

**Company Name:** Traders General Insurance Company

**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

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

**Coverages:**

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

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b>	Current	2598	70	393	20	3081	172	30	594	61	857
	Proposed	2603	70	393	20	3086	187	30	616	63	896
% +/- to Current Rates		<b>0.19%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.16%</b>	<b>8.72%</b>	<b>0.00%</b>	<b>3.70%</b>	<b>3.28%</b>	<b>4.55%</b>
<b>005</b>	Current	1115	30	176	10	1331	104	30	515	56	705
	Proposed	1117	30	175	11	1333	112	30	532	57	731
% +/- to Current Rates		<b>0.18%</b>	<b>0.00%</b>	<b>-0.57%</b>	<b>10.00%</b>	<b>0.15%</b>	<b>7.69%</b>	<b>0.00%</b>	<b>3.30%</b>	<b>1.79%</b>	<b>3.69%</b>
<b>006</b>	Current	780	20	123	7	930	135	30	617	59	841
	Proposed	781	21	123	8	933	147	30	638	60	875
% +/- to Current Rates		<b>0.13%</b>	<b>5.00%</b>	<b>0.00%</b>	<b>14.29%</b>	<b>0.32%</b>	<b>8.89%</b>	<b>0.00%</b>	<b>3.40%</b>	<b>1.69%</b>	<b>4.04%</b>
<b>007</b>	Current	1025	29	162	10	1226	103	30	526	53	712
	Proposed	1028	28	163	10	1229	112	30	547	54	743
% +/- to Current Rates		<b>0.29%</b>	<b>-3.45%</b>	<b>0.62%</b>	<b>0.00%</b>	<b>0.24%</b>	<b>8.74%</b>	<b>0.00%</b>	<b>3.99%</b>	<b>1.89%</b>	<b>4.35%</b>
											<b>1.75%</b>

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

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

Current:

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Proposed:

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Company Name:	Traders General Insurance Company
<b>Profile 1.2 Private Passenger:</b>	

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

**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
<b>004</b>	Current 1319	36	200	20	1575	172	15	364	61	612	2187
	Proposed 1321	36	200	20	1577	187	15	378	63	643	2220
% +/- to Current Rates	<b>0.15%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.13%</b>	<b>8.72%</b>	<b>0.00%</b>	<b>3.85%</b>	<b>3.28%</b>	<b>5.07%</b>	<b>1.51%</b>
<b>005</b>	Current 608	16	95	10	729	104	15	278	56	453	1182
	Proposed 609	16	95	11	731	112	15	288	57	472	1203
% +/- to Current Rates	<b>0.16%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>10.00%</b>	<b>0.27%</b>	<b>7.69%</b>	<b>0.00%</b>	<b>3.60%</b>	<b>1.79%</b>	<b>4.19%</b>	<b>1.78%</b>
<b>006</b>	Current 426	11	67	7	511	135	15	333	59	542	1053
	Proposed 426	12	67	8	513	147	15	345	60	567	1080
% +/- to Current Rates	<b>0.00%</b>	<b>9.09%</b>	<b>0.00%</b>	<b>14.29%</b>	<b>0.39%</b>	<b>8.89%</b>	<b>0.00%</b>	<b>3.60%</b>	<b>1.69%</b>	<b>4.61%</b>	<b>2.56%</b>
<b>007</b>	Current 559	15	87	10	671	103	15	285	53	456	1127
	Proposed 560	15	88	10	673	112	15	296	54	477	1150
% +/- to Current Rates	<b>0.18%</b>	<b>0.00%</b>	<b>1.15%</b>	<b>0.00%</b>	<b>0.30%</b>	<b>8.74%</b>	<b>0.00%</b>	<b>3.86%</b>	<b>1.89%</b>	<b>4.61%</b>	<b>2.04%</b>

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

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

Current: Class: 12, DR: 6, VRG: 19/13/10, Discounts/Surcharges: Conviction Free Discount
Years licensed: 6, Yrs since last At-Fault claim: 99, Vehicle Age: 6
Vehicle years owned: 6 (assumed bought new)

Proposed: Class: 12, DR: 6, VRG: 19/13/10, Discounts/Surcharges: Conviction Free Discount
Years licensed: 6, Yrs since last At-Fault claim: 99, Vehicle Age: 6
Vehicle years owned: 6 (assumed bought new)

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Company Name:	Traders General Insurance Company
<b>Profile 1.3 Private Passenger:</b>	

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

**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
<b>004</b>	Current 1279	34	193	0	1506	0	15	230	0	245	1751
	Proposed 1282	34	193	0	1509	0	15	238	0	253	1762
% +/- to Current Rates	<b>0.23%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.20%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.48%</b>	<b>0.00%</b>	<b>3.27%</b>	<b>0.63%</b>
<b>005</b>	Current 507	14	81	0	602	0	15	237	0	252	854
	Proposed 508	14	80	0	602	0	15	244	0	259	861
% +/- to Current Rates	<b>0.20%</b>	<b>0.00%</b>	<b>-1.23%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>2.95%</b>	<b>0.00%</b>	<b>2.78%</b>	<b>0.82%</b>
<b>006</b>	Current 354	9	56	0	419	0	15	284	0	299	718
	Proposed 355	9	56	0	420	0	15	293	0	308	728
% +/- to Current Rates	<b>0.28%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.24%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.17%</b>	<b>0.00%</b>	<b>3.01%</b>	<b>1.39%</b>
<b>007</b>	Current 466	14	75	0	555	0	15	241	0	256	811
	Proposed 468	13	75	0	556	0	15	251	0	266	822
% +/- to Current Rates	<b>0.43%</b>	<b>-7.14%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.18%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>4.15%</b>	<b>0.00%</b>	<b>3.91%</b>	<b>1.36%</b>

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

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

Current: Class: 05, DR: 4, VRG: 19/13/10, Discounts/Surcharges: Conviction Free Discount
Years licensed: 4, Yrs since last At-Fault claim: 99, Vehicle Age: 6
Vehicle years owned: 6 (assumed bought new)

Proposed: Class: 05, DR: 4, VRG: 19/13/10, Discounts/Surcharges: Conviction Free Discount
Years licensed: 4, Yrs since last At-Fault claim: 99, Vehicle Age: 6
Vehicle years owned: 6 (assumed bought new)

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**Company Name:** Traders General Insurance Company

**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

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

**Coverages:**

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

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b>	Current	820	22	197	16	1055	117	15	274	95	501
	Proposed	823	21	197	18	1059	128	15	281	96	520
% +/- to Current Rates	<b>0.37%</b>	<b>-4.55%</b>	<b>0.00%</b>	<b>12.50%</b>	<b>0.38%</b>	<b>9.40%</b>	<b>0.00%</b>	<b>2.55%</b>	<b>1.05%</b>	<b>3.79%</b>	<b>1.48%</b>
<b>005</b>	Current	361	10	93	9	473	70	15	239	86	410
	Proposed	363	9	92	9	473	77	15	249	88	429
% +/- to Current Rates	<b>0.55%</b>	<b>-10.00%</b>	<b>-1.08%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>10.00%</b>	<b>0.00%</b>	<b>4.18%</b>	<b>2.33%</b>	<b>4.63%</b>	<b>2.15%</b>
<b>006</b>	Current	253	6	62	6	327	92	15	288	91	486
	Proposed	254	7	65	7	333	99	15	299	93	506
% +/- to Current Rates	<b>0.40%</b>	<b>16.67%</b>	<b>4.84%</b>	<b>16.67%</b>	<b>1.83%</b>	<b>7.61%</b>	<b>0.00%</b>	<b>3.82%</b>	<b>2.20%</b>	<b>4.12%</b>	<b>3.20%</b>
<b>007</b>	Current	332	9	85	8	434	69	15	247	81	412
	Proposed	333	9	84	9	435	77	15	256	83	431
% +/- to Current Rates	<b>0.30%</b>	<b>0.00%</b>	<b>-1.18%</b>	<b>12.50%</b>	<b>0.23%</b>	<b>11.59%</b>	<b>0.00%</b>	<b>3.64%</b>	<b>2.47%</b>	<b>4.61%</b>	<b>2.36%</b>

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

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

Current:

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Proposed:

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Company Name:	Traders General Insurance Company
<b>Profile 2.2 Private Passenger:</b>	

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

**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
<b>004</b>	Current 820	22	197	16	1055	117	15	274	95	501	1556
	Proposed 823	21	197	18	1059	128	15	281	96	520	1579
% +/- to Current Rates	<b>0.37%</b>	<b>-4.55%</b>	<b>0.00%</b>	<b>12.50%</b>	<b>0.38%</b>	<b>9.40%</b>	<b>0.00%</b>	<b>2.55%</b>	<b>1.05%</b>	<b>3.79%</b>	<b>1.48%</b>
<b>005</b>	Current 361	10	93	9	473	70	15	239	86	410	883
	Proposed 363	9	92	9	473	77	15	249	88	429	902
% +/- to Current Rates	<b>0.55%</b>	<b>-10.00%</b>	<b>-1.08%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>10.00%</b>	<b>0.00%</b>	<b>4.18%</b>	<b>2.33%</b>	<b>4.63%</b>	<b>2.15%</b>
<b>006</b>	Current 253	6	62	6	327	92	15	288	91	486	813
	Proposed 254	7	65	7	333	99	15	299	93	506	839
% +/- to Current Rates	<b>0.40%</b>	<b>16.67%</b>	<b>4.84%</b>	<b>16.67%</b>	<b>1.83%</b>	<b>7.61%</b>	<b>0.00%</b>	<b>3.82%</b>	<b>2.20%</b>	<b>4.12%</b>	<b>3.20%</b>
<b>007</b>	Current 332	9	85	8	434	69	15	247	81	412	846
	Proposed 333	9	84	9	435	77	15	256	83	431	866
% +/- to Current Rates	<b>0.30%</b>	<b>0.00%</b>	<b>-1.18%</b>	<b>12.50%</b>	<b>0.23%</b>	<b>11.59%</b>	<b>0.00%</b>	<b>3.64%</b>	<b>2.47%</b>	<b>4.61%</b>	<b>2.36%</b>

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

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

Current: Class: 02, DR: 9, VRG: 30/26/09, Discounts/Surcharges: Conviction Free Discount
Years licensed: 10, Yrs since last At-Fault claim: 99, Vehicle Age: 5
Vehicle years owned: 5 (assumed bought new)

Proposed: Class: 02, DR: 9, VRG: 30/26/09, Discounts/Surcharges: Conviction Free Discount
Years licensed: 10, Yrs since last At-Fault claim: 99, Vehicle Age: 5
Vehicle years owned: 5 (assumed bought new)

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Company Name:	Traders General Insurance Company
<b>Profile 2.3 Private Passenger:</b>	

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

**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
<b>004</b>	Current 724	20	174	15	933	105	15	245	95	460	1393
	Proposed 726	19	173	15	933	115	15	253	96	479	1412
% +/- to Current Rates	<b>0.28%</b>	<b>-5.00%</b>	<b>-0.57%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>9.52%</b>	<b>0.00%</b>	<b>3.27%</b>	<b>1.05%</b>	<b>4.13%</b>	<b>1.36%</b>
<b>005</b>	Current 325	8	81	8	422	63	15	218	86	382	804
	Proposed 326	9	82	9	426	69	15	224	88	396	822
% +/- to Current Rates	<b>0.31%</b>	<b>12.50%</b>	<b>1.23%</b>	<b>12.50%</b>	<b>0.95%</b>	<b>9.52%</b>	<b>0.00%</b>	<b>2.75%</b>	<b>2.33%</b>	<b>3.66%</b>	<b>2.24%</b>
<b>006</b>	Current 227	6	57	5	295	83	15	259	91	448	743
	Proposed 227	6	57	6	296	90	15	269	93	467	763
% +/- to Current Rates	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>20.00%</b>	<b>0.34%</b>	<b>8.43%</b>	<b>0.00%</b>	<b>3.86%</b>	<b>2.20%</b>	<b>4.24%</b>	<b>2.69%</b>
<b>007</b>	Current 298	8	77	7	390	63	15	222	81	381	771
	Proposed 299	8	77	8	392	68	15	231	83	397	789
% +/- to Current Rates	<b>0.34%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>14.29%</b>	<b>0.51%</b>	<b>7.94%</b>	<b>0.00%</b>	<b>4.05%</b>	<b>2.47%</b>	<b>4.20%</b>	<b>2.33%</b>

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

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

Current: Class: 01, DR: 9, VRG: 30/26/09, Discounts/Surcharges: Conviction Free Discount
Years licensed: 10, Yrs since last At-Fault claim: 99, Vehicle Age: 5
Vehicle years owned: 5 (assumed bought new)

Proposed: Class: 01, DR: 9, VRG: 30/26/09, Discounts/Surcharges: Conviction Free Discount
Years licensed: 10, Yrs since last At-Fault claim: 99, Vehicle Age: 5
Vehicle years owned: 5 (assumed bought new)

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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

**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 2258	62	373	16	2709	95	30	469	39	633	3342
	Proposed 2265	60	375	18	2718	102	30	484	39	655	3373
% +/- to Current Rates	0.31%	-3.23%	0.54%	12.50%	0.33%	7.37%	0.00%	3.20%	0.00%	3.48%	0.93%
005	Current 911	24	157	9	1101	57	30	448	35	570	1671
	Proposed 913	24	158	9	1104	61	30	465	36	592	1696
% +/- to Current Rates	0.22%	0.00%	0.64%	0.00%	0.27%	7.02%	0.00%	3.79%	2.86%	3.86%	1.50%
006	Current 636	16	112	6	770	74	30	539	37	680	1450
	Proposed 638	17	109	7	771	80	30	556	37	703	1474
% +/- to Current Rates	0.31%	6.25%	-2.68%	16.67%	0.13%	8.11%	0.00%	3.15%	0.00%	3.38%	1.66%
007	Current 835	22	144	8	1009	56	30	462	33	581	1590
	Proposed 839	23	147	9	1018	61	30	478	34	603	1621
% +/- to Current Rates	0.48%	4.55%	2.08%	12.50%	0.89%	8.93%	0.00%	3.46%	3.03%	3.79%	1.95%

\* 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:

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Proposed:

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Company Name:	Traders General Insurance Company
<b>Profile 3.2 Private Passenger:</b>	

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

**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
<b>004</b>	Current 794	22	131	16	963	95	15	203	39	352	1315
	Proposed 796	21	132	18	967	102	15	209	39	365	1332
% +/- to Current Rates	0.25%	-4.55%	0.76%	12.50%	0.42%	7.37%	0.00%	2.96%	0.00%	3.69%	1.29%
<b>005</b>	Current 329	9	57	9	404	57	15	176	35	283	687
	Proposed 331	9	58	9	407	61	15	183	36	295	702
% +/- to Current Rates	0.61%	0.00%	1.75%	0.00%	0.74%	7.02%	0.00%	3.98%	2.86%	4.24%	2.18%
<b>006</b>	Current 230	5	41	6	282	74	15	211	37	337	619
	Proposed 231	6	39	7	283	80	15	218	37	350	633
% +/- to Current Rates	0.43%	20.00%	-4.88%	16.67%	0.35%	8.11%	0.00%	3.32%	0.00%	3.86%	2.26%
<b>007</b>	Current 302	8	51	8	369	56	15	182	33	286	655
	Proposed 303	9	54	9	375	61	15	187	34	297	672
% +/- to Current Rates	0.33%	12.50%	5.88%	12.50%	1.63%	8.93%	0.00%	2.75%	3.03%	3.85%	2.60%

\* 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: Class: 03, DR: 9, VRG: 21/12/09, Discounts/Surcharges: Conviction Free Discount
Years licensed: 30, Yrs since last At-Fault claim: 99, Vehicle Age: 7
Vehicle years owned: 7 (assumed bought new)

Proposed: Class: 03, DR: 9, VRG: 21/12/09, Discounts/Surcharges: Conviction Free Discount
Years licensed: 30, Yrs since last At-Fault claim: 99, Vehicle Age: 7
Vehicle years owned: 7 (assumed bought new)

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Company Name:	Traders General Insurance Company	Implementation Dates (D/M/Y)
Profile 3.3 Private Passenger:		New Business: Sep 1, 2020
		Renewals: Sep 1, 2020
<b>Operator 2: (Occasional)</b>		
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		
<b>Coverages:</b>		
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 1464	40	242	0	1746	0	15	266	0	281	2027
	Proposed 1469	39	243	0	1751	0	15	275	0	290	2041
% +/- to Current Rates	0.34%	-2.50%	0.41%	0.00%	0.29%	0.00%	0.00%	3.38%	0.00%	3.20%	0.69%
005	Current 582	15	100	0	697	0	15	272	0	287	984
	Proposed 582	15	100	0	697	0	15	282	0	297	994
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.68%	0.00%	3.48%	1.02%
006	Current 406	11	71	0	488	0	15	328	0	343	831
	Proposed 407	11	70	0	488	0	15	338	0	353	841
% +/- to Current Rates	0.25%	0.00%	-1.41%	0.00%	0.00%	0.00%	0.00%	3.05%	0.00%	2.92%	1.20%
007	Current 533	14	93	0	640	0	15	280	0	295	935
	Proposed 536	14	93	0	643	0	15	291	0	306	949
% +/- to Current Rates	0.56%	0.00%	0.00%	0.00%	0.47%	0.00%	0.00%	3.93%	0.00%	3.73%	1.50%

\* 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: 05, DR: 3, VRG: 21/12/09, Discounts/Surcharges: Conviction Free Discount
Years licensed: 3, Yrs since last At-Fault claim: 99, Vehicle Age: 7
Vehicle years owned: 7 (assumed bought new)

Proposed: Class: 05, DR: 3, VRG: 21/12/09, Discounts/Surcharges: Conviction Free Discount
Years licensed: 3, Yrs since last At-Fault claim: 99, Vehicle Age: 7
Vehicle years owned: 7 (assumed bought new)

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**Company Name:** Traders General Insurance Company

**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

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

**Coverages:**

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

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b>	Current 3397	91	1015	19	4522	177	30	1133	68	1408	5930
	Proposed 3515	93	1051	19	4678	192	30	1220	69	1511	6189
% +/- to Current Rates	<b>3.47%</b>	<b>2.20%</b>	<b>3.55%</b>	<b>0.00%</b>	<b>3.45%</b>	<b>8.47%</b>	<b>0.00%</b>	<b>7.68%</b>	<b>1.47%</b>	<b>7.32%</b>	<b>4.37%</b>
<b>005</b>	Current 1390	37	432	9	1868	106	30	1081	62	1279	3147
	Proposed 1432	39	446	10	1927	115	30	1172	64	1381	3308
% +/- to Current Rates	<b>3.02%</b>	<b>5.41%</b>	<b>3.24%</b>	<b>11.11%</b>	<b>3.16%</b>	<b>8.49%</b>	<b>0.00%</b>	<b>8.42%</b>	<b>3.23%</b>	<b>7.97%</b>	<b>5.12%</b>
<b>006</b>	Current 969	26	305	7	1307	139	30	1323	66	1558	2865
	Proposed 1003	27	311	7	1348	151	30	1427	67	1675	3023
% +/- to Current Rates	<b>3.51%</b>	<b>3.85%</b>	<b>1.97%</b>	<b>0.00%</b>	<b>3.14%</b>	<b>8.63%</b>	<b>0.00%</b>	<b>7.86%</b>	<b>1.52%</b>	<b>7.51%</b>	<b>5.51%</b>
<b>007</b>	Current 1273	35	403	9	1720	105	30	1114	59	1308	3028
	Proposed 1318	36	412	10	1776	115	30	1207	60	1412	3188
% +/- to Current Rates	<b>3.53%</b>	<b>2.86%</b>	<b>2.23%</b>	<b>11.11%</b>	<b>3.26%</b>	<b>9.52%</b>	<b>0.00%</b>	<b>8.35%</b>	<b>1.69%</b>	<b>7.95%</b>	<b>5.28%</b>

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

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

Current:

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Proposed:

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Company Name:	Traders General Insurance Company	Implementation Dates (D/M/Y)
Profile 4.2 Private Passenger:		New Business: Sep 1, 2020
		Renewals: Sep 1, 2020
<b>Operator 1:</b>		
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		

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 1567	42	468	19	2096	177	15	533	68	793	2889
	Proposed 1571	41	469	19	2100	192	15	556	69	832	2932
% +/- to Current Rates	0.26%	-2.38%	0.21%	0.00%	0.19%	8.47%	0.00%	4.32%	1.47%	4.92%	1.49%
005	Current 662	17	206	9	894	106	15	463	62	646	1540
	Proposed 662	18	206	10	896	115	15	485	64	679	1575
% +/- to Current Rates	0.00%	5.88%	0.00%	11.11%	0.22%	8.49%	0.00%	4.75%	3.23%	5.11%	2.27%
006	Current 462	13	144	7	626	139	15	566	66	786	1412
	Proposed 464	13	145	7	629	151	15	592	67	825	1454
% +/- to Current Rates	0.43%	0.00%	0.69%	0.00%	0.48%	8.63%	0.00%	4.59%	1.52%	4.96%	2.97%
007	Current 607	16	192	9	824	105	15	477	59	656	1480
	Proposed 609	16	191	10	826	115	15	501	60	691	1517
% +/- to Current Rates	0.33%	0.00%	-0.52%	11.11%	0.24%	9.52%	0.00%	5.03%	1.69%	5.34%	2.50%

\* 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: 02, DR: 2, VRG: 34/20/11, Discounts/Surcharges: Conviction Free Discount, Green Vehicle Discount

Years licensed: 35, Yrs since last At-Fault claim: 2, Vehicle Age: 7

Vehicle years owned: 7 (assumed bought new)

Proposed: Class: 02, DR: 2, VRG: 34/20/11, Discounts/Surcharges: Conviction Free Discount, Green Vehicle Discount

Years licensed: 35, Yrs since last At-Fault claim: 2, Vehicle Age: 7

Vehicle years owned: 7 (assumed bought new)

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Company Name:	Traders General Insurance Company	Implementation Dates (D/M/Y)
Profile 4.3 Private Passenger:		New Business: Sep 1, 2020
		Renewals: Sep 1, 2020
<b>Operator 2 (Occasional):</b>		
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		
<b>Coverages:</b>		
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 1830	49	547	0	2426	0	15	600	0	615	3041
	Proposed 1944	52	582	0	2578	0	15	664	0	679	3257
% +/- to Current Rates	6.23%	6.12%	6.40%	0.00%	6.27%	0.00%	0.00%	10.67%	0.00%	10.41%	7.10%
005	Current 728	20	226	0	974	0	15	618	0	633	1607
	Proposed 770	21	240	0	1031	0	15	687	0	702	1733
% +/- to Current Rates	5.77%	5.00%	6.19%	0.00%	5.85%	0.00%	0.00%	11.17%	0.00%	10.90%	7.84%
006	Current 507	13	161	0	681	0	15	757	0	772	1453
	Proposed 539	14	166	0	719	0	15	835	0	850	1569
% +/- to Current Rates	6.31%	7.69%	3.11%	0.00%	5.58%	0.00%	0.00%	10.30%	0.00%	10.10%	7.98%
007	Current 666	19	211	0	896	0	15	637	0	652	1548
	Proposed 709	20	221	0	950	0	15	706	0	721	1671
% +/- to Current Rates	6.46%	5.26%	4.74%	0.00%	6.03%	0.00%	0.00%	10.83%	0.00%	10.58%	7.95%

\* 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: 05, DR: 3, VRG: 34/20/11, Discounts/Surcharges: Green Vehicle Discount/ Conviction Surcharge
Years licensed: 2, Yrs since last At-Fault claim: 99, Vehicle Age: 7
Vehicle years owned: 7 (assumed bought new)

Proposed: Class: 05, DR: 3, VRG: 34/20/11, Discounts/Surcharges: Green Vehicle Discount/ Conviction Surcharge
Years licensed: 2, Yrs since last At-Fault claim: 99, Vehicle Age: 7
Vehicle years owned: 7 (assumed bought new)

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Company Name:	Traders General Insurance Company
<b>Profile 5.1 Private Passenger:</b>	

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

**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
<b>004</b>	Current 621	17	124	15	777	104	15	205	64	388	1165
	Proposed 623	16	125	15	779	113	15	213	65	406	1185
% +/- to Current Rates	<b>0.32%</b>	<b>-5.88%</b>	<b>0.81%</b>	<b>0.00%</b>	<b>0.26%</b>	<b>8.65%</b>	<b>0.00%</b>	<b>3.90%</b>	<b>1.56%</b>	<b>4.64%</b>	<b>1.72%</b>
<b>005</b>	Current 279	7	59	8	353	62	15	184	59	320	673
	Proposed 280	7	59	9	355	68	15	188	60	331	686
% +/- to Current Rates	<b>0.36%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>12.50%</b>	<b>0.57%</b>	<b>9.68%</b>	<b>0.00%</b>	<b>2.17%</b>	<b>1.69%</b>	<b>3.44%</b>	<b>1.93%</b>
<b>006</b>	Current 194	5	41	5	245	81	15	217	61	374	619
	Proposed 195	5	40	6	246	88	15	227	63	393	639
% +/- to Current Rates	<b>0.52%</b>	<b>0.00%</b>	<b>-2.44%</b>	<b>20.00%</b>	<b>0.41%</b>	<b>8.64%</b>	<b>0.00%</b>	<b>4.61%</b>	<b>3.28%</b>	<b>5.08%</b>	<b>3.23%</b>
<b>007</b>	Current 256	7	54	7	324	62	15	186	55	318	642
	Proposed 257	7	55	8	327	67	15	194	56	332	659
% +/- to Current Rates	<b>0.39%</b>	<b>0.00%</b>	<b>1.85%</b>	<b>14.29%</b>	<b>0.93%</b>	<b>8.06%</b>	<b>0.00%</b>	<b>4.30%</b>	<b>1.82%</b>	<b>4.40%</b>	<b>2.65%</b>

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

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

Current: Class: 01, DR: 9, VRG: 26/17/11, Discounts/Surcharges: Conviction Free Discount
Years licensed: 45, Yrs since last At-Fault claim: 99, Vehicle Age: 5
Vehicle years owned: 5 (assumed bought new)

Proposed: Class: 01, DR: 9, VRG: 26/17/11, Discounts/Surcharges: Conviction Free Discount
Years licensed: 45, Yrs since last At-Fault claim: 99, Vehicle Age: 5
Vehicle years owned: 5 (assumed bought new)

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**Company Name:** Traders General Insurance Company

**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

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

**Coverages:**

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

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b>	Current	1161	31	192	29	1413	102	30	275	212	619
	Proposed	1165	31	192	30	1418	111	30	283	216	640
% +/- to Current Rates		<b>0.34%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.45%</b>	<b>0.35%</b>	<b>8.82%</b>	<b>0.00%</b>	<b>2.91%</b>	<b>1.89%</b>	<b>3.39%</b>
<b>005</b>	Current	515	13	90	15	633	62	30	242	192	526
	Proposed	518	13	90	16	637	66	30	252	195	543
% +/- to Current Rates		<b>0.58%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>6.67%</b>	<b>0.63%</b>	<b>6.45%</b>	<b>0.00%</b>	<b>4.13%</b>	<b>1.56%</b>	<b>3.23%</b>
<b>006</b>	Current	360	10	62	11	443	80	30	291	201	602
	Proposed	361	10	61	11	443	86	30	303	209	628
% +/- to Current Rates		<b>0.28%</b>	<b>0.00%</b>	<b>-1.61%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>7.50%</b>	<b>0.00%</b>	<b>4.12%</b>	<b>3.98%</b>	<b>4.32%</b>
<b>007</b>	Current	474	12	82	13	581	62	30	250	181	523
	Proposed	476	12	84	15	587	66	30	259	184	539
% +/- to Current Rates		<b>0.42%</b>	<b>0.00%</b>	<b>2.44%</b>	<b>15.38%</b>	<b>1.03%</b>	<b>6.45%</b>	<b>0.00%</b>	<b>3.60%</b>	<b>1.66%</b>	<b>3.06%</b>
											<b>1.99%</b>

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

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

Current:

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Proposed:

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Company Name:	Traders General Insurance Company
<b>Profile 6.2 Private Passenger:</b>	

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

**Operator 1:**  
 Male, Age 40  
 No driver training  
 Licensed 24 years, Class 5 license/G in Ontario  
 New business  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 No AF accidents  
 No convictions  
 2014 Ford F150 XLT Supercrew 4WD

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b>	Current 605	16	100	15	736	53	15	147	112	327	1063
	Proposed 607	16	100	16	739	57	15	151	115	338	1077
% +/- to Current Rates	<b>0.33%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>6.67%</b>	<b>0.41%</b>	<b>7.55%</b>	<b>0.00%</b>	<b>2.72%</b>	<b>2.68%</b>	<b>3.36%</b>	<b>1.32%</b>
<b>005</b>	Current 266	7	47	8	328	32	15	129	101	277	605
	Proposed 268	7	47	8	330	34	15	135	102	286	616
% +/- to Current Rates	<b>0.75%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.61%</b>	<b>6.25%</b>	<b>0.00%</b>	<b>4.65%</b>	<b>0.99%</b>	<b>3.25%</b>	<b>1.82%</b>
<b>006</b>	Current 186	5	32	6	229	41	15	156	106	318	547
	Proposed 187	5	32	6	230	44	15	162	111	332	562
% +/- to Current Rates	<b>0.54%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.44%</b>	<b>7.32%</b>	<b>0.00%</b>	<b>3.85%</b>	<b>4.72%</b>	<b>4.40%</b>	<b>2.74%</b>
<b>007</b>	Current 245	6	42	7	300	32	15	133	95	275	575
	Proposed 246	6	43	8	303	34	15	138	96	283	586
% +/- to Current Rates	<b>0.41%</b>	<b>0.00%</b>	<b>2.38%</b>	<b>14.29%</b>	<b>1.00%</b>	<b>6.25%</b>	<b>0.00%</b>	<b>3.76%</b>	<b>1.05%</b>	<b>2.91%</b>	<b>1.91%</b>

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

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

Current: Class: 02, DR: 9, VRG: 21/31/06, Discounts/Surcharges: Conviction Free Discount, Multi-Vehicle Discount
Years licensed: 24, Yrs since last At-Fault claim: 99, Vehicle Age: 6
Vehicle years owned: 6 (assumed bought new)

Proposed: Class: 02, DR: 9, VRG: 21/31/06, Discounts/Surcharges: Conviction Free Discount, Multi-Vehicle Discount
Years licensed: 24, Yrs since last At-Fault claim: 99, Vehicle Age: 6
Vehicle years owned: 6 (assumed bought new)

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Company Name:	Traders General Insurance Company
<b>Profile 6.3 Private Passenger:</b>	

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

**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
<b>004</b>	Current 556	15	92	14	677	49	15	128	100	292	969
	Proposed 558	15	92	14	679	54	15	132	101	302	981
% +/- to Current Rates	<b>0.36%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.30%</b>	<b>10.20%</b>	<b>0.00%</b>	<b>3.13%</b>	<b>1.00%</b>	<b>3.42%</b>	<b>1.24%</b>
<b>005</b>	Current 249	6	43	7	305	30	15	113	91	249	554
	Proposed 250	6	43	8	307	32	15	117	93	257	564
% +/- to Current Rates	<b>0.40%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>14.29%</b>	<b>0.66%</b>	<b>6.67%</b>	<b>0.00%</b>	<b>3.54%</b>	<b>2.20%</b>	<b>3.21%</b>	<b>1.81%</b>
<b>006</b>	Current 174	5	30	5	214	39	15	135	95	284	498
	Proposed 174	5	29	5	213	42	15	141	98	296	509
% +/- to Current Rates	<b>0.00%</b>	<b>0.00%</b>	<b>-3.33%</b>	<b>0.00%</b>	<b>-0.47%</b>	<b>7.69%</b>	<b>0.00%</b>	<b>4.44%</b>	<b>3.16%</b>	<b>4.23%</b>	<b>2.21%</b>
<b>007</b>	Current 229	6	40	6	281	30	15	117	86	248	529
	Proposed 230	6	41	7	284	32	15	121	88	256	540
% +/- to Current Rates	<b>0.44%</b>	<b>0.00%</b>	<b>2.50%</b>	<b>16.67%</b>	<b>1.07%</b>	<b>6.67%</b>	<b>0.00%</b>	<b>3.42%</b>	<b>2.33%</b>	<b>3.23%</b>	<b>2.08%</b>

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

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

Current: Class: 01, DR: 9, VRG: 21/31/06, Discounts/Surcharges: Conviction Free Discount, Multi-Vehicle Discount
Years licensed: 20, Yrs since last At-Fault claim: 99, Vehicle Age: 7
Vehicle years owned: 7 (assumed bought new)

Proposed: Class: 01, DR: 9, VRG: 21/31/06, Discounts/Surcharges: Conviction Free Discount, Multi-Vehicle Discount
Years licensed: 20, Yrs since last At-Fault claim: 99, Vehicle Age: 7
Vehicle years owned: 7 (assumed bought new)

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**Company Name:** Traders General Insurance Company

**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

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

**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 2685	72	445	21	3223	174	30	489	49	742	3965
	Proposed 2743	72	454	24	3293	200	30	515	53	798	4091
% +/- to Current Rates	2.16%	0.00%	2.02%	14.29%	2.17%	14.94%	0.00%	5.32%	8.16%	7.55%	3.18%
005	Current 1086	28	187	12	1313	105	30	472	44	651	1964
	Proposed 1112	29	192	13	1346	120	30	502	48	700	2046
% +/- to Current Rates	2.39%	3.57%	2.67%	8.33%	2.51%	14.29%	0.00%	6.36%	9.09%	7.53%	4.18%
006	Current 759	21	130	8	918	136	30	565	47	778	1696
	Proposed 778	20	133	9	940	156	30	599	51	836	1776
% +/- to Current Rates	2.50%	-4.76%	2.31%	12.50%	2.40%	14.71%	0.00%	6.02%	8.51%	7.46%	4.72%
007	Current 999	26	172	10	1207	104	30	484	42	660	1867
	Proposed 1020	26	177	12	1235	120	30	513	45	708	1943
% +/- to Current Rates	2.10%	0.00%	2.91%	20.00%	2.32%	15.38%	0.00%	5.99%	7.14%	7.27%	4.07%

\* 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:

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Proposed:

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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

**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	837	22	139	21	1019	174	15	200	49	438	1457
004 Proposed	889	23	146	24	1082	200	15	217	53	485	1567
% +/- to Current Rates	<b>6.21%</b>	<b>4.55%</b>	<b>5.04%</b>	<b>14.29%</b>	<b>6.18%</b>	<b>14.94%</b>	<b>0.00%</b>	<b>8.50%</b>	<b>8.16%</b>	<b>10.73%</b>	<b>7.55%</b>
005 Current	368	10	64	12	454	105	15	175	44	339	793
005 Proposed	392	10	69	13	484	120	15	193	48	376	860
% +/- to Current Rates	<b>6.52%</b>	<b>0.00%</b>	<b>7.81%</b>	<b>8.33%</b>	<b>6.61%</b>	<b>14.29%</b>	<b>0.00%</b>	<b>10.29%</b>	<b>9.09%</b>	<b>10.91%</b>	<b>8.45%</b>
006 Current	258	7	44	8	317	136	15	210	47	408	725
006 Proposed	275	7	47	9	338	156	15	232	51	454	792
% +/- to Current Rates	<b>6.59%</b>	<b>0.00%</b>	<b>6.82%</b>	<b>12.50%</b>	<b>6.62%</b>	<b>14.71%</b>	<b>0.00%</b>	<b>10.48%</b>	<b>8.51%</b>	<b>11.27%</b>	<b>9.24%</b>
007 Current	339	9	59	10	417	104	15	181	42	342	759
007 Proposed	360	9	63	12	444	120	15	198	45	378	822
% +/- to Current Rates	<b>6.19%</b>	<b>0.00%</b>	<b>6.78%</b>	<b>20.00%</b>	<b>6.47%</b>	<b>15.38%</b>	<b>0.00%</b>	<b>9.39%</b>	<b>7.14%</b>	<b>10.53%</b>	<b>8.30%</b>

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

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

Current:	Class: 02, DR: 9, VRG: 21/14/11, Discounts/Surcharges: n/a / Conviction Surcharge
Years licensed:	30, Yrs since last At-Fault claim: 99, Vehicle Age: 7
Vehicle years owned:	7 (assumed bought new)

Proposed:	Class: 02, DR: 9, VRG: 21/14/11, Discounts/Surcharges: n/a / Conviction Surcharge
Years licensed:	30, Yrs since last At-Fault claim: 99, Vehicle Age: 7
Vehicle years owned:	7 (assumed bought new)

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Company Name:	Traders General Insurance Company
<b>Profile 7.3 Private Passenger:</b>	

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

**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 1848	50	306	0	2204	0	15	289	0	304	2508
	Proposed 1854	49	308	0	2211	0	15	298	0	313	2524
% +/- to Current Rates	0.32%	-2.00%	0.65%	0.00%	0.32%	0.00%	0.00%	3.11%	0.00%	2.96%	0.64%
005	Current 718	18	123	0	859	0	15	297	0	312	1171
	Proposed 720	19	123	0	862	0	15	309	0	324	1186
% +/- to Current Rates	0.28%	5.56%	0.00%	0.00%	0.35%	0.00%	0.00%	4.04%	0.00%	3.85%	1.28%
006	Current 501	14	86	0	601	0	15	355	0	370	971
	Proposed 503	13	86	0	602	0	15	367	0	382	984
% +/- to Current Rates	0.40%	-7.14%	0.00%	0.00%	0.17%	0.00%	0.00%	3.38%	0.00%	3.24%	1.34%
007	Current 660	17	113	0	790	0	15	303	0	318	1108
	Proposed 660	17	114	0	791	0	15	315	0	330	1121
% +/- to Current Rates	0.00%	0.00%	0.88%	0.00%	0.13%	0.00%	0.00%	3.96%	0.00%	3.77%	1.17%

\* 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: Class: 05, DR: 2, VRG: 21/14/11, Discounts/Surcharges: Conviction Free Discount
Years licensed: 3, Yrs since last At-Fault claim: 2, Vehicle Age: 7
Vehicle years owned: 7 (assumed bought new)

Proposed: Class: 05, DR: 2, VRG: 21/14/11, Discounts/Surcharges: Conviction Free Discount
Years licensed: 3, Yrs since last At-Fault claim: 2, Vehicle Age: 7
Vehicle years owned: 7 (assumed bought new)

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**Company Name:** Traders General Insurance Company

**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

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

**Coverages:**

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

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b>	Current	2979	80	806	20	3885	113	30	945	156	1244
	Proposed	3086	81	834	20	4021	123	30	1014	162	1329
% +/- to Current Rates		<b>3.59%</b>	<b>1.25%</b>	<b>3.47%</b>	<b>0.00%</b>	<b>3.50%</b>	<b>8.85%</b>	<b>0.00%</b>	<b>7.30%</b>	<b>3.85%</b>	<b>6.83%</b>
<b>005</b>	Current	1228	32	346	10	1616	68	30	910	140	1148
	Proposed	1269	35	357	11	1672	74	30	983	145	1232
% +/- to Current Rates		<b>3.34%</b>	<b>9.38%</b>	<b>3.18%</b>	<b>10.00%</b>	<b>3.47%</b>	<b>8.82%</b>	<b>0.00%</b>	<b>8.02%</b>	<b>3.57%</b>	<b>7.32%</b>
<b>006</b>	Current	858	23	245	7	1133	89	30	1105	148	1372
	Proposed	887	24	249	8	1168	97	30	1194	153	1474
% +/- to Current Rates		<b>3.38%</b>	<b>4.35%</b>	<b>1.63%</b>	<b>14.29%</b>	<b>3.09%</b>	<b>8.99%</b>	<b>0.00%</b>	<b>8.05%</b>	<b>3.38%</b>	<b>7.43%</b>
<b>007</b>	Current	1127	31	319	10	1487	68	30	936	131	1165
	Proposed	1167	32	330	10	1539	74	30	1011	134	1249
% +/- to Current Rates		<b>3.55%</b>	<b>3.23%</b>	<b>3.45%</b>	<b>0.00%</b>	<b>3.50%</b>	<b>8.82%</b>	<b>0.00%</b>	<b>8.01%</b>	<b>2.29%</b>	<b>7.21%</b>

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

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

Current:

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Proposed:

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Company Name:	Traders General Insurance Company
<b>Profile 8.2 Private Passenger:</b>	

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

**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
<b>004</b>	Current 1309	35	355	20	1719	113	15	426	156	710	2429
	Proposed 1312	34	355	20	1721	123	15	439	162	739	2460
% +/- to Current Rates	<b>0.23%</b>	<b>-2.86%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.12%</b>	<b>8.85%</b>	<b>0.00%</b>	<b>3.05%</b>	<b>3.85%</b>	<b>4.08%</b>	<b>1.28%</b>
<b>005</b>	Current 564	14	159	10	747	68	15	375	140	598	1345
	Proposed 566	16	158	11	751	74	15	388	145	622	1373
% +/- to Current Rates	<b>0.35%</b>	<b>14.29%</b>	<b>-0.63%</b>	<b>10.00%</b>	<b>0.54%</b>	<b>8.82%</b>	<b>0.00%</b>	<b>3.47%</b>	<b>3.57%</b>	<b>4.01%</b>	<b>2.08%</b>
<b>006</b>	Current 395	11	112	7	525	89	15	450	148	702	1227
	Proposed 396	11	112	8	527	97	15	470	153	735	1262
% +/- to Current Rates	<b>0.25%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>14.29%</b>	<b>0.38%</b>	<b>8.99%</b>	<b>0.00%</b>	<b>4.44%</b>	<b>3.38%</b>	<b>4.70%</b>	<b>2.85%</b>
<b>007</b>	Current 519	14	146	10	689	68	15	385	131	599	1288
	Proposed 520	14	148	10	692	74	15	400	134	623	1315
% +/- to Current Rates	<b>0.19%</b>	<b>0.00%</b>	<b>1.37%</b>	<b>0.00%</b>	<b>0.44%</b>	<b>8.82%</b>	<b>0.00%</b>	<b>3.90%</b>	<b>2.29%</b>	<b>4.01%</b>	<b>2.10%</b>

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

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

Current: Class: 02, DR: 4, VRG: 32/33/08, Discounts/Surcharges: Conviction Free Discount
Years licensed: 25, Yrs since last At-Fault claim: 4, Vehicle Age: 6
Vehicle years owned: 6 (assumed bought new)

Proposed: Class: 02, DR: 4, VRG: 32/33/08, Discounts/Surcharges: Conviction Free Discount
Years licensed: 25, Yrs since last At-Fault claim: 4, Vehicle Age: 6
Vehicle years owned: 6 (assumed bought new)

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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

**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	1670	45	451	0	2166	0	15	519	0	534	2700
004 Proposed	1774	47	479	0	2300	0	15	575	0	590	2890
% +/- to Current Rates	6.23%	4.44%	6.21%	0.00%	6.19%	0.00%	0.00%	10.79%	0.00%	10.49%	7.04%
005 Current	664	18	187	0	869	0	15	535	0	550	1419
005 Proposed	703	19	199	0	921	0	15	595	0	610	1531
% +/- to Current Rates	5.87%	5.56%	6.42%	0.00%	5.98%	0.00%	0.00%	11.21%	0.00%	10.91%	7.89%
006 Current	463	12	133	0	608	0	15	655	0	670	1278
006 Proposed	491	13	137	0	641	0	15	724	0	739	1380
% +/- to Current Rates	6.05%	8.33%	3.01%	0.00%	5.43%	0.00%	0.00%	10.53%	0.00%	10.30%	7.98%
007 Current	608	17	173	0	798	0	15	551	0	566	1364
007 Proposed	647	18	182	0	847	0	15	611	0	626	1473
% +/- to Current Rates	6.41%	5.88%	5.20%	0.00%	6.14%	0.00%	0.00%	10.89%	0.00%	10.60%	7.99%

\* 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: 05, DR: 3, VRG: 32/33/08, Discounts/Surcharges: n/a
Years licensed:	2, Yrs since last At-Fault claim: 99, Vehicle Age: 6
Vehicle years owned:	6 (assumed bought new)

Proposed:	Class: 05, DR: 3, VRG: 32/33/08, Discounts/Surcharges: n/a
Years licensed:	2, Yrs since last At-Fault claim: 99, Vehicle Age: 6
Vehicle years owned:	6 (assumed bought new)

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Company Name:	Traders General Insurance Company
<b>Profile 9.1 Private Passenger:</b>	

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

**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
<b>004</b>	Current 3386	90	584	20	4080	216	15	888	61	1180	5260
	Proposed 3395	91	586	20	4092	235	15	926	61	1237	5329
% +/- to Current Rates	<b>0.27%</b>	<b>1.11%</b>	<b>0.34%</b>	<b>0.00%</b>	<b>0.29%</b>	<b>8.80%</b>	<b>0.00%</b>	<b>4.28%</b>	<b>0.00%</b>	<b>4.83%</b>	<b>1.31%</b>
<b>005</b>	Current 1606	43	290	10	1949	130	15	726	56	927	2876
	Proposed 1611	43	290	11	1955	141	15	757	57	970	2925
% +/- to Current Rates	<b>0.31%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>10.00%</b>	<b>0.31%</b>	<b>8.46%</b>	<b>0.00%</b>	<b>4.27%</b>	<b>1.79%</b>	<b>4.64%</b>	<b>1.70%</b>
<b>006</b>	Current 1122	31	201	7	1361	170	15	880	59	1124	2485
	Proposed 1125	31	204	8	1368	184	15	916	60	1175	2543
% +/- to Current Rates	<b>0.27%</b>	<b>0.00%</b>	<b>1.49%</b>	<b>14.29%</b>	<b>0.51%</b>	<b>8.24%</b>	<b>0.00%</b>	<b>4.09%</b>	<b>1.69%</b>	<b>4.54%</b>	<b>2.33%</b>
<b>007</b>	Current 1475	40	267	10	1792	129	15	746	53	943	2735
	Proposed 1479	40	269	10	1798	141	15	778	53	987	2785
% +/- to Current Rates	<b>0.27%</b>	<b>0.00%</b>	<b>0.75%</b>	<b>0.00%</b>	<b>0.33%</b>	<b>9.30%</b>	<b>0.00%</b>	<b>4.29%</b>	<b>0.00%</b>	<b>4.67%</b>	<b>1.83%</b>

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

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

Current: Class: 10, DR: 3, VRG: 22/14/11, Discounts/Surcharges: Conviction Free Discount

Years licensed: 2, Yrs since last At-Fault claim: 99, Vehicle Age: 8

Vehicle years owned: 8 (assumed bought new)

Proposed: Class: 10, DR: 3, VRG: 22/14/11, Discounts/Surcharges: Conviction Free Discount

Years licensed: 2, Yrs since last At-Fault claim: 99, Vehicle Age: 8

Vehicle years owned: 8 (assumed bought new)

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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

Profile 10.1 Private Passenger:

**Operator 1:**

Male, Age 19  
Driver training  
Licensed 2 years, Class 5 license/G in Ontario:  
1 year level 2 graduated license (G2/L2), 2 years full license (G/L)

Renewal, 2 years with present company  
Pleasure use - annual mileage 18,000 km

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

2012 Hyundai Accent L 5DR

**Coverages:**

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b>	Current 8031	215	1389	33	9668	456	15	1755	68	2294	11962
	Proposed 8530	229	1471	36	10266	523	15	1936	72	2546	12812
% +/- to Current Rates	<b>6.21%</b>	<b>6.51%</b>	<b>5.90%</b>	<b>9.09%</b>	<b>6.19%</b>	<b>14.69%</b>	<b>0.00%</b>	<b>10.31%</b>	<b>5.88%</b>	<b>10.99%</b>	<b>7.11%</b>
<b>005</b>	Current 3645	99	658	16	4418	274	15	1438	62	1789	6207
	Proposed 3871	103	700	19	4693	315	15	1583	67	1980	6673
% +/- to Current Rates	<b>6.20%</b>	<b>4.04%</b>	<b>6.38%</b>	<b>18.75%</b>	<b>6.22%</b>	<b>14.96%</b>	<b>0.00%</b>	<b>10.08%</b>	<b>8.06%</b>	<b>10.68%</b>	<b>7.51%</b>
<b>006</b>	Current 2549	67	460	12	3088	359	15	1739	65	2178	5266
	Proposed 2707	70	487	13	3277	413	15	1915	70	2413	5690
% +/- to Current Rates	<b>6.20%</b>	<b>4.48%</b>	<b>5.87%</b>	<b>8.33%</b>	<b>6.12%</b>	<b>15.04%</b>	<b>0.00%</b>	<b>10.12%</b>	<b>7.69%</b>	<b>10.79%</b>	<b>8.05%</b>
<b>007</b>	Current 3350	88	607	16	4061	271	15	1476	59	1821	5882
	Proposed 3555	96	644	18	4313	315	15	1628	62	2020	6333
% +/- to Current Rates	<b>6.12%</b>	<b>9.09%</b>	<b>6.10%</b>	<b>12.50%</b>	<b>6.21%</b>	<b>16.24%</b>	<b>0.00%</b>	<b>10.30%</b>	<b>5.08%</b>	<b>10.93%</b>	<b>7.67%</b>

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

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

Current: Class: 10, DR: 1, VRG: 22/14/11, Discounts/Surcharges: n/a / minor conviction surcharge, AF claim surcharge

Years licensed: 2, Yrs since last At-Fault claim: 1, Vehicle Age: 8

Vehicle years owned: 8 (assumed bought new)

Proposed: Class: 10, DR: 1, VRG: 22/14/11, Discounts/Surcharges: n/a / minor conviction surcharge, AF claim surcharge

Years licensed: 2, Yrs since last At-Fault claim: 1, Vehicle Age: 8

Vehicle years owned: 8 (assumed bought new)

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Company Name:	Traders General Insurance Company
<b>Profile 11.1 Private Passenger:</b>	

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

**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	
<b>004</b>	Current	906	24	204	16	1150	160	15	309	55	539	1689
	Proposed	910	25	207	18	1160	174	15	320	55	564	1724
% +/- to Current Rates	<b>0.44%</b>	<b>4.17%</b>	<b>1.47%</b>	<b>12.50%</b>	<b>0.87%</b>	<b>8.75%</b>	<b>0.00%</b>	<b>3.56%</b>	<b>0.00%</b>	<b>4.64%</b>	<b>2.07%</b>	
<b>005</b>	Current	377	10	89	9	485	96	15	269	50	430	915
	Proposed	377	10	90	9	486	105	15	280	50	450	936
% +/- to Current Rates	<b>0.00%</b>	<b>0.00%</b>	<b>1.12%</b>	<b>0.00%</b>	<b>0.21%</b>	<b>9.38%</b>	<b>0.00%</b>	<b>4.09%</b>	<b>0.00%</b>	<b>4.65%</b>	<b>2.30%</b>	
<b>006</b>	Current	263	6	63	6	338	125	15	321	53	514	852
	Proposed	264	7	61	7	339	136	15	334	54	539	878
% +/- to Current Rates	<b>0.38%</b>	<b>16.67%</b>	<b>-3.17%</b>	<b>16.67%</b>	<b>0.30%</b>	<b>8.80%</b>	<b>0.00%</b>	<b>4.05%</b>	<b>1.89%</b>	<b>4.86%</b>	<b>3.05%</b>	
<b>007</b>	Current	346	9	81	8	444	95	15	277	47	434	878
	Proposed	347	9	84	9	449	105	15	286	48	454	903
% +/- to Current Rates	<b>0.29%</b>	<b>0.00%</b>	<b>3.70%</b>	<b>12.50%</b>	<b>1.13%</b>	<b>10.53%</b>	<b>0.00%</b>	<b>3.25%</b>	<b>2.13%</b>	<b>4.61%</b>	<b>2.85%</b>	

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

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

Current: Class: 03, DR: 9, VRG: 29/15/11, Discounts/Surcharges: Conviction Free Discount
Years licensed: 15, Yrs since last At-Fault claim: 99, Vehicle Age: 6
Vehicle years owned: 6 (assumed bought new)

Proposed: Class: 03, DR: 9, VRG: 29/15/11, Discounts/Surcharges: Conviction Free Discount
Years licensed: 15, Yrs since last At-Fault claim: 99, Vehicle Age: 6
Vehicle years owned: 6 (assumed bought new)

Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Sep 1, 2020
Renewals:	Sep 1, 2020

**Profile 12.1 Private Passenger:**

**Operator 1:**

Female, Age 35  
No driver training  
Licensed 15 years, Class 5 license/G in Ontario  
New business  
Annual mileage 25,000 km, travel to/from work 25 km one way

1 AF 2 years ago 1 AF 4 years ago

Convictions - 1 criminal code conviction 12 months ago, 1 major violation 18 months ago, 1 major violation 2 years ago

2012 Nissan Versa 1.8 S 5DR

**Coverages:**

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b>	Current 4959	131	1125	43	6258	501	15	1147	63	1726	7984
	Proposed 5265	142	1197	47	6651	575	15	1269	68	1927	8578
% +/- to Current Rates	<b>6.17%</b>	<b>8.40%</b>	<b>6.40%</b>	<b>9.30%</b>	<b>6.28%</b>	<b>14.77%</b>	<b>0.00%</b>	<b>10.64%</b>	<b>7.94%</b>	<b>11.65%</b>	<b>7.44%</b>
<b>005</b>	Current 1968	51	466	21	2506	300	15	993	58	1366	3872
	Proposed 2092	59	493	25	2669	345	15	1094	62	1516	4185
% +/- to Current Rates	<b>6.30%</b>	<b>15.69%</b>	<b>5.79%</b>	<b>19.05%</b>	<b>6.50%</b>	<b>15.00%</b>	<b>0.00%</b>	<b>10.17%</b>	<b>6.90%</b>	<b>10.98%</b>	<b>8.08%</b>
<b>006</b>	Current 1377	35	328	16	1756	394	15	1205	60	1674	3430
	Proposed 1461	37	345	18	1861	452	15	1336	65	1868	3729
% +/- to Current Rates	<b>6.10%</b>	<b>5.71%</b>	<b>5.18%</b>	<b>12.50%</b>	<b>5.98%</b>	<b>14.72%</b>	<b>0.00%</b>	<b>10.87%</b>	<b>8.33%</b>	<b>11.59%</b>	<b>8.72%</b>
<b>007</b>	Current 1808	47	433	21	2309	298	15	1016	55	1384	3693
	Proposed 1919	51	454	23	2447	345	15	1127	58	1545	3992
% +/- to Current Rates	<b>6.14%</b>	<b>8.51%</b>	<b>4.85%</b>	<b>9.52%</b>	<b>5.98%</b>	<b>15.77%</b>	<b>0.00%</b>	<b>10.93%</b>	<b>5.45%</b>	<b>11.63%</b>	<b>8.10%</b>

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

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

Current:	Class: 03, DR: 2, VRG: 29/15/11, Discounts/Surcharges: n/a / criminal code surcharge; conviction surcharge
Years licensed:	15, Yrs since last At-Fault claim: 2, Vehicle Age: 8
Vehicle years owned:	8 (assumed bought new)

Proposed:	Class: 03, DR: 2, VRG: 29/15/11, Discounts/Surcharges: n/a / criminal code surcharge; conviction surcharge
Years licensed:	15, Yrs since last At-Fault claim: 2, Vehicle Age: 8
Vehicle years owned:	8 (assumed bought new)

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