%	57.14%	36.81%	33.33%	37.30%	27.63%	-35.00%	1.27%	0.00%	3.03%	21.23%
005	Current	248	8	87	12	355	76	20	293	147	536	891
	Proposed	321	11	112	16	460	80	13	374	152	619	1079
% +/- to Current Rates		29.44%	37.50%	28.74%	33.33%	29.58%	5.26%	-35.00%	27.65%	3.40%	15.49%	21.10%
006	Current	196	6	68	9	279	76	20	375	179	650	929
	Proposed	266	9	93	12	380	80	13	444	159	696	1076
% +/- to Current Rates		35.71%	50.00%	36.76%	33.33%	36.20%	5.26%	-35.00%	18.40%	-11.17%	7.08%	15.82%
007	Current	248	8	87	12	355	76	20	293	147	536	891
	Proposed	321	11	112	16	460	80	13	374	152	619	1079
% +/- to Current Rates		29.44%	37.50%	28.74%	33.33%	29.58%	5.26%	-35.00%	27.65%	3.40%	15.49%	21.10%

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

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

Current:	Operator 1	Class 2 , DR 6 , VRG AB 19 , VRG COLL 34 , VRG COMP 30 , VRG DCPD 35 , Limit 1000
		Coll ded 500 , Comp ded 250 , No discounts or surcharge
	Operator 2	No charge

Proposed:	Operator 1	Class 2 , DR 6 , VRG AB 19 , VRG COLL 34 , VRG COMP 30 , VRG DCPD 35 , Limit 1000
		Coll ded 500 , Comp ded 250 , No discounts or surcharge
	Operator 2	No charge

Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 2.2 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	466	14	163	30	673	76	20	314	184	594	1267
Proposed	639	22	223	40	924	97	13	318	184	612	1536
% +/- to Current Rates	37.12%	57.14%	36.81%	33.33%	37.30%	27.63%	-35.00%	1.27%	0.00%	3.03%	21.23%
005 Current	248	8	87	12	355	76	20	293	147	536	891
Proposed	321	11	112	16	460	80	13	374	152	619	1079
% +/- to Current Rates	29.44%	37.50%	28.74%	33.33%	29.58%	5.26%	-35.00%	27.65%	3.40%	15.49%	21.10%
006 Current	196	6	68	9	279	76	20	375	179	650	929
Proposed	266	9	93	12	380	80	13	444	159	696	1076
% +/- to Current Rates	35.71%	50.00%	36.76%	33.33%	36.20%	5.26%	-35.00%	18.40%	-11.17%	7.08%	15.82%
007 Current	248	8	87	12	355	76	20	293	147	536	891
Proposed	321	11	112	16	460	80	13	374	152	619	1079
% +/- to Current Rates	29.44%	37.50%	28.74%	33.33%	29.58%	5.26%	-35.00%	27.65%	3.40%	15.49%	21.10%

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

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

Current:	Class	2	VRG AB	9
	DR	6	VRG COLL	34
	Limit	1000	VRG COMP	33
	Coll ded	500	VRG DCPD	35
	Comp ded	250	No discounts or surcharge	

Proposed:	Class	2	VRG AB	9
	DR	6	VRG COLL	34
	Limit	1000	VRG COMP	33
	Coll ded	500	VRG DCPD	35
	Comp ded	250	No discounts or surcharge	

Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 2.3 Private Passenger:

Operator 2: (Secondary)

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
005 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					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: No charge

Proposed: No charge

Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 3.1 Private Passenger:

Operator 1:

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

Operator 2 (Occasional):

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	953	23	501	30	1507	76	20	978	444	1518	3025
Proposed	1363	34	716	40	2153	97	13	965	445	1520	3673
% +/- to Current Rates	43.02%	47.83%	42.91%	33.33%	42.87%	27.63%	-35.00%	-1.33%	0.23%	0.13%	21.42%
005 Current	567	13	299	12	891	76	20	906	355	1357	2248
Proposed	784	19	412	16	1231	80	13	1003	368	1464	2695
% +/- to Current Rates	38.27%	46.15%	37.79%	33.33%	38.16%	5.26%	-35.00%	10.71%	3.66%	7.89%	19.88%
006 Current	449	10	236	9	704	76	20	1158	433	1687	2391
Proposed	650	16	342	12	1020	80	13	1189	385	1667	2687
% +/- to Current Rates	44.77%	60.00%	44.92%	33.33%	44.89%	5.26%	-35.00%	2.68%	-11.09%	-1.19%	12.38%
007 Current	567	13	299	12	891	76	20	906	355	1357	2248
Proposed	784	19	412	16	1231	80	13	1003	368	1464	2695
% +/- to Current Rates	38.27%	46.15%	37.79%	33.33%	38.16%	5.26%	-35.00%	10.71%	3.66%	7.89%	19.88%

* 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: Operator 1	Class 3 , DR 6 , VRG AB 9 , VRG COLL 43 , VRG COMP 61 , VRG DCPD 46 , Limit 100
	Coll ded 500 , Comp ded 250 , No discounts or surcharge
Operator 2	Class 5 , DR 3 , VRG COLL 43 , VRG DCPD 46 , Limit 100
	Coll ded 500 , No discounts or surcharge

Proposed: Operator 1	Class 3 , DR 6 , VRG AB 9 , VRG COLL 43 , VRG COMP 61 , VRG DCPD 46 , Limit 100
	Coll ded 500 , Comp ded 250 , No discounts or surcharge
Operator 2	Class 5 , DR 3 , VRG COLL 43 , VRG DCPD 46 , Limit 100
	Coll ded 500 , No discounts or surcharge

Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 3.2 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	542	16	285	30	873	76	20	615	444	1155	2028
Proposed	708	24	372	40	1144	97	13	561	445	1116	2260
% +/- to Current Rates	30.63%	50.00%	30.53%	33.33%	31.04%	27.63%	-35.00%	-8.78%	0.23%	-3.38%	11.44%
005 Current	307	9	162	12	490	76	20	523	355	974	1464
Proposed	392	13	206	16	627	80	13	601	368	1062	1689
% +/- to Current Rates	27.69%	44.44%	27.16%	33.33%	27.96%	5.26%	-35.00%	14.91%	3.66%	9.03%	15.37%
006 Current	243	7	128	9	387	76	20	668	433	1197	1584
Proposed	325	11	171	12	519	80	13	712	385	1190	1709
% +/- to Current Rates	33.74%	57.14%	33.59%	33.33%	34.11%	5.26%	-35.00%	6.59%	-11.09%	-0.58%	7.89%
007 Current	307	9	162	12	490	76	20	523	355	974	1464
Proposed	392	13	206	16	627	80	13	601	368	1062	1689
% +/- to Current Rates	27.69%	44.44%	27.16%	33.33%	27.96%	5.26%	-35.00%	14.91%	3.66%	9.03%	15.37%

* 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:	Class	3	VRG AB	9
	DR	6	VRG COLL	43
	Limit	1000	VRG COMP	61
	Coll ded	500	VRG DCPD	46
	Comp ded	250	No discounts or surcharge	

Proposed:	Class	3	VRG AB	9
	DR	6	VRG COLL	43
	Limit	1000	VRG COMP	61
	Coll ded	500	VRG DCPD	46
	Comp ded	250	No discounts or surcharge	

Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 3.3 Private Passenger:

Operator 2: (Occasional)

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	411	7	216	634			363		363	997	
	Proposed	655	10	344	1009			404		404	1413	
% +/- to Current Rates		59.37%	42.86%	59.26%	0.00%	59.15%	0.00%	0.00%	11.29%	0.00%	11.29%	41.73%
005	Current	260	4	137	401			383		383	784	
	Proposed	392	6	206	604			402		402	1006	
% +/- to Current Rates		50.77%	50.00%	50.36%	0.00%	50.62%	0.00%	0.00%	4.96%	0.00%	4.96%	28.32%
006	Current	206	3	108	317			490		490	807	
	Proposed	325	5	171	501			477		477	978	
% +/- to Current Rates		57.77%	66.67%	58.33%	0.00%	58.04%	0.00%	0.00%	-2.65%	0.00%	-2.65%	21.19%
007	Current	260	4	137	401	0	0	383	0	383	784	
	Proposed	392	6	206	604	0	0	402	0	402	1006	
% +/- to Current Rates		50.77%	50.00%	50.36%	0.00%	0.00%	0.00%	4.96%	0.00%	4.96%	28.32%	

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

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

Current:	Class	5		
	DR	3	VRG COLL	43
	Limit	1000		
	Coll ded	500	VRG DCPD	46
	No discounts or surcharge			

Proposed:	Class	5		
	DR	3	VRG COLL	43
	Limit	1000		
	Coll ded	500	VRG DCPD	46
	No discounts or surcharge			

Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 4.1 Private Passenger:

Operator 1:

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

Operator 2 (Occasional):

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

Coverages:

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	989	21	345	30	1385	131	20	483	97	731	2116
Proposed	1495	32	521	40	2088	169	13	522	98	802	2890
% +/- to Current Rates	51.16%	52.38%	51.01%	33.33%	50.76%	29.01%	-35.00%	8.07%	1.03%	9.71%	36.58%
005 Current	552	12	193	12	769	131	20	482	78	711	1480
Proposed	804	17	281	16	1118	138	13	528	81	760	1878
% +/- to Current Rates	45.65%	41.67%	45.60%	33.33%	45.38%	5.34%	-35.00%	9.54%	3.85%	6.89%	26.89%
006 Current	437	9	152	9	607	131	20	617	95	863	1470
Proposed	667	14	233	12	926	138	13	626	85	862	1788
% +/- to Current Rates	52.63%	55.56%	53.29%	33.33%	52.55%	5.34%	-35.00%	1.46%	-10.53%	-0.12%	21.63%
007 Current	552	12	193	12	769	131	20	482	78	711	1480
Proposed	804	17	281	16	1118	138	13	528	81	760	1878
% +/- to Current Rates	45.65%	41.67%	45.60%	33.33%	45.38%	5.34%	-35.00%	9.54%	3.85%	6.89%	26.89%

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

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

Current:	Operator 1	Class 2, DR 5, VRG AB 12, VRG COLL 29, VRG COMP 19, VRG DCPD 35, Limit 100
		Coll ded 500 , Comp ded 250 , No discounts or surcharge
	Opretaor 2	Class 5, DR 2, VRG COLL 29 , VRG DCPD 35, Limit 100
		Coll ded 500 , No discounts or surcharge

Proposed:	Operator 1	Class 2, DR 5, VRG AB 12, VRG COLL 29, VRG COMP 19, VRG DCPD 35, Limit 100
		Coll ded 500 , Comp ded 250 , No discounts or surcharge
	Opretaor 2	Class 5, DR 2, VRG COLL 29 , VRG DCPD 35, Limit 100
		Coll ded 500 , No discounts or surcharge

Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 4.2 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	531	14	185	30	760	131	20	290	97	538	1298
	Proposed	809	22	282	40	1153	169	13	308	98	588	1741
	% +/- to Current Rates	52.35%	57.14%	52.43%	33.33%	51.71%	29.01%	-35.00%	6.21%	1.03%	9.29%	34.13%
005	Current	283	8	99	12	402	131	20	279	78	508	910
	Proposed	406	11	142	16	575	138	13	315	81	547	1122
	% +/- to Current Rates	43.46%	37.50%	43.43%	33.33%	43.03%	5.34%	-35.00%	12.90%	3.85%	7.68%	23.30%
006	Current	224	6	78	9	317	131	20	357	95	603	920
	Proposed	337	9	118	12	476	138	13	373	85	609	1085
	% +/- to Current Rates	50.45%	50.00%	51.28%	33.33%	50.16%	5.34%	-35.00%	4.48%	-10.53%	1.00%	17.93%
007	Current	283	8	99	12	402	131	20	279	78	508	910
	Proposed	406	11	142	16	575	138	13	315	81	547	1122
	% +/- to Current Rates	43.46%	37.50%	43.43%	33.33%	43.03%	5.34%	-35.00%	12.90%	3.85%	7.68%	23.30%

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

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

Current:	Class	2	VRG AB	12
	DR	5	VRG COLL	29
	Limit	1000	VRG COMP	19
	Coll ded	500	VRG DCPD	35
	Comp ded	250	No discounts or surcharge	

Proposed:	Class	2	VRG AB	12
	DR	5	VRG COLL	29
	Limit	1000	VRG COMP	19
	Coll ded	500	VRG DCPD	35
	Comp ded	250	No discounts or surcharge	

Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 4.3 Private Passenger:

Operator 2 (Occasional):

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

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	458	7	160		625			193		193	818
	Proposed	686	10	239		935			214		214	1149
% +/- to Current Rates		49.78%	42.86%	49.38%	0.00%	49.60%	0.00%	0.00%	10.88%	0.00%	10.88%	40.46%
005	Current	269	4	94		367			203		203	570
	Proposed	398	6	139		543			213		213	756
% +/- to Current Rates		47.96%	50.00%	47.87%	0.00%	47.96%	0.00%	0.00%	4.93%	0.00%	4.93%	32.63%
006	Current	213	3	74		290			260		260	550
	Proposed	330	5	115		450			253		253	703
% +/- to Current Rates		54.93%	66.67%	55.41%	0.00%	55.17%	0.00%	0.00%	-2.69%	0.00%	-2.69%	27.82%
007	Current	269	4	94	0	367	0	0	203	0	203	570
	Proposed	398	6	139	0	543	0	0	213	0	213	756
% +/- to Current Rates		47.96%	50.00%	47.87%	0.00%	47.96%	0.00%	0.00%	4.93%	0.00%	4.93%	32.63%

* 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		
	DR	2	VRG COLL	29
			VRG DCPD	35
	Coll ded	500	Limit	1000
			No discounts or surcharge	

Proposed:	Class	5		
	DR	2	VRG COLL	29
			VRG DCPD	35
	Coll ded	500	Limit	1000
			No discounts or surcharge	

Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 5.1 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	409	12	196	30	647	91	20	313	239	663	1310
	Proposed	592	20	282	40	934	117	13	319	240	689	1623
% +/- to Current Rates		44.74%	66.67%	43.88%	33.33%	44.36%	28.57%	-35.00%	1.92%	0.42%	3.92%	23.89%
005	Current	236	7	113	12	368	91	20	287	192	590	958
	Proposed	314	11	150	16	491	95	13	372	198	678	1169
% +/- to Current Rates		33.05%	57.14%	32.74%	33.33%	33.42%	4.40%	-35.00%	29.62%	3.13%	14.92%	22.03%
006	Current	186	6	89	9	290	91	20	367	233	711	1001
	Proposed	261	9	124	12	406	95	13	441	208	757	1163
% +/- to Current Rates		40.32%	50.00%	39.33%	33.33%	40.00%	4.40%	-35.00%	20.16%	-10.73%	6.47%	16.18%
007	Current	236	7	113	12	368	91	20	287	192	590	958
	Proposed	314	11	150	16	491	95	13	372	198	678	1169
% +/- to Current Rates		33.05%	57.14%	32.74%	33.33%	33.42%	4.40%	-35.00%	29.62%	3.13%	14.92%	22.03%

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

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

Current:	Class	1	VRG AB	10
	DR	6	VRG COLL	35
	Limit	1000	VRG COMP	39
	Coll ded	500	VRG DCPD	43
	Comp ded	250	No discounts or surcharge	

Proposed:	Class	1	VRG AB	10
	DR	6	VRG COLL	35
	Limit	1000	VRG COMP	39
	Coll ded	500	VRG DCPD	43
	Comp ded	250	No discounts or surcharge	

Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

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	787	24	278	60	1149	96	40	578	498	1212	2361
	Proposed	1108	38	389	80	1615	122	26	588	498	1234	2849
% +/- to Current Rates		40.79%	58.33%	39.93%	33.33%	40.56%	27.08%	-35.00%	1.73%	0.00%	1.82%	20.67%
005	Current	435	13	154	24	626	96	40	534	398	1068	1694
	Proposed	572	20	200	32	824	100	26	688	412	1226	2050
% +/- to Current Rates		31.49%	53.85%	29.87%	33.33%	31.63%	4.17%	-35.00%	28.84%	3.52%	14.79%	21.02%
006	Current	343	10	121	18	492	96	40	684	486	1306	1798
	Proposed	474	16	166	24	680	100	26	816	432	1374	2054
% +/- to Current Rates		38.19%	60.00%	37.19%	33.33%	38.21%	4.17%	-35.00%	19.30%	-11.11%	5.21%	14.24%
007	Current	435	13	154	24	626	96	40	534	398	1068	1694
	Proposed	572	20	200	32	824	100	26	688	412	1226	2050
% +/- to Current Rates		31.49%	53.85%	29.87%	33.33%	31.63%	4.17%	-35.00%	28.84%	3.52%	14.79%	21.02%

* 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:	Operator 1	Class 2, DR 6, VRG AB 7, VRG COLL 35, VRG COMP 40, VRG DCPD 33, Limit 100
		Coll ded 500 , Comp ded 250, Multi-Vehicle Discount of 10% applies on BI, PD, AB & Coll
	Opretaor 2	Class 1, DR 6, VRG AB 7, VRG COLL 35, VRG COMP 40, VRG DCPD 33, Limit 100
		Coll ded 500 , Comp ded 250, Multi-Vehicle Discount of 10% applies on BI, PD, AB & Coll

Proposed:	Operator 1	Class 2, DR 6, VRG AB 7, VRG COLL 35, VRG COMP 40, VRG DCPD 33, Limit 100
		Coll ded 500 , Comp ded 250, Multi-Vehicle Discount of 10% applies on BI, PD, AB & Coll
	Opretaor 2	Class 1, DR 6, VRG AB 7, VRG COLL 35, VRG COMP 40, VRG DCPD 33, Limit 100
		Coll ded 500 , Comp ded 250, Multi-Vehicle Discount of 10% applies on BI, PD, AB & Coll

Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 6.2 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	419	13	148	30	610	48	20	296	249	613	1223
Proposed	575	20	202	40	837	61	13	301	249	624	1461
% +/- to Current Rates	37.23%	53.85%	36.49%	33.33%	37.21%	27.08%	-35.00%	1.69%	0.00%	1.79%	19.46%
005 Current	223	7	79	12	321	48	20	276	199	543	864
Proposed	289	10	101	16	416	50	13	353	206	622	1038
% +/- to Current Rates	29.60%	42.86%	27.85%	33.33%	29.60%	4.17%	-35.00%	27.90%	3.52%	14.55%	20.14%
006 Current	176	5	62	9	252	48	20	354	243	665	917
Proposed	239	8	84	12	343	50	13	419	216	698	1041
% +/- to Current Rates	35.80%	60.00%	35.48%	33.33%	36.11%	4.17%	-35.00%	18.36%	-11.11%	4.96%	13.52%
007 Current	223	7	79	12	321	48	20	276	199	543	864
Proposed	289	10	101	16	416	50	13	353	206	622	1038
% +/- to Current Rates	29.60%	42.86%	27.85%	33.33%	29.60%	4.17%	-35.00%	27.90%	3.52%	14.55%	20.14%

* 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	VRG AB	7
	DR	6	VRG COLL	35
	Limit	1000	VRG COMP	40
	Coll ded	500	VRG DCPD	33
	Comp ded	250	Multi-Vehicle Discount of 10% applies on BI, PD, AB & Coll	

Proposed:	Class	2	VRG AB	7
	DR	6	VRG COLL	35
	Limit	1000	VRG COMP	40
	Coll ded	500	VRG DCPD	33
	Comp ded	250	Multi-Vehicle Discount of 10% applies on BI, PD, AB & Coll	

Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

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	368	11	130	30	539	48	20	282	249	599	1138
Proposed	533	18	187	40	778	61	13	287	249	610	1388
% +/- to Current Rates	44.84%	63.64%	43.85%	33.33%	44.34%	27.08%	-35.00%	1.77%	0.00%	1.84%	21.97%
005 Current	212	6	75	12	305	48	20	258	199	525	830
Proposed	283	10	99	16	408	50	13	335	206	604	1012
% +/- to Current Rates	33.49%	66.67%	32.00%	33.33%	33.77%	4.17%	-35.00%	29.84%	3.52%	15.05%	21.93%
006 Current	167	5	59	9	240	48	20	330	243	641	881
Proposed	235	8	82	12	337	50	13	397	216	676	1013
% +/- to Current Rates	40.72%	60.00%	38.98%	33.33%	40.42%	4.17%	-35.00%	20.30%	-11.11%	5.46%	14.98%
007 Current	212	6	75	12	305	48	20	258	199	525	830
Proposed	283	10	99	16	408	50	13	335	206	604	1012
% +/- to Current Rates	33.49%	66.67%	32.00%	33.33%	33.77%	4.17%	-35.00%	29.84%	3.52%	15.05%	21.93%

* 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	1	VRG AB	7
	DR	6	VRG COLL	35
	Limit 1000		VRG COMP	40
	Coll ded	500	VRG DCPD	33
	Comp ded	250	Multi-Vehicle Discount of 10% applies on BI, PD, AB & Coll	

Proposed:	Class	1	VRG AB	7
	DR	6	VRG COLL	35
	Limit 1000		VRG COMP	40
	Coll ded	500	VRG DCPD	33
	Comp ded	250	Multi-Vehicle Discount of 10% applies on BI, PD, AB & Coll	

Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 7.1 Private Passenger:

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

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	924	21	383	30	1358	91	20	596	146	853	2211
Proposed	1325	32	547	40	1944	117	13	630	147	907	2851
% +/- to Current Rates	43.40%	52.38%	42.82%	33.33%	43.15%	28.57%	-35.00%	5.70%	0.68%	6.33%	28.95%
005 Current	517	12	214	12	755	91	20	588	117	816	1571
Proposed	719	17	296	16	1048	95	13	687	121	916	1964
% +/- to Current Rates	39.07%	41.67%	38.32%	33.33%	38.81%	4.40%	-35.00%	16.84%	3.42%	12.25%	25.02%
006 Current	409	9	169	9	596	91	20	752	143	1006	1602
Proposed	596	14	246	12	868	95	13	814	127	1049	1917
% +/- to Current Rates	45.72%	55.56%	45.56%	33.33%	45.64%	4.40%	-35.00%	8.24%	-11.19%	4.27%	19.66%
007 Current	517			12	755	91	20	588	117	816	1571
Proposed	719	17	296	16	1048	95	13	687	121	916	1964
% +/- to Current Rates	39.07%	41.67%	38.32%	33.33%	38.81%	4.40%	-35.00%	16.84%	3.42%	12.25%	25.02%

* 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:	Operator 1	Class 2, DR 6, VRG AB 10, VRG COLL 35, VRG COMP 29, VRG DCPD 39, Limit 100
		Coll ded 500 , Comp ded 250 , No discounts or surcharge
	Opretaor 2	Class 5, DR 2, VRG COLL 35 , VRG DCPD 39, Limit 100
		Coll ded 500 , No discounts or surcharge

Proposed:	Operator 1	Class 2, DR 6, VRG AB 10, VRG COLL 35, VRG COMP 29, VRG DCPD 39, Limit 100
		Coll ded 500 , Comp ded 250 , No discounts or surcharge
	Opretaor 2	Class 5, DR 2, VRG COLL 35 , VRG DCPD 39, Limit 100
		Coll ded 500 , No discounts or surcharge

Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 7.2 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	466	14	193	30	703	91	20	329	146	586	1289
Proposed	639	22	264	40	965	117	13	334	147	611	1576
% +/- to Current Rates	37.12%	57.14%	36.79%	33.33%	37.27%	28.57%	-35.00%	1.52%	0.68%	4.27%	22.27%
005 Current	248	8	103	12	371	91	20	307	117	535	906
Proposed	321	11	132	16	480	95	13	392	121	621	1101
% +/- to Current Rates	29.44%	37.50%	28.16%	33.33%	29.38%	4.40%	-35.00%	27.69%	3.42%	16.07%	21.52%
006 Current	196	6	81	9	292	91	20	393	143	647	939
Proposed	266	9	110	12	397	95	13	465	127	700	1097
% +/- to Current Rates	35.71%	50.00%	35.80%	33.33%	35.96%	4.40%	-35.00%	18.32%	-11.19%	8.19%	16.83%
007 Current	248	8	103	12	371	91	20	307	117	535	906
Proposed	321	11	132	16	480	95	13	392	121	621	1101
% +/- to Current Rates	29.44%	37.50%	28.16%	33.33%	29.38%	4.40%	-35.00%	27.69%	3.42%	16.07%	21.52%

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

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

Current:	Class	2	VRG AB	10
	DR	6	VRG COLL	35
	Limit	1000	VRG COMP	29
	Coll ded	500	VRG DCPD	39
	Comp ded	250	No discounts or surcharge	

Proposed:	Class	2	VRG AB	10
	DR	6	VRG COLL	35
	Limit	1000	VRG COMP	29
	Coll ded	500	VRG DCPD	39
	Comp ded	250	No discounts or surcharge	

Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 7.3 Private Passenger:

Operator 2: (Occasional)

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	458	7	190	655			267		267	922
	Proposed	686	10	283	979			296		296	1275
% +/- to Current Rates		49.78%	42.86%	48.95%	0.00%	49.47%	0.00%	0.00%	10.86%	0.00%	38.29%
005	Current	269	4	111	384			281		281	665
	Proposed	398	6	164	568			295		295	863
% +/- to Current Rates		47.96%	50.00%	47.75%	0.00%	47.92%	0.00%	0.00%	4.98%	0.00%	29.77%
006	Current	213	3	88	304			359		359	663
	Proposed	330	5	136	471			349		349	820
% +/- to Current Rates		54.93%	66.67%	54.55%	0.00%	54.93%	0.00%	-2.79%	0.00%	-2.79%	23.68%
007	Current	269	4	111	384	0	0	281	0	281	665
	Proposed	398	6	164	568	0	0	295	0	295	863
% +/- to Current Rates		47.96%	50.00%	47.75%	0.00%	0.00%	0.00%	4.98%	0.00%	4.98%	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	5		
DR	2	VRG COLL	35	
		VRG DCPD	39	
Coll ded	500	Limit	1000	
		No discounts or surcharge		

Proposed:	Class	5		
DR	2	VRG COLL	35	
		VRG DCPD	39	
Coll ded	500	Limit	1000	
		No discounts or surcharge		

Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 8.1 Private Passenger:

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

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	942			1	943	20	60	#VALUE!	38	#VALUE!	#VALUE!
Proposed	1464	32	581	40	2117	117	13	655	112	897	3014
% +/- to Current Rates	120.49%	-	-	3900.00%	124.50%	485.00%	-78.33%	0.00%	194.74%	0.00%	0.00%
005 Current	543			1	544	12	48	#VALUE!	20	#VALUE!	#VALUE!
Proposed	798	17	316	16	1147	95	13	662	92	862	2009
% +/- to Current Rates	108.29%	-	-	1500.00%	110.85%	691.67%	-72.92%	0.00%	360.00%	0.00%	0.00%
006 Current	430			1	431	10	58	#VALUE!	16	#VALUE!	#VALUE!
Proposed	662	14	263	12	951	95	13	784	97	989	1940
% +/- to Current Rates	118.37%	-	-	1100.00%	120.65%	850.00%	-77.59%	0.00%	506.25%	0.00%	0.00%
007 Current	543	0	0	1	544	12	48	#VALUE!	20	#VALUE!	#VALUE!
Proposed	798	17	316	16	1147	95	13	662	92	862	2009
% +/- to Current Rates	108.29%	-	-	1500.00%	110.85%	691.67%	-72.92%	0.00%	360.00%	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:

Operator 1	Class 2, DR 4, VRG AB 10, VRG COLL 33, VRG COMP 22, VRG DCPD 38, Limit 100
	Coll ded 500 , Comp ded 250 , No discounts or surcharge
Operator 2	Class 5, DR 3, VRG COLL 33, VRG DCPD 38, Limit 100
	Coll ded 500 , No discounts or surcharge

Proposed:

Operator 1	Class 2, DR 4, VRG AB 10, VRG COLL 33, VRG COMP 22, VRG DCPD 38, Limit 100
	Coll ded 500 , Comp ded 250 , No discounts or surcharge
Operator 2	Class 5, DR 3, VRG COLL 33, VRG DCPD 38, Limit 100
	Coll ded 500 , No discounts or surcharge

Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 8.2 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	531	-	-	1	532	20	60	#VALUE!	38	#VALUE!	#VALUE!
Proposed	809	22	321	40	1192	117	13	387	112	629	1821
% +/- to Current Rates	116.95%			3900.00%	124.06%	485.00%	-78.33%	0.00%	194.74%	0.00%	0.00%
005 Current	283	-	-	1	284	12	48	#VALUE!	20	#VALUE!	#VALUE!
Proposed	406	11	161	16	594	95	13	395	92	595	1189
% +/- to Current Rates	104.24%			1500.00%	109.15%	691.67%	-72.92%	0.00%	360.00%	0.00%	0.00%
006 Current	224	-	-	1	225	10	58	#VALUE!	16	#VALUE!	#VALUE!
Proposed	337	9	134	12	492	95	13	468	97	673	1165
% +/- to Current Rates	114.29%			1100.00%	118.67%	850.00%	-77.59%	0.00%	506.25%	0.00%	0.00%
007 Current	283	-	-	1	284	12	48	#VALUE!	20	#VALUE!	#VALUE!
Proposed	406	11	161	16	594	95	13	395	92	595	1189
% +/- to Current Rates	104.24%	0.00%	0.00%	1500.00%	109.15%	691.67%	-72.92%	0.00%	360.00%	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.

0.501854141 0.5 0.501557632

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

Current:	Class	2	VRG AB	10
	DR	5	VRG COLL	33
	Limit	1000	VRG COMP	22
	Coll ded	500	VRG DCPD	38
	Comp ded	250	No discounts or surcharge	

Proposed:	Class	2	VRG AB	10
	DR	5	VRG COLL	33
	Limit	1000	VRG COMP	22
	Coll ded	500	VRG DCPD	38
	Comp ded	250	No discounts or surcharge	

Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 8.3 Private Passenger:

Operator 2: (Occasional)

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	411	-	-		411			#VALUE!		#VALUE!	#VALUE!
Proposed	655	10	260		925			268		268	1193
% +/- to Current Rates	125.06%			0.00%	125.06%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	260	-	-		260			#VALUE!		#VALUE!	#VALUE!
Proposed	392	6	155		553			267		267	820
% +/- to Current Rates	112.69%			0.00%	112.69%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	206	-	-		206			#VALUE!		#VALUE!	#VALUE!
Proposed	325	5	129		459			316		316	775
% +/- to Current Rates	122.82%			0.00%	122.82%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	260	-	-	0	260	0	0	#VALUE!	0	#VALUE!	#VALUE!
Proposed	392	6	155	0	553	0	0	267	0	267	820
% +/- to Current Rates	112.69%	0.00%	0.00%	0.00%	112.69%	0.00%	0.00%	0.00%	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:	Class	5		
DR	3	VRG COLL	33	
		VRG DCPD	38	
Coll ded	500	Limit	1000	
		No discounts or surcharge		

Proposed:	Class	5		
DR	3	VRG COLL	33	
		VRG DCPD	38	
Coll ded	500	Limit	1000	
		No discounts or surcharge		

Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 9.1 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1717	29	517	30	2293	91	20	805	111	1027	3320
	Proposed	2739	43	823	40	3645	117	13	894	112	1136	4781
% +/- to Current Rates		59.52%	48.28%	59.19%	33.33%	58.96%	28.57%	-35.00%	11.06%	0.90%	10.61%	44.01%
005	Current	1081	17	325	12	1435	91	20	967	89	1167	2602
	Proposed	1623	24	487	16	2150	95	13	935	92	1135	3285
% +/- to Current Rates		50.14%	41.18%	49.85%	33.33%	49.83%	4.40%	-35.00%	-3.31%	3.37%	-2.74%	26.25%
006	Current	854	14	257	9	1134	91	20	1236	109	1456	2590
	Proposed	1347	20	405	12	1784	95	13	1108	97	1313	3097
% +/- to Current Rates		57.73%	42.86%	57.59%	33.33%	57.32%	4.40%	-35.00%	-10.36%	-11.01%	-9.82%	19.58%
	Current	1081	17	325	12	1435	91	20	967	89	1167	2602
	Proposed	1623	24	487	16	2150	95	13	935	92	1135	3285
% +/- to Current Rates		50.14%	41.18%	49.85%	33.33%	49.83%	4.40%	-35.00%	-3.31%	3.37%	-2.74%	26.25%

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

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

Current:	Class	10	VRG AB	10
	DR	3	VRG COLL	29
	Limit	1000	VRG COMP	22
	Coll ded	500	VRG DCPD	32
	Comp ded	250	No discounts or surcharge	

Proposed:	Class	10	VRG AB	10
	DR	3	VRG COLL	29
	Limit	1000	VRG COMP	22
	Coll ded	500	VRG DCPD	32
	Comp ded	250	No discounts or surcharge	

Company Name:

The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 10.1 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	2363	29	597	30	3019	109	20	934	88	1151	4170
Proposed	3170	43	800	40	4053	140	13	922	88	1163	5216
% +/- to Current Rates	34.15%	48.28%	34.00%	33.33%	34.25%	28.44%	-35.00%	-1.28%	0.00%	1.04%	25.08%
005 Current	1389	17	351	12	1769	109	20	1035	71	1235	3004
Proposed	1833	24	462	16	2335	115	13	916	73	1117	3452
% +/- to Current Rates	31.97%	41.18%	31.62%	33.33%	32.00%	5.50%	-35.00%	-11.50%	2.82%	-9.55%	14.91%
006 Current	1098	14	277	9	1398	109	20	1322	86	1537	2935
Proposed	1522	20	384	12	1938	115	13	1085	76	1289	3227
% +/- to Current Rates	38.62%	42.86%	38.63%	33.33%	38.63%	5.50%	-35.00%	-17.93%	-11.63%	-16.14%	9.95%
007 Current	1389	17	351	12	1769	109	20	1035	71	1235	3004
Proposed	1833	24	462	16	2335	115	13	916	73	1117	3452
% +/- to Current Rates	31.97%	41.18%	31.62%	33.33%	32.00%	5.50%	-35.00%	-11.50%	2.82%	-9.55%	14.91%

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

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

Current:	Class	10	VRG AB	11
	DR	1	VRG COLL	27
	Limit	1000	VRG COMP	17
	Coll ded	500	VRG DCPD	29
	Comp ded	250	No discounts or surcharge	

Proposed:	Class	10	VRG AB	11
	DR	1	VRG COLL	27
	Limit	1000	VRG COMP	17
	Coll ded	500	VRG DCPD	29
	Comp ded	250	No discounts or surcharge	

Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 11.1 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	542	16	180	30	768	91	20	408	135	654	1422
Proposed	708	24	236	40	1008	117	13	372	135	637	1645
% +/- to Current Rates	30.63%	50.00%	31.11%	33.33%	31.25%	28.57%	-35.00%	-8.82%	0.00%	-2.60%	15.68%
005 Current	307	9	102	12	430	91	20	347	108	566	996
Proposed	392	13	130	16	551	95	13	399	112	619	1170
% +/- to Current Rates	27.69%	44.44%	27.45%	33.33%	28.14%	4.40%	-35.00%	14.99%	3.70%	9.36%	17.47%
006 Current	243	7	81	9	340	91	20	443	131	685	1025
Proposed	325	11	108	12	456	95	13	472	117	697	1153
% +/- to Current Rates	33.74%	57.14%	33.33%	33.33%	34.12%	4.40%	-35.00%	6.55%	-10.69%	1.75%	12.49%
007 Current	307	9	102	12	430	91	20	347	108	566	996
Proposed	392	13	130	16	551	95	13	399	112	619	1170
% +/- to Current Rates	27.69%	44.44%	27.45%	33.33%	28.14%	4.40%	-35.00%	14.99%	3.70%	9.36%	17.47%

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

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

Current:	Class	3	VRG AB	10
	DR	6	VRG COLL	33
	Limit	1000	VRG COMP	27
	Coll ded	500	VRG DCPD	34
	Comp ded	250	No discounts or surcharge	

Proposed:	Class	3	VRG AB	10
	DR	6	VRG COLL	33
	Limit	1000	VRG COMP	27
	Coll ded	500	VRG DCPD	34
	Comp ded	250	No discounts or surcharge	

Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	07-04-21
Renewals:	07-05-21

Profile 12.1 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
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: Any operator with a major or criminal code conviction in the past five (5) years is not written.

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