

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

Implementation Dates (D/M/Y)	
New Business:	May 22, 2022
Renewals:	May 22, 2022

Motorcycle Profile 1:

Operator 1:

Male, Age 20
 Licensed 3 years, Appropriate class license
 New business
 Annual mileage 3,000 km, commute 5km one way
 No AF accidents
 No convictions
 2014 Yamaha YZF R6 CC: 599
 List price \$12,599, Cash value \$11,000

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	236	3	14	29	282	135	13	68	11	227	509
Proposed	159	2	13	29	203	133	13	49	11	206	409
% +/- to Current Rates	-32.63%	-33.33%	-7.14%	0.00%	-73.10%	-1.48%	0.00%	-27.94%	0.00%	-29.42%	-102.53%
005 Current	236	3	14	29	282	135	13	68	11	227	509
Proposed	159	2	13	29	203	133	13	49	11	206	409
% +/- to Current Rates	-32.63%	-33.33%	-7.14%	0.00%	-73.10%	-1.48%	0.00%	-27.94%	0.00%	-29.42%	-102.53%
006 Current	236	3	14	29	282	135	13	68	11	227	509
Proposed	159	2	13	29	203	133	13	49	11	206	409
% +/- to Current Rates	-32.63%	-33.33%	-7.14%	0.00%	-73.10%	-1.48%	0.00%	-27.94%	0.00%	-29.42%	-102.53%
007 Current	236	3	14	29	282	135	13	68	11	227	509
Proposed	159	2	13	29	203	133	13	49	11	206	409
% +/- to Current Rates	-32.63%	-33.33%	-7.14%	0.00%	-73.10%	-1.48%	0.00%	-27.94%	0.00%	-29.42%	-102.53%

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

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

Current:	Driving Record: 3	VRG DCPD: 14
	Years Licensed: 3	Limit : 1000000
	No Discount and Surcharge	Deductible CMP : 500
	VRG COL: 14	Deductible COL : 500
	VRG COMP: 14	Engine capacity : 599

Proposed:	Driving Record: 3	VRG DCPD: 14
	Years Licensed: 3	Limit : 1000000
	No Discount and Surcharge	Deductible CMP : 500
	VRG COL: 14	Deductible COL : 500
	VRG COMP: 14	Engine capacity : 599

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	May 22, 2022
Renewals:	May 22, 2022

Motorcycle Profile 2:

Operator 1:

Male, Age 45
 Insured on a PP vehicle for 25 years
 Licensed 25 years, Class 6 license/M in Ontario
 New business
 Annual mileage 6,000 km
 No AF accidents
 No convictions
 2013 FLHT ULTRA CC: 1690
 List price \$26,645, Cash value \$22,299

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	134	1	15	33	183	152	13	70	21	256	439
Proposed	0	0	0	33	33	150	13	0	22	185	218
% +/- to Current Rates	-100.00%	-100.00%	-100.00%	0.00%	-300.00%	-1.32%	0.00%	-100.00%	4.76%	-96.55%	-396.55%
005 Current	134	1	15	33	183	152	13	70	21	256	439
Proposed	0	0	0	33	33	150	13	0	22	185	218
% +/- to Current Rates	-100.00%	-100.00%	-100.00%	0.00%	-300.00%	-1.32%	0.00%	-100.00%	4.76%	-96.55%	-396.55%
006 Current	134	1	15	33	183	152	13	70	21	256	439
Proposed	0	0	0	33	33	150	13	0	22	185	218
% +/- to Current Rates	-100.00%	-100.00%	-100.00%	0.00%	-300.00%	-1.32%	0.00%	-100.00%	4.76%	-96.55%	-396.55%
007 Current	134	1	15	33	183	152	13	70	21	256	439
Proposed	0	0	0	33	33	150	13	0	22	185	218
% +/- to Current Rates	-100.00%	-100.00%	-100.00%	0.00%	-300.00%	-1.32%	0.00%	-100.00%	4.76%	-96.55%	-396.55%

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

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

Current:	Proposed:
Driving Record: 3	Driving Record: 3
VRG DCPD: 23	VRG DCPD: 23
Years Licensed: 25	Years Licensed: 25
Limit : 1000000	Limit : 1000000
No Discount and Surcharge	No Discount and Surcharge
Deductible CMP : 250	Deductible CMP : 250
VRG COL: 23	VRG COL: 23
Deductible COL : 500	Deductible COL : 500
VRG COMP: 23	VRG COMP: 23
Engine capacity : 1690	Engine capacity : 1690

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

Implementation Dates (D/M/Y)	
New Business:	May 22, 2022
Renewals:	May 22, 2022

Off Road Vehicle Profile 1:

Operator 1:

Male, Age 22
 Insured on a PP vehicle for 3 years
 Licensed 3 years, Class 5 license/ G or M in Ontario
 New business
 Pleasure use
 No AF accidents
 No convictions
 2014 Suzuki LT-A750 King Quad 4x4 CC: 722
 List price \$11,444, Cash value \$10,000

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	207	2	14	6	229	34	4	82	72	192	421
Proposed	198	2	15	6	221	34	4	88	80	206	427
% +/- to Current Rates	-4.35%	0.00%	7.14%	0.00%	2.80%	0.00%	0.00%	7.32%	11.11%	18.43%	21.22%
005 Current	207	2	14	6	229	34	4	82	72	192	421
Proposed	198	2	15	6	221	34	4	88	80	206	427
% +/- to Current Rates	-4.35%	0.00%	7.14%	0.00%	2.80%	0.00%	0.00%	7.32%	11.11%	18.43%	21.22%
006 Current	207	2	14	6	229	34	4	82	72	192	421
Proposed	198	2	15	6	221	34	4	88	80	206	427
% +/- to Current Rates	-4.35%	0.00%	7.14%	0.00%	2.80%	0.00%	0.00%	7.32%	11.11%	18.43%	21.22%
007 Current	207	2	14	6	229	34	4	82	72	192	421
Proposed	198	2	15	6	221	34	4	88	80	206	427
% +/- to Current Rates	-4.35%	0.00%	7.14%	0.00%	2.80%	0.00%	0.00%	7.32%	11.11%	18.43%	21.22%

* 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:	Engine Capacity: Heavy	Limit : 1000000
	No Discount and Surcharge	Deductible CMP : 250
	VRG COL: 11	Deductible COL : 500
	VRG COMP: 11	Engine capacity : Heavy
	VRG DCPD: 11	

Proposed:	Engine Capacity: Heavy	Limit : 1000000
	No Discount and Surcharge	Deductible CMP : 250
	VRG COL: 13	Deductible COL : 500
	VRG COMP: 13	Engine Capacity : Heavy
	VRG DCPD: 13	

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	May 22, 2022
Renewals:	May 22, 2022

Off Road Vehicle Profile 2:

Operator 1:

Male, Age 43
 Insured on a PP vehicle for 25 years
 Licensed 20 years, Class 5 license/ G or M in Ontario
 New business
 Pleasure use
 No AF accidents
 No convictions
 2013 Polaris Sportsman 500 4x4, CC: 498
 List price \$7,349, Cash value \$6,000

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	207	2	12	6	227	34	4	70	60	168	395
	Proposed	198	2	11	6	217	34	4	65	57	160	377
	% +/- to Current Rates	-4.35%	0.00%	-8.33%	0.00%	-12.68%	0.00%	0.00%	-7.14%	-5.00%	-12.14%	-24.82%
005	Current	207	2	12	6	227	34	4	70	60	168	395
	Proposed	198	2	11	6	217	34	4	65	57	160	377
	% +/- to Current Rates	-4.35%	0.00%	-8.33%	0.00%	-12.68%	0.00%	0.00%	-7.14%	-5.00%	-12.14%	-24.82%
006	Current	207	2	12	6	227	34	4	70	60	168	395
	Proposed	198	2	11	6	217	34	4	65	57	160	377
	% +/- to Current Rates	-4.35%	0.00%	-8.33%	0.00%	-12.68%	0.00%	0.00%	-7.14%	-5.00%	-12.14%	-24.82%
007	Current	207	2	12	6	227	34	4	70	60	168	395
	Proposed	198	2	11	6	217	34	4	65	57	160	377
	% +/- to Current Rates	-4.35%	0.00%	-8.33%	0.00%	-12.68%	0.00%	0.00%	-7.14%	-5.00%	-12.14%	-24.82%

* 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:	Engine Capacity: Heavy	Limit : 1000000
	No Discount and Surcharge	Deductible CMP : 250
	VRG COL: 9	Deductible COL : 500
	VRG COMP: 9	Engine capacity : Heavy
	VRG DCPD: 9	

Proposed:	Engine Capacity: Heavy	Limit : 1000000
	No Discount and Surcharge	Deductible CMP : 250
	VRG COL: 9	Deductible COL : 500
	VRG COMP: 9	Engine capacity : Heavy
	VRG DCPD: 9	

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

Implementation Dates (D/M/Y)	
New Business:	May 22, 2022
Renewals:	May 22, 2022

Snow Vehicle - Profile 1:

Operator 1:

Male, Age 30
 Insured on a PP vehicle for 10 years
 Licensed 10 years, Class 5 license/G in Ontario or applicable
 New business
 Pleasure use
 No AF accidents
 No convictions
 2014 Polaris Indy 550 Voyager CC: 544
 List price \$8,399, Cash value \$7,200

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	53	1	3	8	65	44	4	564	200	812	877
Proposed	53	1	3	8	65	45	4	529	188	766	831
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	2.27%	0.00%	-6.21%	-6.00%	-9.93%	-9.93%
005 Current	53	1	3	8	65	44	4	564	200	812	877
Proposed	53	1	3	8	65	45	4	529	188	766	831
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	2.27%	0.00%	-6.21%	-6.00%	-9.93%	-9.93%
006 Current	53	1	3	8	65	44	4	564	200	812	877
Proposed	53	1	3	8	65	45	4	529	188	766	831
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	2.27%	0.00%	-6.21%	-6.00%	-9.93%	-9.93%
007 Current	53	1	3	8	65	44	4	564	200	812	877
Proposed	53	1	3	8	65	45	4	529	188	766	831
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	2.27%	0.00%	-6.21%	-6.00%	-9.93%	-9.93%

* 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:	No Discount and Surcharge	Limit : 1000000
	VRG COL: 16	Deductible CMP : 250
	VRG COMP: 16	Deductible COL : 500
	VRG DCPD: 16	

Proposed:	No Discount and Surcharge	Limit : 1000000
	VRG COL: 16	Deductible CMP : 250
	VRG COMP: 16	Deductible COL : 500
	VRG DCPD: 16	

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	May 22, 2022
Renewals:	May 22, 2022

Snow Vehicle - Profile 2:

Operator 1:

Male, Age 23
 Insured on a PP vehicle for 5 years
 Licensed 5 years, Class 5 license/G in Ontario or applicable
 New business
 Pleasure use
 No AF accidents
 No convictions
 2013 Ski-Doo MX Z Sport 600 ACE CC: 600
 List price \$9,449, Cash value \$6,750

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	53	1	3	8	65	44	4	626	221	895	960
	Proposed	53	1	3	8	65	45	4	587	209	845	910
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	2.27%	0.00%	-6.23%	-5.43%	-9.39%	-9.39%
005	Current	53	1	3	8	65	44	4	626	221	895	960
	Proposed	53	1	3	8	65	45	4	587	209	845	910
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	2.27%	0.00%	-6.23%	-5.43%	-9.39%	-9.39%
006	Current	53	1	3	8	65	44	4	626	221	895	960
	Proposed	53	1	3	8	65	45	4	587	209	845	910
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	2.27%	0.00%	-6.23%	-5.43%	-9.39%	-9.39%
007	Current	53	1	3	8	65	44	4	626	221	895	960
	Proposed	53	1	3	8	65	45	4	587	209	845	910
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	2.27%	0.00%	-6.23%	-5.43%	-9.39%	-9.39%

* 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:	No Discount and Surcharge	Limit : 1000000
	VRG COL: 18	Deductible CMP : 250
	VRG COMP: 18	Deductible COL : 500
	VRG DCPD: 18	

Proposed:	No Discount and Surcharge	Limit : 1000000
	VRG COL: 18	Deductible CMP : 250
	VRG COMP: 18	Deductible COL : 500
	VRG DCPD: 18	

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

Implementation Dates (D/M/Y)	
New Business:	May 22, 2022
Renewals:	May 22, 2022

Motor home - Profile 1:

Operator 1:
 Male, Age 55, Married
 No driver training
 Licensed over 10 years, Class 5 license/G in Ontario
 New business
 Pleasure use, annual mileage 6000 km
 No AF accidents in over 10 years
 No convictions in over 10 years
 2015 Jayco Pinnacle 36RSQS
 List price: \$85 899

Operator 2: (Secondary)
 Female, Age 53, Married
 Licensed over 10 years, Class 5 license/G in Ontario
 No AF accidents in over 10 years
 No convictions in over 10 years

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	11	72	30	522	91	20	158	324	593	1115
Proposed	327	9	280	21	637	71	13	162	367	613	1250
% +/- to Current Rates	-20.05%	-18.18%	288.89%	-30.00%	220.66%	-21.98%	-35.00%	2.53%	13.27%	-41.17%	179.48%
005 Current	236	6	42	12	296	91	20	145	324	580	876
Proposed	327	9	280	21	637	71	13	162	367	613	1250
% +/- to Current Rates	38.56%	50.00%	566.67%	75.00%	730.23%	-21.98%	-35.00%	11.72%	13.27%	-31.98%	698.24%
006 Current	186	5	33	9	233	91	20	185	324	620	853
Proposed	327	9	280	21	637	71	13	162	367	613	1250
% +/- to Current Rates	75.81%	80.00%	748.48%	133.33%	1037.62%	-21.98%	-35.00%	-12.43%	13.27%	-56.14%	981.49%
007 Current	236	6	42	12	296	91	20	145	324	580	876
Proposed	327	9	280	21	637	71	13	162	367	613	1250
% +/- to Current Rates	38.56%	50.00%	566.67%	75.00%	730.23%	-21.98%	-35.00%	11.72%	13.27%	-31.98%	698.24%

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

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

Current: Class: 1	Limit : 1000000
Driving Record: 6	Deductible CMP : 250
No Discount and Surcharge	Deductible COL : 500
VRG AB: 10	VRG DCPD: 20
VRG COL: 20	VRG COMP: 86

Proposed: Class: NA	Limit : 1000000
Driving Record: 6	Deductible CMP : 250
No Discount and Surcharge	Deductible COL : 500
VRG AB : NA	VRG DCPD: 86
VRG COL: 86	VRG COMP: 86

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