

Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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	1324	0	0	30	1354	112	36	678	169	995	2349
Proposed	1053	26	296	30	1405	112	36	605	134	887	2292
% +/- to Current Rates	3.85%	0.00%	0.00%	0.00%	3.77%	0.00%	0.00%	-10.77%	-20.71%	-10.85%	-2.43%
005 Current	963	0	0	21	984	142	36	652	125	955	1939
Proposed	765	19	215	21	1020	142	36	581	99	858	1878
% +/- to Current Rates	3.74%	0.00%	0.00%	0.00%	3.66%	0.00%	0.00%	-10.89%	-20.80%	-10.16%	-3.15%
006 Current	740	0	0	14	754	112	36	845	160	1153	1907
Proposed	589	15	165	14	783	112	36	753	127	1028	1811
% +/- to Current Rates	3.92%	0.00%	0.00%	0.00%	3.85%	0.00%	0.00%	-10.89%	-20.63%	-10.84%	-5.03%
007 Current	963	0	0	21	984	142	36	652	125	955	1939
Proposed	765	19	215	21	1020	142	36	581	99	858	1878
% +/- to Current Rates	3.74%	0.00%	0.00%	0.00%	3.66%	0.00%	0.00%	-10.89%	-20.80%	-10.16%	-3.15%

* 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:

OP 1 Class 12 DR 6	OP 2 rated with OP 1
OP 1/2 L STAR ,A STAR ,Yrs Lic discount ,Conviction-free discount	

Proposed:

OP 1 Class 12 DR 6	OP 2 rated with OP 1
OP 1/2 L STAR ,A STAR ,Yrs Lic discount ,Conviction-free discount	

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Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

Profile 1.2 Private Passenger:

Operator 1:

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	1324	0	0	30	1354	112	36	678	169	995	2349
Proposed	1053	26	296	30	1405	112	36	605	134	887	2292
% +/- to Current Rates	3.85%	0.00%	0.00%	0.00%	3.77%	0.00%	0.00%	-10.77%	-20.71%	-10.85%	-2.43%
005 Current	963	0	0	21	984	142	36	652	125	955	1939
Proposed	765	19	215	21	1020	142	36	581	99	858	1878
% +/- to Current Rates	3.74%	0.00%	0.00%	0.00%	3.66%	0.00%	0.00%	-10.89%	-20.80%	-10.16%	-3.15%
006 Current	740	0	0	14	754	112	36	845	160	1153	1907
Proposed	589	15	165	14	783	112	36	753	127	1028	1811
% +/- to Current Rates	3.92%	0.00%	0.00%	0.00%	3.85%	0.00%	0.00%	-10.89%	-20.63%	-10.84%	-5.03%
007 Current	963	0	0	21	984	142	36	652	125	955	1939
Proposed	765	19	215	21	1020	142	36	581	99	858	1878
% +/- to Current Rates	3.74%	0.00%	0.00%	0.00%	3.66%	0.00%	0.00%	-10.89%	-20.80%	-10.16%	-3.15%

* 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:	OP 1 Class 12 DR 6	OP 2 rated with OP 1
	RG CL33 CP28 DCPD NA	
	L STAR ,A STAR ,Yrs Lic discount ,Conviction-free discount	

Proposed:	OP 1 Class 12 DR 6	OP 2 rated with OP 1
	RG CL30 CP23 DCPD 35	
	L STAR ,A STAR ,Yrs Lic discount ,Conviction-free discount	

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Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

Profile 1.3 Private Passenger:

Operator 2: (Occasional)

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	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: Rated With OP 1

Proposed: Rated With OP 1

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Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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	844	0	0	30	874	104	36	365	175	680	1554
	Proposed	671	17	189	30	907	104	36	372	213	725	1632
% +/- to Current Rates		3.91%	0.00%	0.00%	0.00%	3.78%	0.00%	0.00%	1.92%	21.71%	6.62%	5.02%
005	Current	438	0	0	21	459	131	36	329	130	626	1085
	Proposed	348	9	98	21	476	131	36	335	158	660	1136
% +/- to Current Rates		3.88%	0.00%	0.00%	0.00%	3.70%	0.00%	0.00%	1.82%	21.54%	5.43%	4.70%
006	Current	337	0	0	14	351	104	36	426	166	732	1083
	Proposed	268	7	75	14	364	104	36	434	202	776	1140
% +/- to Current Rates		3.86%	0.00%	0.00%	0.00%	3.70%	0.00%	0.00%	1.88%	21.69%	6.01%	5.26%
007	Current	438	0	0	21	459	131	36	329	130	626	1085
	Proposed	348	9	98	21	476	131	36	335	158	660	1136
% +/- to Current Rates		3.88%	0.00%	0.00%	0.00%	3.70%	0.00%	0.00%	1.82%	21.54%	5.43%	4.70%

* 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:

OP 1 Class 2 DR 6	OP 2 rated with OP 1
OP 1/2 L STAR ,Yrs Lic discount ,Conviction-free discount	

Proposed:

OP 1 Class 2 DR 6	OP 2 rated with OP 1
OP 1/2 L STAR ,Yrs Lic discount ,Conviction-free discount	

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Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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	844	0	0	30	874	104	36	365	175	680	1554
Proposed	671	17	189	30	907	104	36	372	213	725	1632
% +/- to Current Rates	3.91%	0.00%	0.00%	0.00%	3.78%	0.00%	0.00%	1.92%	21.71%	6.62%	5.02%
005 Current	438	0	0	21	459	131	36	329	130	626	1085
Proposed	348	9	98	21	476	131	36	335	158	660	1136
% +/- to Current Rates	3.88%	0.00%	0.00%	0.00%	3.70%	0.00%	0.00%	1.82%	21.54%	5.43%	4.70%
006 Current	337	0	0	14	351	104	36	426	166	732	1083
Proposed	268	7	75	14	364	104	36	434	202	776	1140
% +/- to Current Rates	3.86%	0.00%	0.00%	0.00%	3.70%	0.00%	0.00%	1.88%	21.69%	6.01%	5.26%
007 Current	438	0	0	21	459	131	36	329	130	626	1085
Proposed	348	9	98	21	476	131	36	335	158	660	1136
% +/- to Current Rates	3.88%	0.00%	0.00%	0.00%	3.70%	0.00%	0.00%	1.82%	21.54%	5.43%	4.70%

* 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:	OP 1 Class 2 DR 6	OP 2 rated with OP 1
	RG CL34 CP30 DCPD NA	
	L STAR ,Yrs Lic discount ,Conviction-free discount	

Proposed:	OP 1 Class 2 DR 6	OP 2 rated with OP 1
	RG CL34 CP33 DCPD 35	
	L STAR ,Yrs Lic discount ,Conviction-free discount	

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Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	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: Rated With OP 1

Proposed: Rated With OP 1

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Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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	1479	0	0	30	1509	86	36	655	325	1102	2611
Proposed	1176	29	529	30	1764	86	36	910	426	1458	3222
% +/- to Current Rates	17.24%	0.00%	0.00%	0.00%	16.90%	0.00%	0.00%	38.93%	31.08%	32.30%	23.40%
005 Current	777	0	0	21	798	108	36	535	241	920	1718
Proposed	618	16	278	21	933	108	36	743	316	1203	2136
% +/- to Current Rates	17.37%	0.00%	0.00%	0.00%	16.92%	0.00%	0.00%	38.88%	31.12%	30.76%	24.33%
006 Current	598	0	0	14	612	86	36	693	308	1123	1735
Proposed	475	12	214	14	715	86	36	962	404	1488	2203
% +/- to Current Rates	17.22%	0.00%	0.00%	0.00%	16.83%	0.00%	0.00%	38.82%	31.17%	32.50%	26.97%
007 Current	777	0	0	21	798	108	36	535	241	920	1718
Proposed	618	16	278	21	933	108	36	743	316	1203	2136
% +/- to Current Rates	17.37%	0.00%	0.00%	0.00%	16.92%	0.00%	0.00%	38.88%	31.12%	30.76%	24.33%

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

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

Current:

OP 1 Class 3 DR 6	OP 2 Class 5 DR 3
OP 1 L STAR ,S STAR ,Yrs Lic discount ,Conviction-free discount	
OP 2 L STAR ,Yrs Lic discount ,Conviction-free discount	

Proposed:

OP 1 Class 3 DR 6	OP 2 Class 5 DR 3
OP 1 L STAR ,S STAR ,Yrs Lic discount ,Conviction-free discount	
OP 2 L STAR ,Yrs Lic discount ,Conviction-free discount	

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Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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	761	0	0	30	791	86	36	384	325	831	1622
Proposed	605	15	272	30	922	86	36	533	426	1081	2003
% +/- to Current Rates	17.21%	0.00%	0.00%	0.00%	16.56%	0.00%	0.00%	38.80%	31.08%	30.08%	23.49%
005 Current	425	0	0	21	446	108	36	335	241	720	1166
Proposed	338	9	152	21	520	108	36	465	316	925	1445
% +/- to Current Rates	17.41%	0.00%	0.00%	0.00%	16.59%	0.00%	0.00%	38.81%	31.12%	28.47%	23.93%
006 Current	327	0	0	14	341	86	36	434	308	864	1205
Proposed	260	7	117	14	398	86	36	602	404	1128	1526
% +/- to Current Rates	17.43%	0.00%	0.00%	0.00%	16.72%	0.00%	0.00%	38.71%	31.17%	30.56%	26.64%
007 Current	425	0	0	21	446	108	36	335	241	720	1166
Proposed	338	9	152	21	520	108	36	465	316	925	1445
% +/- to Current Rates	17.41%	0.00%	0.00%	0.00%	16.59%	0.00%	0.00%	38.81%	31.12%	28.47%	23.93%

* 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 3 DR 6
RG CL37 CP51 DCPD NA
L STAR ,S STAR ,Yrs Lic discount ,Conviction-free discount

Proposed: Class 3 DR 6
RG CL43 CP61 DCPD 46
L STAR ,S STAR ,Yrs Lic discount ,Conviction-free discount

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Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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	718	0	0	0	718	0	0	271	0	271	989
Proposed	571	14	257	0	842	0	0	377	0	377	1219
% +/- to Current Rates	17.27%	0.00%	0.00%	0.00%	17.27%	0.00%	0.00%	39.11%	0.00%	39.11%	23.26%
005 Current	352	0	0	0	352	0	0	200	0	200	552
Proposed	280	7	126	0	413	0	0	278	0	278	691
% +/- to Current Rates	17.33%	0.00%	0.00%	0.00%	17.33%	0.00%	0.00%	39.00%	0.00%	39.00%	25.18%
006 Current	271	0	0	0	271	0	0	259	0	259	530
Proposed	215	5	97	0	317	0	0	360	0	360	677
% +/- to Current Rates	16.97%	0.00%	0.00%	0.00%	16.97%	0.00%	0.00%	39.00%	0.00%	39.00%	27.74%
007 Current	352	0	0	0	352	0	0	200	0	200	552
Proposed	280	7	126	0	413	0	0	278	0	278	691
% +/- to Current Rates	17.33%	0.00%	0.00%	0.00%	17.33%	0.00%	0.00%	39.00%	0.00%	39.00%	25.18%

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

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

Current:

Class 5 DR 3
RG CL37 CP51 DCPD NA
L STAR ,Yrs Lic discount ,Conviction-free discount

Proposed:

Class 5 DR 3
RG CL43 CP61 DCPD 46
L STAR ,Yrs Lic discount ,Conviction-free discount

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Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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	1639	0	0	30	1669	86	36	582	102	806	2475
	Proposed	1303	33	366	30	1732	86	36	506	86	714	2446
% +/- to Current Rates		3.84%	0.00%	0.00%	0.00%	3.77%	0.00%	0.00%	-13.06%	-15.69%	-11.41%	-1.17%
005	Current	823	0	0	21	844	108	36	475	76	695	1539
	Proposed	654	16	184	21	875	108	36	413	64	621	1496
% +/- to Current Rates		3.77%	0.00%	0.00%	0.00%	3.67%	0.00%	0.00%	-13.05%	-15.79%	-10.65%	-2.79%
006	Current	633	0	0	14	647	86	36	615	97	834	1481
	Proposed	504	13	141	14	672	86	36	535	82	739	1411
% +/- to Current Rates		3.95%	0.00%	0.00%	0.00%	3.86%	0.00%	0.00%	-13.01%	-15.46%	-11.39%	-4.73%
007	Current	823	0	0	21	844	108	36	475	76	695	1539
	Proposed	654	16	184	21	875	108	36	413	64	621	1496
% +/- to Current Rates		3.77%	0.00%	0.00%	0.00%	3.67%	0.00%	0.00%	-13.05%	-15.79%	-10.65%	-2.79%

* 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:	OP 1 Class 2 DR 6	OP 2 Class 5 DR 3	Proposed:	OP 1 Class 2 DR 6	OP 2 Class 5 DR 3
	OP 1 L STAR ,S STAR ,Yrs Lic discount ,Conviction-free discount			OP 1 L STAR ,S STAR ,Yrs Lic discount ,Conviction-free discount	
	OP 2 Yrs Lic discount			OP 2 Yrs Lic discount	

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Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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	696	0	0	30	726	86	36	281	102	505	1231
	Proposed	553	14	155	30	752	86	36	244	86	452	1204
% +/- to Current Rates		3.74%	0.00%	0.00%	0.00%	3.58%	0.00%	0.00%	-13.17%	-15.69%	-10.50%	-2.19%
005	Current	361	0	0	21	382	108	36	253	76	473	855
	Proposed	287	7	81	21	396	108	36	220	64	428	824
% +/- to Current Rates		3.88%	0.00%	0.00%	0.00%	3.66%	0.00%	0.00%	-13.04%	-15.79%	-9.51%	-3.63%
006	Current	278	0	0	14	292	86	36	327	97	546	838
	Proposed	221	6	62	14	303	86	36	285	82	489	792
% +/- to Current Rates		3.96%	0.00%	0.00%	0.00%	3.77%	0.00%	0.00%	-12.84%	-15.46%	-10.44%	-5.49%
007	Current	361	0	0	21	382	108	36	253	76	473	855
	Proposed	287	7	81	21	396	108	36	220	64	428	824
% +/- to Current Rates		3.88%	0.00%	0.00%	0.00%	3.66%	0.00%	0.00%	-13.04%	-15.79%	-9.51%	-3.63%

* 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 2 DR 6
RG CL32 CP24 DCPD NA
L STAR ,S STAR ,Yrs Lic discount ,Conviction-free discount

Proposed:

Class 2 DR 6
RG CL29 CP19 DCPD 35
L STAR ,S STAR ,Yrs Lic discount ,Conviction-free discount

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Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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	943	0	0	0	943	0	0	301	0	301	1244
Proposed	750	19	211	0	980	0	0	262	0	262	1242
% +/- to Current Rates	3.92%	0.00%	0.00%	0.00%	3.92%	0.00%	0.00%	-12.96%	0.00%	-12.96%	-0.16%
005 Current	462	0	0	0	462	0	0	222	0	222	684
Proposed	367	9	103	0	479	0	0	193	0	193	672
% +/- to Current Rates	3.68%	0.00%	0.00%	0.00%	3.68%	0.00%	0.00%	-13.06%	0.00%	-13.06%	-1.75%
006 Current	355	0	0	0	355	0	0	288	0	288	643
Proposed	283	7	79	0	369	0	0	250	0	250	619
% +/- to Current Rates	3.94%	0.00%	0.00%	0.00%	3.94%	0.00%	0.00%	-13.19%	0.00%	-13.19%	-3.73%
007 Current	462	0	0	0	462	0	0	222	0	222	684
Proposed	367	9	103	0	479	0	0	193	0	193	672
% +/- to Current Rates	3.68%	0.00%	0.00%	0.00%	3.68%	0.00%	0.00%	-13.06%	0.00%	-13.06%	-1.75%

* 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
RG CL32 CP24 DCPD NA
Yrs Lic discount

Proposed:

Class 5 DR 3
RG CL29 CP19 DCPD 35
Yrs Lic discount

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Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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	572	0	0	30	602	86	36	267	204	593	1195
	Proposed	455	11	161	30	657	86	36	281	220	623	1280
% +/- to Current Rates		9.62%	0.00%	0.00%	0.00%	9.14%	0.00%	0.00%	5.24%	7.84%	5.06%	7.11%
005	Current	350	0	0	21	371	108	36	247	152	543	914
	Proposed	278	7	98	21	404	108	36	260	164	568	972
% +/- to Current Rates		9.43%	0.00%	0.00%	0.00%	8.89%	0.00%	0.00%	5.26%	7.89%	4.60%	6.35%
006	Current	269	0	0	14	283	86	36	320	194	636	919
	Proposed	214	5	76	14	309	86	36	337	209	668	977
% +/- to Current Rates		9.67%	0.00%	0.00%	0.00%	9.19%	0.00%	0.00%	5.31%	7.73%	5.03%	6.31%
007	Current	350	0	0	21	371	108	36	247	152	543	914
	Proposed	278	7	98	21	404	108	36	260	164	568	972
% +/- to Current Rates		9.43%	0.00%	0.00%	0.00%	8.89%	0.00%	0.00%	5.26%	7.89%	4.60%	6.35%

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

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

Current:

Class 1 DR 6
RG CL33 CP37 DCPD NA
L STAR ,S STAR ,Yrs Lic discount ,Conviction-free discount

Proposed:

Class 1 DR 6
RG CL34 CP38 DCPD 39
L STAR ,S STAR ,Yrs Lic discount ,Conviction-free discount

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Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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	1077	0	0	60	1137	146	72	500	394	1112	2249
	Proposed	856	22	235	60	1173	146	72	493	340	1051	2224
% +/- to Current Rates		3.34%	0.00%	0.00%	0.00%	3.17%	0.00%	0.00%	-1.40%	-13.71%	-5.49%	-1.11%
005	Current	604	0	0	42	646	184	72	455	292	1003	1649
	Proposed	480	12	133	42	667	184	72	449	253	958	1625
% +/- to Current Rates		3.48%	0.00%	0.00%	0.00%	3.25%	0.00%	0.00%	-1.32%	-13.36%	-4.49%	-1.46%
006	Current	465	0	0	28	493	146	72	590	373	1181	1674
	Proposed	370	10	102	28	510	146	72	582	323	1123	1633
% +/- to Current Rates		3.66%	0.00%	0.00%	0.00%	3.45%	0.00%	0.00%	-1.36%	-13.40%	-4.91%	-2.45%
007	Current	604	0	0	42	646	184	72	455	292	1003	1649
	Proposed	480	12	133	42	667	184	72	449	253	958	1625
% +/- to Current Rates		3.48%	0.00%	0.00%	0.00%	3.25%	0.00%	0.00%	-1.32%	-13.36%	-4.49%	-1.46%

* 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:

OP 1 Class 2 DR 6	OP 2 Class 1 DR 6
OP 1 L STAR ,S STAR ,MVD Discount ,Yrs Lic discount ,Conviction-free discount	
OP 2 L STAR ,S STAR ,MVD Discount ,Yrs Lic discount ,Conviction-free discount	

Proposed:

OP 1 Class 2 DR 6	OP 2 Class 1 DR 6
OP 1 L STAR ,S STAR ,MVD Discount ,Yrs Lic discount ,Conviction-free discount	
OP 2 L STAR ,S STAR ,MVD Discount ,Yrs Lic discount ,Conviction-free discount	

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Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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	591	0	0	30	621	73	36	265	265	1260
	Proposed	470	12	123	30	635	73	36	270	238	1252
% +/- to Current Rates		2.37%	0.00%	0.00%	0.00%	2.25%	0.00%	0.00%	1.89%	-10.19%	-0.63%
005	Current	307	0	0	21	328	92	36	238	196	890
	Proposed	244	6	64	21	335	92	36	243	177	883
% +/- to Current Rates		2.28%	0.00%	0.00%	0.00%	2.13%	0.00%	0.00%	2.10%	-9.69%	-0.79%
006	Current	236	0	0	14	250	73	36	309	251	919
	Proposed	188	5	49	14	256	73	36	315	226	906
% +/- to Current Rates		2.54%	0.00%	0.00%	0.00%	2.40%	0.00%	0.00%	1.94%	-9.96%	-1.41%
007	Current	307	0	0	21	328	92	36	238	196	890
	Proposed	244	6	64	21	335	92	36	243	177	883
% +/- to Current Rates		2.28%	0.00%	0.00%	0.00%	2.13%	0.00%	0.00%	2.10%	-9.69%	-0.79%

* 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 DR 6
RG CL35 CP44 DCPD NA
L STAR ,S STAR ,MVD Discount ,Yrs Lic discount ,Conviction-free discount

Proposed:

Class 2 DR 6
RG CL35 CP40 DCPD 33
L STAR ,S STAR ,MVD Discount ,Yrs Lic discount ,Conviction-free discount

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Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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	486	0	0	30	516	73	36	235	129	473	989
Proposed	386	10	112	30	538	73	36	223	102	434	972
% +/- to Current Rates	4.53%	0.00%	0.00%	0.00%	4.26%	0.00%	0.00%	-5.11%	-20.93%	-8.25%	-1.72%
005 Current	297	0	0	21	318	92	36	217	96	441	759
Proposed	236	6	69	21	332	92	36	206	76	410	742
% +/- to Current Rates	4.71%	0.00%	0.00%	0.00%	4.40%	0.00%	0.00%	-5.07%	-20.83%	-7.03%	-2.24%
006 Current	229	0	0	14	243	73	36	281	122	512	755
Proposed	182	5	53	14	254	73	36	267	97	473	727
% +/- to Current Rates	4.80%	0.00%	0.00%	0.00%	4.53%	0.00%	0.00%	-4.98%	-20.49%	-7.62%	-3.71%
007 Current	297	0	0	21	318	92	36	217	96	441	759
Proposed	236	6	69	21	332	92	36	206	76	410	742
% +/- to Current Rates	4.71%	0.00%	0.00%	0.00%	4.40%	0.00%	0.00%	-5.07%	-20.83%	-7.03%	-2.24%

* 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 DR 6
RG CL34 CP28 DCPD NA
L STAR ,S STAR ,MVD Discount ,Yrs Lic discount ,Conviction-free discount

Proposed:

Class 1 DR 6
RG CL32 CP23 DCPD 36
L STAR ,S STAR ,MVD Discount ,Yrs Lic discount ,Conviction-free discount

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Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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	1768	0	0	30	1798	116	36	762	175	2887
	Proposed	1406	36	498	30	1970	116	36	728	190	3040
% +/- to Current Rates		9.73%	0.00%	0.00%	0.00%	9.57%	0.00%	0.00%	-4.46%	8.57%	5.30%
005	Current	950	0	0	21	971	147	36	650	130	1934
	Proposed	754	19	267	21	1061	147	36	620	141	2005
% +/- to Current Rates		9.47%	0.00%	0.00%	0.00%	9.27%	0.00%	0.00%	-4.62%	8.46%	3.67%
006	Current	730	0	0	14	744	116	36	841	166	1903
	Proposed	581	15	206	14	816	116	36	804	180	1952
% +/- to Current Rates		9.86%	0.00%	0.00%	0.00%	9.68%	0.00%	0.00%	-4.40%	8.43%	2.57%
007	Current	950	0	0	21	971	147	36	650	130	1934
	Proposed	754	19	267	21	1061	147	36	620	141	2005
% +/- to Current Rates		9.47%	0.00%	0.00%	0.00%	9.27%	0.00%	0.00%	-4.62%	8.46%	3.67%

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

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

Current:	OP 1 Class 2 DR 6	OP 2 Class 5 DR 2	Proposed:	OP 1 Class 2 DR 6	OP 2 Class 5 DR 2
	OP 1 L STAR ,S STAR ,Yrs Lic discount ,Minor Conviction surcharge			OP 1 L STAR ,S STAR ,Yrs Lic discount ,Minor Conviction surcharge	
	OP 2 Yrs Lic discount ,Conviction-free discount			OP 2 Yrs Lic discount ,Conviction-free discount	

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Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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	941	0	0	30	971	116	36	449	175	776	1747
	Proposed	748	19	265	30	1062	116	36	429	190	771	1833
	% +/- to Current Rates	9.67%	0.00%	0.00%	0.00%	9.37%	0.00%	0.00%	-4.45%	8.57%	-0.64%	4.92%
005	Current	489	0	0	21	510	147	36	405	130	718	1228
	Proposed	388	10	137	21	556	147	36	386	141	710	1266
	% +/- to Current Rates	9.41%	0.00%	0.00%	0.00%	9.02%	0.00%	0.00%	-4.69%	8.46%	-1.11%	3.09%
006	Current	376	0	0	14	390	116	36	524	166	842	1232
	Proposed	299	8	106	14	427	116	36	501	180	833	1260
	% +/- to Current Rates	9.84%	0.00%	0.00%	0.00%	9.49%	0.00%	0.00%	-4.39%	8.43%	-1.07%	2.27%
007	Current	489	0	0	21	510	147	36	405	130	718	1228
	Proposed	388	10	137	21	556	147	36	386	141	710	1266
	% +/- to Current Rates	9.41%	0.00%	0.00%	0.00%	9.02%	0.00%	0.00%	-4.69%	8.46%	-1.11%	3.09%

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

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

Current:

Class 2 DR 6
RG CL37 CP28 DCPD NA
L STAR, S STAR, Yrs Lic discount, Minor Conviction surcharge

Proposed:

Class 2 DR 6
RG CL35 CP29 DCPD 39
L STAR, S STAR, Yrs Lic discount, Minor Conviction surcharge

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Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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	827	0	0	0	827	0	0	313	0	313	1140
Proposed	658	17	233	0	908	0	0	299	0	299	1207
% +/- to Current Rates	9.79%	0.00%	0.00%	0.00%	9.79%	0.00%	0.00%	-4.47%	0.00%	-4.47%	5.88%
005 Current	461	0	0	0	461	0	0	245	0	245	706
Proposed	366	9	130	0	505	0	0	234	0	234	739
% +/- to Current Rates	9.54%	0.00%	0.00%	0.00%	9.54%	0.00%	0.00%	-4.49%	0.00%	-4.49%	4.67%
006 Current	354	0	0	0	354	0	0	317	0	317	671
Proposed	282	7	100	0	389	0	0	303	0	303	692
% +/- to Current Rates	9.89%	0.00%	0.00%	0.00%	9.89%	0.00%	0.00%	-4.42%	0.00%	-4.42%	3.13%
007 Current	461	0	0	0	461	0	0	245	0	245	706
Proposed	366	9	130	0	505	0	0	234	0	234	739
% +/- to Current Rates	9.54%	0.00%	0.00%	0.00%	9.54%	0.00%	0.00%	-4.49%	0.00%	-4.49%	4.67%

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

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

Current:	Class 5 DR 2
	RG CL37 CP28 DCPD NA
	Yrs Lic discount , Conviction-free discount

Proposed:	Class 5 DR 2
	RG CL35 CP29 DCPD 39
	Yrs Lic discount , Conviction-free discount

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Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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	1946	0	0	30	1976	86	36	670	120	912	2888
Proposed	1547	39	526	30	2142	86	36	682	98	902	3044
% +/- to Current Rates	8.53%	0.00%	0.00%	0.00%	8.40%	0.00%	0.00%	1.79%	-18.33%	-1.10%	5.40%
005 Current	894	0	0	21	915	108	36	561	89	794	1709
Proposed	711	18	241	21	991	108	36	572	73	789	1780
% +/- to Current Rates	8.50%	0.00%	0.00%	0.00%	8.31%	0.00%	0.00%	1.96%	-17.98%	-0.63%	4.15%
006 Current	687	0	0	14	701	86	36	727	114	963	1664
Proposed	546	13	185	14	758	86	36	740	93	955	1713
% +/- to Current Rates	8.30%	0.00%	0.00%	0.00%	8.13%	0.00%	0.00%	1.79%	-18.42%	-0.83%	2.94%
007 Current	894	0	0	21	915	108	36	561	89	794	1709
Proposed	711	18	241	21	991	108	36	572	73	789	1780
% +/- to Current Rates	8.50%	0.00%	0.00%	0.00%	8.31%	0.00%	0.00%	1.96%	-17.98%	-0.63%	4.15%

* 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:	OP 1 Class 2 DR 4	OP 2 Class 5 DR 3	Proposed:	OP 1 Class 2 DR 4	OP 2 Class 5 DR 3
	OP 1 L STAR ,S STAR ,Yrs Lic discount ,Conviction-free discount			OP 1 L STAR ,S STAR ,Yrs Lic discount ,Conviction-free discount	
	OP 2 L STAR ,Yrs Lic discount			OP 2 L STAR ,Yrs Lic discount	

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Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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	1097	0	0	30	1127	86	36	389	120	631	1758
Proposed	872	22	297	30	1221	86	36	396	98	616	1837
% +/- to Current Rates	8.57%	0.00%	0.00%	0.00%	8.34%	0.00%	0.00%	1.80%	-18.33%	-2.38%	4.49%
005 Current	478	0	0	21	499	108	36	354	89	587	1086
Proposed	380	10	129	21	540	108	36	361	73	578	1118
% +/- to Current Rates	8.58%	0.00%	0.00%	0.00%	8.22%	0.00%	0.00%	1.98%	-17.98%	-1.53%	2.95%
006 Current	367	0	0	14	381	86	36	459	114	695	1076
Proposed	292	7	99	14	412	86	36	467	93	682	1094
% +/- to Current Rates	8.45%	0.00%	0.00%	0.00%	8.14%	0.00%	0.00%	1.74%	-18.42%	-1.87%	1.67%
007 Current	478	0	0	21	499	108	36	354	89	587	1086
Proposed	380	10	129	21	540	108	36	361	73	578	1118
% +/- to Current Rates	8.58%	0.00%	0.00%	0.00%	8.22%	0.00%	0.00%	1.98%	-17.98%	-1.53%	2.95%

* 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 2 DR 4
RG CL33 CP26 DCPD NA
L STAR ,S STAR ,Yrs Lic discount ,Conviction-free discount

Proposed: Class 2 DR 4
RG CL33 CP22 DCPD 38
L STAR ,S STAR ,Yrs Lic discount ,Conviction-free discount

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Company Name: **Unifund Assurance Company**

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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	849	0	0	0	849	0	0	281	0	281	1130
Proposed	675	17	229	0	921	0	0	286	0	286	1207
% +/- to Current Rates	8.48%	0.00%	0.00%	0.00%	8.48%	0.00%	0.00%	1.78%	0.00%	1.78%	6.81%
005 Current	416	0	0	0	416	0	0	207	0	207	623
Proposed	331	8	112	0	451	0	0	211	0	211	662
% +/- to Current Rates	8.41%	0.00%	0.00%	0.00%	8.41%	0.00%	0.00%	1.93%	0.00%	1.93%	6.26%
006 Current	320	0	0	0	320	0	0	268	0	268	588
Proposed	254	6	86	0	346	0	0	273	0	273	619
% +/- to Current Rates	8.13%	0.00%	0.00%	0.00%	8.13%	0.00%	0.00%	1.87%	0.00%	1.87%	5.27%
007 Current	416	0	0	0	416	0	0	207	0	207	623
Proposed	331	8	112	0	451	0	0	211	0	211	662
% +/- to Current Rates	8.41%	0.00%	0.00%	0.00%	8.41%	0.00%	0.00%	1.93%	0.00%	1.93%	6.26%

* 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:

OP 2 Class 5 DR 3
RG CL33 CP26 DCPD NA
L STAR ,Yrs Lic discount

Proposed:

OP 2 Class 5 DR 3
RG CL33 CP22 DCPD 38
L STAR ,Yrs Lic discount

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Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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	3234	0	0	30	3264	121	36	1357	158	1672	4936
Proposed	2571	65	651	30	3317	121	36	1138	138	1433	4750
% +/- to Current Rates	1.64%	0.00%	0.00%	0.00%	1.62%	0.00%	0.00%	-16.14%	-12.66%	-14.29%	-3.77%
005 Current	1993	0	0	21	2014	153	36	1232	117	1538	3552
Proposed	1584	40	401	21	2046	153	36	1033	103	1325	3371
% +/- to Current Rates	1.61%	0.00%	0.00%	0.00%	1.59%	0.00%	0.00%	-16.15%	-11.97%	-13.85%	-5.10%
006 Current	1533	0	0	14	1547	121	36	1596	150	1903	3450
Proposed	1219	31	309	14	1573	121	36	1339	131	1627	3200
% +/- to Current Rates	1.70%	0.00%	0.00%	0.00%	1.68%	0.00%	0.00%	-16.10%	-12.67%	-14.50%	-7.25%
007 Current	1993	0	0	21	2014	153	36	1232	117	1538	3552
Proposed	1584	40	401	21	2046	153	36	1033	103	1325	3371
% +/- to Current Rates	1.61%	0.00%	0.00%	0.00%	1.59%	0.00%	0.00%	-16.15%	-11.97%	-13.85%	-5.10%

* 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 10 DR 3
	RG CL33 CP25 DCPD NA
	Yrs Lic discount ,Conviction-free discount

Proposed:	Class 10 DR 3
	RG CL29 CP22 DCPD 32
	Yrs Lic discount ,Conviction-free discount

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Company Name: **Unifund Assurance Company**

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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					0					0	0
Proposed					0					0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	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: Risk Ineligible due to 2 At Fault Claims

Proposed: Risk Ineligible due to 2 At Fault Claims

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Company Name: Unifund Assurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

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	766	0	0	30	796	86	36	338	145	605	1401
	Proposed	609	15	165	30	819	86	36	344	130	596	1415
% +/- to Current Rates		3.00%	0.00%	0.00%	0.00%	2.89%	0.00%	0.00%	1.78%	-10.34%	-1.49%	1.00%
005	Current	427	0	0	21	448	109	36	295	108	548	996
	Proposed	340	9	92	21	462	109	36	300	96	541	1003
% +/- to Current Rates		3.28%	0.00%	0.00%	0.00%	3.13%	0.00%	0.00%	1.69%	-11.11%	-1.28%	0.70%
006	Current	329	0	0	14	343	86	36	382	138	642	985
	Proposed	261	7	71	14	353	86	36	389	123	634	987
% +/- to Current Rates		3.04%	0.00%	0.00%	0.00%	2.92%	0.00%	0.00%	1.83%	-10.87%	-1.25%	0.20%
007	Current	427	0	0	21	448	109	36	295	108	548	996
	Proposed	340	9	92	21	462	109	36	300	96	541	1003
% +/- to Current Rates		3.28%	0.00%	0.00%	0.00%	3.13%	0.00%	0.00%	1.69%	-11.11%	-1.28%	0.70%

* 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 DR 6
RG CL33 CP30 DCPD NA
L STAR ,S STAR ,Yrs Lic discount ,Conviction-free discount

Proposed:

Class 3 DR 6
RG CL33 CP27 DCPD 34
L STAR ,S STAR ,Yrs Lic discount ,Conviction-free discount

Company Name: **Unifund Assurance Company**

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Oct-20

Profile 12.1 Private Passenger:

Operator 1:

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

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

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

Proposed: **Risk Ineligible due to Major Conviction**

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