

Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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	2752	56	741	24	3573	377	12	709	258	1356	4929
Proposed	3137	65	613	24	3839	353	11	647	262	1273	5112
% +/- to Current Rates	13.99%	16.07%	-17.27%	0.00%	12.79%	-6.37%	-8.33%	-8.74%	1.55%	-21.89%	-9.11%
005 Current	1443	26	346	24	1839	167	12	604	197	980	2819
Proposed	1541	28	286	24	1879	149	11	536	216	912	2791
% +/- to Current Rates	6.79%	7.69%	-17.34%	0.00%	-2.86%	-10.78%	-8.33%	-11.26%	9.64%	-20.73%	-23.58%
006 Current	1150	19	242	24	1435	103	12	802	205	1122	2557
Proposed	1111	17	201	24	1353	84	11	641	190	926	2279
% +/- to Current Rates	-3.39%	-10.53%	-16.94%	0.00%	-30.86%	-18.45%	-8.33%	-20.07%	-7.32%	-54.17%	-85.03%
007 Current	1443	26	346	24	1839	167	12	604	197	980	2819
Proposed	1541	28	286	24	1879	149	11	536	216	912	2791
% +/- to Current Rates	6.79%	7.69%	-17.34%	0.00%	-2.86%	-10.78%	-8.33%	-11.26%	9.64%	-20.73%	-23.58%

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

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

Current:	Operator 1:	Class: 12 ; Use: 2 ; Exposure: 20000 ; YCF: 6 ; YL: 6
		VRG AB: 11 ; VRG COLL: 31 ; VRG COMP: 25 ; VRG DCPD: 36 ; Body Style: 3 ; Vehicle Age: 5 ; No Surcharge
		Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP
	Operator 2:	Class: 8 ; YCF: 4 ; YL: 4 ; Conviction Free Discount: 0.15 ; No Surcharge

Proposed:	Operator 1:	Class: 12 ; Use: 2 ; Exposure: 20000 ; YCF: 6 ; YL: 6
		VRG AB: 11 ; VRG COLL: 30 ; VRG COMP: 23 ; VRG DCPD: 35 ; Body Style: 3 ; Vehicle Age: 5 ;
		Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP
	Operator 2:	Class: 8 ; YCF: 4 ; YL: 4 ; Conviction Free Discount: 0.15 ; No Surcharge

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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	2095	56	741	24	2916	377	12	709	258	1356	4272
	Proposed	2463	65	613	24	3165	353	11	647	262	1273	4438
% +/- to Current Rates		17.57%	16.07%	-17.27%	0.00%	16.36%	-6.37%	-8.33%	-8.74%	1.55%	-21.89%	-5.53%
005	Current	978	26	346	24	1374	167	12	604	197	980	2354
	Proposed	1064	28	286	24	1402	149	11	536	216	912	2314
% +/- to Current Rates		8.79%	7.69%	-17.34%	0.00%	-0.86%	-10.78%	-8.33%	-11.26%	9.64%	-20.73%	-21.58%
006	Current	685	19	242	24	970	103	12	802	205	1122	2092
	Proposed	634	17	201	24	876	84	11	641	190	926	1802
% +/- to Current Rates		-7.45%	-10.53%	-16.94%	0.00%	-34.91%	-18.45%	-8.33%	-20.07%	-7.32%	-54.17%	-89.09%
007	Current	978	26	346	24	1374	167	12	604	197	980	2354
	Proposed	1064	28	286	24	1402	149	11	536	216	912	2314
% +/- to Current Rates		8.79%	7.69%	-17.34%	0.00%	-0.86%	-10.78%	-8.33%	-11.26%	9.64%	-20.73%	-21.58%

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

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

Current:	Class:	12	VRG AB:	11
	Use:	2	VRG COLL:	31
	Exposure:	20000	VRG COMP:	25
	YCF:	6	VRG DCPD:	36
	YL:	6	Body Style:	3
	Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP		Vehicle Age: 5
		No Surcharge		

Proposed:	Class:	12	VRG AB:	11
	Use:	2	VRG COLL:	30
	Exposure:	20000	VRG COMP:	23
	YCF:	6	VRG DCPD:	35
	YL:	6	Body Style:	3
	Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP		Vehicle Age: 5
		No Surcharge		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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	657	0	0	0	657	0	0	0	0	657
	Proposed	674	0	0	0	674	0	0	0	0	674
% +/- to Current Rates		2.59%	0.00%	0.00%	0.00%	2.59%	0.00%	0.00%	0.00%	0.00%	2.59%
005	Current	465	0	0	0	465	0	0	0	0	465
	Proposed	477	0	0	0	477	0	0	0	0	477
% +/- to Current Rates		2.58%	0.00%	0.00%	0.00%	2.58%	0.00%	0.00%	0.00%	0.00%	2.58%
006	Current	465	0	0	0	465	0	0	0	0	465
	Proposed	477	0	0	0	477	0	0	0	0	477
% +/- to Current Rates		2.58%	0.00%	0.00%	0.00%	2.58%	0.00%	0.00%	0.00%	0.00%	2.58%
007	Current	465	0	0	0	465	0	0	0	0	465
	Proposed	477	0	0	0	477	0	0	0	0	477
% +/- to Current Rates		2.58%	0.00%	0.00%	0.00%	2.58%	0.00%	0.00%	0.00%	0.00%	2.58%

* 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:	8	(Other Operator)
YCF:	4	
YL:	4	
Conviction Free Discount:	15%	
No Surcharge		

Proposed: Class:	8	(Other Operator)
YCF:	4	
YL:	4	
Conviction Free Discount:	0.15	
No Surcharge		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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	1647	41	516	24	2228	265	12	671	377	1325	3553
	Proposed	1813	45	477	24	2359	190	11	605	348	1154	3513
% +/- to Current Rates		10.08%	9.76%	-7.56%	0.00%	12.28%	-28.30%	-8.33%	-9.84%	-7.69%	-54.16%	-41.89%
005	Current	834	19	241	24	1118	118	12	570	287	987	2105
	Proposed	855	20	223	24	1122	81	11	501	286	879	2001
% +/- to Current Rates		2.52%	5.26%	-7.47%	0.00%	0.31%	-31.36%	-8.33%	-12.11%	-0.35%	-52.14%	-51.83%
006	Current	622	14	168	24	828	72	12	758	298	1140	1968
	Proposed	561	12	156	24	753	45	11	600	252	908	1661
% +/- to Current Rates		-9.81%	-14.29%	-7.14%	0.00%	-31.24%	-37.50%	-8.33%	-20.84%	-15.44%	-82.11%	-113.35%
007	Current	834	19	241	24	1118	118	12	570	287	987	2105
	Proposed	855	20	223	24	1122	81	11	501	286	879	2001
% +/- to Current Rates		2.52%	5.26%	-7.47%	0.00%	0.31%	-31.36%	-8.33%	-12.11%	-0.35%	-52.14%	-51.83%

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

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

Current:	Operator 1:	Class: 1 ; Use: 2 ; Exposure: 20000 ; YCF: 9 ; YL: 10
		VRG AB: 10 ; VRG COLL: 34 ; VRG COMP: 32 ; VRG DCPD: 35 ; Body Style: 4 ; Vehicle Age: 5 ; No Surcharge
		Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP
	Operator 2:	Class: 8 ; YCF: 9 ; YL: 10 ; Conviction Free Discount: 0.15 ; No Surcharge

Proposed:	Operator 1:	Class: 1 ; Use: 2 ; Exposure: 20000 ; YCF: 9 ; YL: 10
		VRG AB: 9 ; VRG COLL: 34 ; VRG COMP: 33 ; VRG DCPD: 35 ; Body Style: 4 ; Vehicle Age
		Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP
	Operator 2:	Class: 8 ; YCF: 9 ; YL: 10 ; Conviction Free Discount: 0.15 ; No Surcharge

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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	1524	41	516	24	2105	265	12	671	377	1325	3430
	Proposed	1686	45	477	24	2232	190	11	605	348	1154	3386
% +/- to Current Rates		10.63%	9.76%	-7.56%	0.00%	12.83%	-28.30%	-8.33%	-9.84%	-7.69%	-54.16%	-41.34%
005	Current	711	19	241	24	995	118	12	570	287	987	1982
	Proposed	728	20	223	24	995	81	11	501	286	879	1874
% +/- to Current Rates		2.39%	5.26%	-7.47%	0.00%	0.19%	-31.36%	-8.33%	-12.11%	-0.35%	-52.14%	-51.96%
006	Current	499	14	168	24	705	72	12	758	298	1140	1845
	Proposed	434	12	156	24	626	45	11	600	252	908	1534
% +/- to Current Rates		-13.03%	-14.29%	-7.14%	0.00%	-34.45%	-37.50%	-8.33%	-20.84%	-15.44%	-82.11%	-116.57%
007	Current	711	19	241	24	995	118	12	570	287	987	1982
	Proposed	728	20	223	24	995	81	11	501	286	879	1874
% +/- to Current Rates		2.39%	5.26%	-7.47%	0.00%	0.19%	-31.36%	-8.33%	-12.11%	-0.35%	-52.14%	-51.96%

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

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

Current:	Class:	1	VRG AB:	10	Proposed:	Class:	1	VRG AB:	9
	Use:	2	VRG COLL:	34		Use:	2	VRG COLL:	34
	Exposure:	20000	VRG COMP:	32		Exposure:	20000	VRG COMP:	33
	YCF:	9	VRG DCPD:	35		YCF:	9	VRG DCPD:	35
	YL:	10	Body Style:	4		YL:	10	Body Style:	4
	Conviction Free Discor	15% on BI, PD, DCPD, AB, COLL & CMP	Vehicle Age:	5		Conviction Free Discor	15% on BI, PD, DCPD, AB, COLL & CMP	Vehicle Age:	5
			No Surcharge					No Surcharge	

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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	123	0	0	0	123	0	0	0	0	123
	Proposed	127	0	0	0	127	0	0	0	0	127
	% +/- to Current Rates	3.25%	0.00%	0.00%	0.00%	3.25%	0.00%	0.00%	0.00%	0.00%	3.25%
005	Current	123	0	0	0	123	0	0	0	0	123
	Proposed	127	0	0	0	127	0	0	0	0	127
	% +/- to Current Rates	3.25%	0.00%	0.00%	0.00%	3.25%	0.00%	0.00%	0.00%	0.00%	3.25%
006	Current	123	0	0	0	123	0	0	0	0	123
	Proposed	127	0	0	0	127	0	0	0	0	127
	% +/- to Current Rates	3.25%	0.00%	0.00%	0.00%	3.25%	0.00%	0.00%	0.00%	0.00%	3.25%
007	Current	123	0	0	0	123	0	0	0	0	123
	Proposed	127	0	0	0	127	0	0	0	0	127
	% +/- to Current Rates	3.25%	0.00%	0.00%	0.00%	3.25%	0.00%	0.00%	0.00%	0.00%	3.25%

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

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

Current:	Class:	8	(Other Operator)
	YCF:	9	
	YL:	10	
	Conviction Free Discount:	15%	
	No Surcharge		

Proposed:	Class:	8	(Other Operator)
	YCF:	9	
	YL:	10	
	Conviction Free Discount:	0.15	
	No Surcharge		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

Profile 3.1 Private Passenger:

Operator 1:	Operator 2 (Occasional):
Female, Age 52	Male, Age 21
No driver training	Driver training
Licensed 30 years, Class 5 license/G in Ontario	Licensed 3 years, Class 5 license/G in Ontario:
New business	1 year level 2 graduated license (G2/L2), 2 years full license (G/L)
Annual mileage 25,000 km, travel to/from work 25 km one way	New business
No AF accidents	No AF accidents
No convictions	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

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	1945	29	526	24	2524	168	12	677	815	1672	4196
	Proposed	1960	29	636	24	2649	180	11	591	862	1644	4293
% +/- to Current Rates		0.77%	0.00%	20.91%	0.00%	21.68%	7.14%	-8.33%	-12.70%	5.77%	-8.13%	13.56%
005	Current	1111	14	246	24	1395	74	12	576	623	1285	2680
	Proposed	1085	12	297	24	1418	76	11	490	711	1288	2706
% +/- to Current Rates		-2.34%	-14.29%	20.73%	0.00%	4.11%	2.70%	-8.33%	-14.93%	14.13%	-6.44%	-2.33%
006	Current	958	10	172	24	1164	46	12	766	645	1469	2633
	Proposed	895	8	208	24	1135	43	11	587	627	1268	2403
% +/- to Current Rates		-6.58%	-20.00%	20.93%	0.00%	-5.65%	-6.52%	-8.33%	-23.37%	-2.79%	-41.01%	-46.66%
007	Current	1111	14	246	24	1395	74	12	576	623	1285	2680
	Proposed	1085	12	297	24	1418	76	11	490	711	1288	2706
% +/- to Current Rates		-2.34%	-14.29%	20.73%	0.00%	4.11%	2.70%	-8.33%	-14.93%	14.13%	-6.44%	-2.33%

* 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:	Operator 1:	Class: 1 ; Use: 3 ; Exposure: 30000 ; YCF: 9 ; YL: 30
		VRG AB: 9 ; VRG COLL: 40 ; VRG COMP: 56 ; VRG DCPD: 44 ; Body Style: 4 ; Vehicle Age: 5 ; No Surcharge
		Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP
		Welcome Business Discount: 10% on BI, PD, DCPD, AB, COLL & CMP (assuming previously insured with the same company for 5 years)
	Operator 2:	Class: 8 ; YCF: 3 ; YL: 3 ; Conviction Free Discount: 0.15 ; No Surcharge

Proposed:	Operator 1:	Class: 1 ; Use: 3 ; Exposure: 30000 ; YCF: 9 ; YL: 30
		VRG AB: 9 ; VRG COLL: 43 ; VRG COMP: 61 ; VRG DCPD: 46 ; Body Style: 4 ; Vehicle Age: 5 ; No Surcharge
		Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP
		Welcome Business Discount: 10% on BI, PD, DCPD, AB, COLL & CMP (assuming previously insured with the same company for 5 years)
	Operator 2:	Class: 8 ; YCF: 3 ; YL: 3 ; Conviction Free Discount: 0.15 ; No Surcharge

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Company Name:

Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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	1100	29	526	24	1679	168	12	677	815	1672	3351
	Proposed	1093	29	636	24	1782	180	11	591	862	1644	3426
% +/- to Current Rates		-0.64%	0.00%	20.91%	0.00%	20.28%	7.14%	-8.33%	-12.70%	5.77%	-8.13%	12.15%
005	Current	513	14	246	24	797	74	12	576	623	1285	2082
	Proposed	472	12	297	24	805	76	11	490	711	1288	2093
% +/- to Current Rates		-7.99%	-14.29%	20.73%	0.00%	-1.55%	2.70%	-8.33%	-14.93%	14.13%	-6.44%	-7.98%
006	Current	360	10	172	24	566	46	12	766	645	1469	2035
	Proposed	282	8	208	24	522	43	11	587	627	1268	1790
% +/- to Current Rates		-21.67%	-20.00%	20.93%	0.00%	-20.74%	-6.52%	-8.33%	-23.37%	-2.79%	-41.01%	-61.75%
007	Current	513	14	246	24	797	74	12	576	623	1285	2082
	Proposed	472	12	297	24	805	76	11	490	711	1288	2093
% +/- to Current Rates		-7.99%	-14.29%	20.73%	0.00%	-1.55%	2.70%	-8.33%	-14.93%	14.13%	-6.44%	-7.98%

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

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

Current: Class:	1	VRG AB:	9
Use:	3	VRG COLL:	40
Exposure:	30000	VRG COMP:	56
YCF:	9	VRG DCPD:	44
YL:	30	Body Style:	4
		Vehicle Age:	5
Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP No Surcharge		
Welcome Business Discount:	10% on BI, PD, DCPD, AB, COLL & CMP (assuming previously insured with the same company for 5 years)		

Proposed: Class:	1	VRG AB:	9
Use:	3	VRG COLL:	43
Exposure:	30000	VRG COMP:	61
YCF:	9	VRG DCPD:	46
YL:	30	Body Style:	4
		Vehicle Age:	5
Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP No Surcharge		
Welcome Business Discount:	10% on BI, PD, DCPD, AB, COLL & CMP (assuming previously insured with the same company for 5 years)		

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Company Name: **Co-operators General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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	845	0	0	0	845	0	0	0	0	0	845
Proposed	867	0	0	0	867	0	0	0	0	0	867
% +/- to Current Rates	2.60%	0.00%	0.00%	0.00%	2.60%	0.00%	0.00%	0.00%	0.00%	0.00%	2.60%
005 Current	598	0	0	0	598	0	0	0	0	0	598
Proposed	613	0	0	0	613	0	0	0	0	0	613
% +/- to Current Rates	2.51%	0.00%	0.00%	0.00%	2.51%	0.00%	0.00%	0.00%	0.00%	0.00%	2.51%
006 Current	598	0	0	0	598	0	0	0	0	0	598
Proposed	613	0	0	0	613	0	0	0	0	0	613
% +/- to Current Rates	2.51%	0.00%	0.00%	0.00%	2.51%	0.00%	0.00%	0.00%	0.00%	0.00%	2.51%
007 Current	598	0	0	0	598	0	0	0	0	0	598
Proposed	613	0	0	0	613	0	0	0	0	0	613
% +/- to Current Rates	2.51%	0.00%	0.00%	0.00%	2.51%	0.00%	0.00%	0.00%	0.00%	0.00%	2.51%

* 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:	8	(Other Operator)
YCF:		3	
YL:		3	
Conviction Free Discount:		15%	
No Surcharge			

Proposed:	Class:	8	(Other Operator)
YCF:		3	
YL:		3	
Conviction Free Discount:		15%	
No Surcharge			

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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	2816	46	611	24	3497	446	12	580	193	1231	4728
	Proposed	3308	59	676	24	4067	588	11	615	171	1385	5452
% +/- to Current Rates		17.47%	28.26%	10.64%	0.00%	56.37%	31.84%	-8.33%	6.03%	-11.40%	18.14%	74.51%
005	Current	1588	22	285	24	1919	198	12	493	147	850	2769
	Proposed	1748	25	316	24	2113	248	11	509	141	909	3022
% +/- to Current Rates		10.08%	13.64%	10.88%	0.00%	34.59%	25.25%	-8.33%	3.25%	-4.08%	16.08%	50.67%
006	Current	1347	15	200	24	1586	122	12	655	152	941	2527
	Proposed	1365	15	221	24	1625	140	11	609	124	884	2509
% +/- to Current Rates		1.34%	0.00%	10.50%	0.00%	11.84%	14.75%	-8.33%	-7.02%	-18.42%	-19.02%	-7.19%
007	Current	1588	22	285	24	1919	198	12	493	147	850	2769
	Proposed	1748	25	316	24	2113	248	11	509	141	909	3022
% +/- to Current Rates		10.08%	13.64%	10.88%	0.00%	34.59%	25.25%	-8.33%	3.25%	-4.08%	16.08%	50.67%

* 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:	Operator 1:	Class: 1 ; Use: 2 ; Exposure: 20000 ; YCF: 2 ; YL: 35
		VRG AB: 12 ; VRG COLL: 30 ; VRG COMP: 21 ; VRG DCPD: 36 ; Body Style: 3 ; Vehicle Age: 5 ; No Surcharge
		Renewal Claim Free discount: 10% on BI, PD, DCPD, AB, COLL & CMP
	Operator 2:	Class: 8 ; YCF: 2 ; YL: 2 ; No discount ; Minor conviction surcharge 50\$

Proposed:	Operator 1:	Class: 1 ; Use: 2 ; Exposure: 20000 ; YCF: 2 ; YL: 35
		VRG AB: 12 ; VRG COLL: 29 ; VRG COMP: 19 ; VRG DCPD: 35 ; Body Style: 3 ; Vehicle Age: 5 ;
		Conviction Free Discount: 10% on BI, PD, DCPD, AB, COLL & CMP
	Operator 2:	Class: 8 ; YCF: 2 ; YL: 2 ; No discount ; Minor conviction surcharge 50\$

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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	1727	46	611	24	2408	446	12	580	193	1231	3639
	Proposed	2192	59	676	24	2951	588	11	615	171	1385	4336
% +/- to Current Rates		26.93%	28.26%	10.64%	0.00%	65.82%	31.84%	-8.33%	6.03%	-11.40%	18.14%	83.97%
005	Current	806	22	285	24	1137	198	12	493	147	850	1987
	Proposed	947	25	316	24	1312	248	11	509	141	909	2221
% +/- to Current Rates		17.49%	13.64%	10.88%	0.00%	42.01%	25.25%	-8.33%	3.25%	-4.08%	16.08%	58.09%
006	Current	565	15	200	24	804	122	12	655	152	941	1745
	Proposed	564	15	221	24	824	140	11	609	124	884	1708
% +/- to Current Rates		-0.18%	0.00%	10.50%	0.00%	10.32%	14.75%	-8.33%	-7.02%	-18.42%	-19.02%	-8.70%
007	Current	806	22	285	24	1137	198	12	493	147	850	1987
	Proposed	947	25	316	24	1312	248	11	509	141	909	2221
% +/- to Current Rates		17.49%	13.64%	10.88%	0.00%	42.01%	25.25%	-8.33%	3.25%	-4.08%	16.08%	58.09%

* 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:	1	VRG AB:	12	Proposed:	Class:	1	VRG AB:	12
	Use:	2	VRG COLL:	30		Use:	2	VRG COLL:	29
	Exposure:	20000	VRG COMP:	21		Exposure:	20000	VRG COMP:	19
	YCF:	2	VRG DCPD:	36		YCF:	2	VRG DCPD:	35
	YL:	35	Body Style:	3		YL:	35	Body Style:	3
	Renewal Claim Free d 10% on BI, PD, DCPD, AB, COLL & CMP	Vehicle Age:	5			Conviction Free Discor 10% on BI, PD, DCPD, AB, COLL & CMP	Vehicle Age:	5	
			No Surcharge					No Surcharge	

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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	1089	0	0	0	1089	0	0	0	0	0	1089
Proposed	1116	0	0	0	1116	0	0	0	0	0	1116
% +/- to Current Rates	2.48%	0.00%	0.00%	0.00%	2.48%	0.00%	0.00%	0.00%	0.00%	0.00%	2.48%
005 Current	782	0	0	0	782	0	0	0	0	0	782
Proposed	801	0	0	0	801	0	0	0	0	0	801
% +/- to Current Rates	2.43%	0.00%	0.00%	0.00%	2.43%	0.00%	0.00%	0.00%	0.00%	0.00%	2.43%
006 Current	782	0	0	0	782	0	0	0	0	0	782
Proposed	801	0	0	0	801	0	0	0	0	0	801
% +/- to Current Rates	2.43%	0.00%	0.00%	0.00%	2.43%	0.00%	0.00%	0.00%	0.00%	0.00%	2.43%
007 Current	782	0	0	0	782	0	0	0	0	0	782
Proposed	801	0	0	0	801	0	0	0	0	0	801
% +/- to Current Rates	2.43%	0.00%	0.00%	0.00%	2.43%	0.00%	0.00%	0.00%	0.00%	0.00%	2.43%

* 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:	8	(Other Operator)
	YCF:	2	
	YL:	2	
	No discount		
	Minor conviction surcharge 50\$		

Proposed:	Class:	8	(Other Operator)
	YCF:	2	
	YL:	2	
	No discount		
	Minor conviction surcharge 50\$		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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	966	26	387	24	1403	222	12	405	364	1003	2406
Proposed	1050	28	330	24	1432	203	11	366	250	830	2262
% +/- to Current Rates	8.70%	7.69%	-14.73%	0.00%	1.66%	-8.56%	-8.33%	-9.63%	-31.32%	-57.84%	-56.18%
005 Current	451	12	181	24	668	99	12	344	278	733	1401
Proposed	454	12	155	24	645	86	11	303	206	606	1251
% +/- to Current Rates	0.67%	0.00%	-14.36%	0.00%	-13.70%	-13.13%	-8.33%	-11.92%	-25.90%	-59.28%	-72.98%
006 Current	316	8	127	24	475	60	12	458	288	818	1293
Proposed	270	7	108	24	409	48	11	363	181	603	1012
% +/- to Current Rates	-14.56%	-12.50%	-14.96%	0.00%	-42.02%	-20.00%	-8.33%	-20.74%	-37.15%	-86.23%	-128.25%
007 Current	451	12	181	24	668	99	12	344	278	733	1401
Proposed	454	12	155	24	645	86	11	303	206	606	1251
% +/- to Current Rates	0.67%	0.00%	-14.36%	0.00%	-13.70%	-13.13%	-8.33%	-11.92%	-25.90%	-59.28%	-72.98%

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

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

Current:	Class:	1	VRG AB:	11
	Use:	1	VRG COLL:	35
	Exposure:	20000	VRG COMP:	40
	YCF:	9	VRG DCPD:	39
	YL:	45	Body Style:	4
			Vehicle Age:	5
	Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP No Surcharge		
	Welcome Business Discount:	10% on BI, PD, DCPD, AB, COLL & CMP (assuming previously insured with the same company for 5 years)		

Proposed:	Class:	1	VRG AB:	11
	Use:	1	VRG COLL:	34
	Exposure:	20000	VRG COMP:	38
	YCF:	9	VRG DCPD:	39
	YL:	45	Body Style:	4
			Vehicle Age:	5
	Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP No Surcharge		
	Welcome Business Discount:	10% on BI, PD, DCPD, AB, COLL & CMP (assuming previously insured with the same company)		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

Profile 6.1 Private Passenger:

Operator 1:	Operator 2:
Male, Age 40	Female, Age 39
No driver training	No driver training
Licensed 24 years, Class 5 license/G in Ontario	Licensed 20 years, Class 5 license/G in Ontario
New business	New Business
Annual mileage 15,000 km, travel to/from work 10 km one way	Pleasure use - annual mileage 9,000 km
No AF accidents	No AF accidents
No convictions	No convictions
2014 Ford F150 XLT Supercrew 4WD	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	1632	44	521	48	2245	364	24	710	535	1633	3878
Proposed	1818	48	573	48	2487	381	22	725	492	1620	4107
% +/- to Current Rates	11.40%	9.09%	9.98%	0.00%	30.47%	4.67%	-8.33%	2.11%	-8.04%	-9.59%	20.88%
005 Current	762	21	242	48	1073	161	24	603	409	1197	2270
Proposed	786	21	267	48	1122	161	22	600	405	1188	2310
% +/- to Current Rates	3.15%	0.00%	10.33%	0.00%	13.48%	0.00%	-8.33%	-0.50%	-0.98%	-9.81%	3.67%
006 Current	533	15	170	48	766	100	24	803	423	1350	2116
Proposed	468	13	188	48	717	90	22	719	357	1188	1905
% +/- to Current Rates	-12.20%	-13.33%	10.59%	0.00%	-14.94%	-10.00%	-8.33%	-10.46%	-15.60%	-44.40%	-59.34%
007 Current	762	21	242	48	1073	161	24	603	409	1197	2270
Proposed	786	21	267	48	1122	161	22	600	405	1188	2310
% +/- to Current Rates	3.15%	0.00%	10.33%	0.00%	13.48%	0.00%	-8.33%	-0.50%	-0.98%	-9.81%	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:	Operator 1:	Operator 2:
Class: 1 ; Use: 2 ; Exposure: 20000 ; YCF: 9 ; YL: 24	Class: 1 ; Use: 1 ; Exposure: 10000 ; YCF: 9 ; YL: 20	Class: 1 ; Use: 1 ; Exposure: 10000 ; YCF: 9 ; YL: 20
VRG AB: 6 ; VRG COLL: 35 ; VRG COMP: 41 ; VRG DCPD: 32 ; Body Style: 1 ; Vehicle Age: 5 ; No Surcharge	VRG AB: 11 ; VRG COLL: 33 ; VRG COMP: 25 ; VRG DCPD: 36 ; Body Style: 3 ; Vehicle Age: 5 ; No Surcharge	VRG AB: 11 ; VRG COLL: 32 ; VRG COMP: 23 ; VRG DCPD: 36 ; Body Style: 3 ; Vehicle Age: 5 ; No Surcharge
Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP	Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP	Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP
Multi-Vehicle Discount: 15% on BI, PD, DCPD & COLL	Multi-Vehicle Discount: 15% on BI, PD, DCPD & COLL	Multi-Vehicle Discount: 15% on BI, PD, DCPD & COLL
Welcome Business Discount: 10% on BI, PD, DCPD, AB, COLL & CMP (assuming previously insured with the same company for 5 years)	Welcome Business Discount: 10% on BI, PD, DCPD, AB, COLL & CMP (assuming previously insured with the same company for 5 years)	Welcome Business Discount: 10% on BI, PD, DCPD, AB, COLL & CMP (assuming previously insured with the same company for 5 years)

Proposed:	Operator 1:	Operator 2:
Class: 1 ; Use: 2 ; Exposure: 20000 ; YCF: 9 ; YL: 24	Class: 1 ; Use: 1 ; Exposure: 10000 ; YCF: 9 ; YL: 20	Class: 1 ; Use: 1 ; Exposure: 10000 ; YCF: 9 ; YL: 20
VRG AB: 7 ; VRG COLL: 35 ; VRG COMP: 40 ; VRG DCPD: 33 ; Body Style: 1 ; Vehicle Age: 5 ; No Surcharge	VRG AB: 11 ; VRG COLL: 32 ; VRG COMP: 23 ; VRG DCPD: 36 ; Body Style: 3 ; Vehicle Age: 5 ; No Surcharge	VRG AB: 11 ; VRG COLL: 32 ; VRG COMP: 23 ; VRG DCPD: 36 ; Body Style: 3 ; Vehicle Age: 5 ; No Surcharge
Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP	Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP	Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP
Multi-Vehicle Discount: 15% on BI, PD, DCPD & COLL	Multi-Vehicle Discount: 15% on BI, PD, DCPD & COLL	Multi-Vehicle Discount: 15% on BI, PD, DCPD & COLL
Welcome Business Discount: 10% on BI, PD, DCPD, AB, COLL & CMP (assuming previously insured with the same company for 5 years)	Welcome Business Discount: 10% on BI, PD, DCPD, AB, COLL & CMP (assuming previously insured with the same company for 5 years)	Welcome Business Discount: 10% on BI, PD, DCPD, AB, COLL & CMP (assuming previously insured with the same company for 5 years)

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Company Name:

Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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	921	25	269	24	1239	102	12	380	393	887	2126
	Proposed	962	25	284	24	1295	125	11	399	327	862	2157
% +/- to Current Rates		4.45%	0.00%	5.58%	0.00%	10.03%	22.55%	-8.33%	5.00%	-16.79%	2.42%	12.45%
005	Current	430	12	125	24	591	45	12	323	301	681	1272
	Proposed	416	11	132	24	583	53	11	330	269	663	1246
% +/- to Current Rates		-3.26%	-8.33%	5.60%	0.00%	-5.99%	17.78%	-8.33%	2.17%	-10.63%	0.98%	-5.01%
006	Current	301	8	88	24	421	28	12	430	311	781	1202
	Proposed	248	7	93	24	372	30	11	396	237	674	1046
% +/- to Current Rates		-17.61%	-12.50%	5.68%	0.00%	-24.43%	7.14%	-8.33%	-7.91%	-23.79%	-32.89%	-57.32%
007	Current	430	12	125	24	591	45	12	323	301	681	1272
	Proposed	416	11	132	24	583	53	11	330	269	663	1246
% +/- to Current Rates		-3.26%	-8.33%	5.60%	0.00%	-5.99%	17.78%	-8.33%	2.17%	-10.63%	0.98%	-5.01%

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

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

Current: Class:	1	VRG AB:	6
Use:	2	VRG COLL:	35
Exposure:	20000	VRG COMP:	41
YCF:	9	VRG DCPD:	32
YL:	24	Body Style:	1
Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP	Vehicle Age:	5
Multi-Vehicle Discount:	15% on BI, PD, DCPD & COLL	No Surcharge	
Welcome Business Discount:	10% on BI, PD, DCPD, AB, COLL & CMP (assuming previously insured with the same company for 5 years)		

Proposed: Class:	1	VRG AB:	7
Use:	2	VRG COLL:	35
Exposure:	20000	VRG COMP:	40
YCF:	9	VRG DCPD:	33
YL:	24	Body Style:	1
Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP	Vehicle Age:	5
Multi-Vehicle Discount:	15% on BI, PD, DCPD & COLL	No Surcharge	
Welcome Business Discount:	10% on BI, PD, DCPD, AB, COLL & CMP (assuming previously insured with the same company for 5 years)		

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Company Name:

Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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	711	19	252	24	1006	262	12	330	142	746	1752
	Proposed	856	23	289	24	1192	256	11	326	165	758	1950
% +/- to Current Rates		20.39%	21.05%	14.68%	0.00%	56.13%	-2.29%	-8.33%	-1.21%	16.20%	4.36%	60.49%
005	Current	332	9	117	24	482	116	12	280	108	516	998
	Proposed	370	10	135	24	539	108	11	270	136	525	1064
% +/- to Current Rates		11.45%	11.11%	15.38%	0.00%	37.94%	-6.90%	-8.33%	-3.57%	25.93%	7.12%	45.07%
006	Current	232	7	82	24	345	72	12	373	112	569	914
	Proposed	220	6	95	24	345	60	11	323	120	514	859
% +/- to Current Rates		-5.17%	-14.29%	15.85%	0.00%	-3.60%	-16.67%	-8.33%	-13.40%	7.14%	-31.26%	-34.87%
007	Current	332	9	117	24	482	116	12	280	108	516	998
	Proposed	370	10	135	24	539	108	11	270	136	525	1064
% +/- to Current Rates		11.45%	11.11%	15.38%	0.00%	37.94%	-6.90%	-8.33%	-3.57%	25.93%	7.12%	45.07%

* 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: Class:	1	VRG AB:	11
Use:	1	VRG COLL:	33
Exposure:	10000	VRG COMP:	25
YCF:	9	VRG DCPD:	36
YL	20	Body Style:	3
Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP	Vehicle Age:	5
Multi-Vehicle Discount:	15% on BI, PD, DCPD & COLL	No Surcharge	
Welcome Business Discount:	10% on BI, PD, DCPD, AB, COLL & CMP (assuming previously insured with the same company for 5 years)		

Proposed: Class:	1	VRG AB:	11
Use:	1	VRG COLL:	32
Exposure:	10000	VRG COMP:	23
YCF:	9	VRG DCPD:	36
YL	20	Body Style:	3
Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP	Vehicle Age:	5
Multi-Vehicle Discount:	15% on BI, PD, DCPD & COLL	No Surcharge	
Welcome Business Discount:	10% on BI, PD, DCPD, AB, COLL & CMP (assuming previously insured with the same company for 5 years)		

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Company Name: **Co-operators 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:	9/16/2020
Renewals:	10/31/2020

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	2546	40	596	24	3206	262	12	637	269	1180	4386
	Proposed	2659	42	619	24	3344	281	11	565	307	1164	4508
% +/- to Current Rates		4.44%	5.00%	3.86%	0.00%	13.30%	7.25%	-8.33%	-11.30%	14.13%	1.74%	15.04%
005	Current	1442	19	278	24	1763	116	12	542	205	875	2638
	Proposed	1447	18	289	24	1778	119	11	468	253	851	2629
% +/- to Current Rates		0.35%	-5.26%	3.96%	0.00%	-0.96%	2.59%	-8.33%	-13.65%	23.41%	4.01%	3.05%
006	Current	1234	13	195	24	1466	72	12	721	213	1018	2484
	Proposed	1173	11	202	24	1410	67	11	560	223	861	2271
% +/- to Current Rates		-4.94%	-15.38%	3.59%	0.00%	-16.74%	-6.94%	-8.33%	-22.33%	4.69%	-32.91%	-49.65%
007	Current	1442	19	278	24	1763	116	12	542	205	875	2638
	Proposed	1447	18	289	24	1778	119	11	468	253	851	2629
% +/- to Current Rates		0.35%	-5.26%	3.96%	0.00%	-0.96%	2.59%	-8.33%	-13.65%	23.41%	4.01%	3.05%

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

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

Current:	Operator 1:	Class: 1 ; Use: 2 ; Exposure: 20000 ; YCF: 9 ; YL: 30
		VRG AB: 10 ; VRG COLL: 36 ; VRG COMP: 26 ; VRG DCPD: 39 ; Body Style: 3 ; Vehicle Age: 5
		No Discount ; Minor Conviction surcharge: 10% on BI, PD, DCPD & COLL
Operator 2:		Class: 8 ; YCF: 2 ; YL: 3 ; No discount ; No Surcharge

Proposed:	Operator 1:	Class: 1 ; Use: 2 ; Exposure: 20000 ; YCF: 9 ; YL: 30
		VRG AB: 10 ; VRG COLL: 35 ; VRG COMP: 29 ; VRG DCPD: 39 ; Body Style: 3 ; Vehicle Age: 5
		No Discount ; Minor Conviction surcharge: 10% on BI, PD, DCPD & COLL
Operator 2:		Class: 8 ; YCF: 2 ; YL: 3 ; No discount ; No Surcharge

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Company Name:

Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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	1487	40	596	24	2147	262	12	637	269	1180	3327
	Proposed	1572	42	619	24	2257	281	11	565	307	1164	3421
% +/- to Current Rates		5.72%	5.00%	3.86%	0.00%	14.58%	7.25%	-8.33%	-11.30%	14.13%	1.74%	16.32%
005	Current	694	19	278	24	1015	116	12	542	205	875	1890
	Proposed	679	18	289	24	1010	119	11	468	253	851	1861
% +/- to Current Rates		-2.16%	-5.26%	3.96%	0.00%	-3.47%	2.59%	-8.33%	-13.65%	23.41%	4.01%	0.55%
006	Current	486	13	195	24	718	72	12	721	213	1018	1736
	Proposed	405	11	202	24	642	67	11	560	223	861	1503
% +/- to Current Rates		-16.67%	-15.38%	3.59%	0.00%	-28.46%	-6.94%	-8.33%	-22.33%	4.69%	-32.91%	-61.37%
007	Current	694	19	278	24	1015	116	12	542	205	875	1890
	Proposed	679	18	289	24	1010	119	11	468	253	851	1861
% +/- to Current Rates		-2.16%	-5.26%	3.96%	0.00%	-3.47%	2.59%	-8.33%	-13.65%	23.41%	4.01%	0.55%

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

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

Current:	Class:	1	VRG AB:	10
	Use:	2	VRG COLL:	36
	Exposure:	20000	VRG COMP:	26
	YCF:	9	VRG DCPD:	39
	YL:	30	Body Style:	3
	No Discount		Vehicle Age:	5
			Minor Conviction surcharge:	10% on BI, PD, DCPD & COLL

Proposed:	Class:	1	VRG AB:	10
	Use:	2	VRG COLL:	35
	Exposure:	20000	VRG COMP:	29
	YCF:	9	VRG DCPDD:	39
	YL:	30	Body Style:	3
	No Discount		Vehicle Age:	5
			Minor Conviction surcharge:	10% on BI, PD, DCPD

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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	1059	0	0	0	1059	0	0	0	0	1059
	Proposed	1087	0	0	0	1087	0	0	0	0	1087
% +/- to Current Rates		2.64%	0.00%	0.00%	0.00%	2.64%	0.00%	0.00%	0.00%	0.00%	2.64%
005	Current	748	0	0	0	748	0	0	0	0	748
	Proposed	768	0	0	0	768	0	0	0	0	768
% +/- to Current Rates		2.67%	0.00%	0.00%	0.00%	2.67%	0.00%	0.00%	0.00%	0.00%	2.67%
006	Current	748	0	0	0	748	0	0	0	0	748
	Proposed	768	0	0	0	768	0	0	0	0	768
% +/- to Current Rates		2.67%	0.00%	0.00%	0.00%	2.67%	0.00%	0.00%	0.00%	0.00%	2.67%
007	Current	748	0	0	0	748	0	0	0	0	748
	Proposed	768	0	0	0	768	0	0	0	0	768
% +/- to Current Rates		2.67%	0.00%	0.00%	0.00%	2.67%	0.00%	0.00%	0.00%	0.00%	2.67%

* 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:	8	(Other Operator)
	YCF:	2	
	YL:	3	
	No discount		
	No Surcharge		

Proposed:	Class:	8	(Other Operator)
	YCF:	2	
	YL:	3	
	No discount		
	No Surcharge		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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	2434	40	577	24	3075	336	12	763	278	1389	4464
	Proposed	3147	58	801	24	4030	405	11	872	219	1507	5537
% +/- to Current Rates		29.29%	45.00%	38.82%	0.00%	113.11%	20.54%	-8.33%	14.29%	-21.22%	5.27%	118.38%
005	Current	1358	19	269	24	1670	149	12	649	213	1023	2693
	Proposed	1622	25	374	24	2045	171	11	722	181	1085	3130
% +/- to Current Rates		19.44%	31.58%	39.03%	0.00%	90.05%	14.77%	-8.33%	11.25%	-15.02%	2.66%	92.71%
006	Current	1149	13	189	24	1375	92	12	863	220	1187	2562
	Proposed	1240	15	262	24	1541	96	11	864	159	1130	2671
% +/- to Current Rates		7.92%	15.38%	38.62%	0.00%	61.93%	4.35%	-8.33%	0.12%	-27.73%	-31.60%	30.33%
007	Current	1358	19	269	24	1670	149	12	649	213	1023	2693
	Proposed	1622	25	374	24	2045	171	11	722	181	1085	3130
% +/- to Current Rates		19.44%	31.58%	39.03%	0.00%	90.05%	14.77%	-8.33%	11.25%	-15.02%	2.66%	92.71%

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

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

Current:

Operator 1:	Class: 1 ; Use: 2 ; Exposure: 20000 ; YCF: 4 ; YL: 25
	VRG AB: 10 ; VRG COLL: 34 ; VRG COMP: 24 ; VRG DCPD: 38 ; Body Style: 4 ; Vehicle Age: 5
	No Discount ; No Surcharge
Operator 2:	Class 8 ; YCF 2 ; YL 2 ; Driver Training discount: 0.1 ; No surcharge

Proposed:

Operator 1:	Class: 1 ; Use: 2 ; Exposure: 20000 ; YCF: 4 ; YL: 25
	VRG AB: 10 ; VRG COLL: 33 ; VRG COMP: 22 ; VRG DCPD: 38 ; Body Style: 4 ; Vehicle /
	No Discount ; No Surcharge
Operator 2:	Class 8 ; YCF 2 ; YL 2 ; Driver Training discount: 0.1 ; No surcharge

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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	1499	40	577	24	2140	336	12	763	278	1389	3529
	Proposed	2188	58	801	24	3071	405	11	872	219	1507	4578
% +/- to Current Rates		45.96%	45.00%	38.82%	0.00%	129.79%	20.54%	-8.33%	14.29%	-21.22%	5.27%	135.05%
005	Current	699	19	269	24	1011	149	12	649	213	1023	2034
	Proposed	946	25	374	24	1369	171	11	722	181	1085	2454
% +/- to Current Rates		35.34%	31.58%	39.03%	0.00%	105.95%	14.77%	-8.33%	11.25%	-15.02%	2.66%	108.60%
006	Current	490	13	189	24	716	92	12	863	220	1187	1903
	Proposed	564	15	262	24	865	96	11	864	159	1130	1995
% +/- to Current Rates		15.10%	15.38%	38.62%	0.00%	69.11%	4.35%	-8.33%	0.12%	-27.73%	-31.60%	37.51%
007	Current	699	19	269	24	1011	149	12	649	213	1023	2034
	Proposed	946	25	374	24	1369	171	11	722	181	1085	2454
% +/- to Current Rates		35.34%	31.58%	39.03%	0.00%	105.95%	14.77%	-8.33%	11.25%	-15.02%	2.66%	108.60%

* 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:	1	VRG AB:	10	Proposed:	Class:	1	VRG AB:	10
	Use:	2	VRG COLL:	34		Use:	2	VRG COLL:	33
	Exposure:	20000	VRG COMP:	24		Exposure:	20000	VRG COMP:	22
	YCF:	4	VRG DCPD:	38		YCF:	4	VRG DCPD:	38
	YL:	25	Body Style:	4		YL:	25	Body Style:	4
	No Discount		Vehicle Age:	5		No Discount		Vehicle Age:	5
			No Surcharge					No Surcharge	

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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	935	0	0	0	935	0	0	0	0	935
	Proposed	959	0	0	0	959	0	0	0	0	959
% +/- to Current Rates		2.57%	0.00%	0.00%	0.00%	2.57%	0.00%	0.00%	0.00%	0.00%	2.57%
005	Current	659	0	0	0	659	0	0	0	0	659
	Proposed	676	0	0	0	676	0	0	0	0	676
% +/- to Current Rates		2.58%	0.00%	0.00%	0.00%	2.58%	0.00%	0.00%	0.00%	0.00%	2.58%
006	Current	659	0	0	0	659	0	0	0	0	659
	Proposed	676	0	0	0	676	0	0	0	0	676
% +/- to Current Rates		2.58%	0.00%	0.00%	0.00%	2.58%	0.00%	0.00%	0.00%	0.00%	2.58%
007	Current	659	0	0	0	659	0	0	0	0	659
	Proposed	676	0	0	0	676	0	0	0	0	676
% +/- to Current Rates		2.58%	0.00%	0.00%	0.00%	2.58%	0.00%	0.00%	0.00%	0.00%	2.58%

* 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	8	(Other Operator)
	YCF	2	
	YL	2	
	Driver Training discount:	10%	
	No surcharge		

Proposed:	Class	8	(Other Operator)
	YCF	2	
	YL	2	
	Driver Training discount:	10%	
	No surcharge		

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Company Name:

Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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	3203	86	984	24	4297	400	12	959	216	1587	5884
	Proposed	3576	96	901	24	4597	421	11	852	265	1549	6146
% +/- to Current Rates		11.65%	11.63%	-8.43%	0.00%	14.84%	5.25%	-8.33%	-11.16%	22.69%	8.44%	23.28%
005	Current	1495	40	459	24	2018	178	12	815	165	1170	3188
	Proposed	1545	41	420	24	2030	178	11	705	218	1112	3142
% +/- to Current Rates		3.34%	2.50%	-8.50%	0.00%	-2.65%	0.00%	-8.33%	-13.50%	32.12%	10.29%	7.64%
006	Current	1048	28	322	24	1422	109	12	1084	171	1376	2798
	Proposed	921	24	295	24	1264	100	11	845	192	1148	2412
% +/- to Current Rates		-12.12%	-14.29%	-8.39%	0.00%	-34.79%	-8.26%	-8.33%	-22.05%	12.28%	-26.36%	-61.15%
007	Current	1495	40	459	24	2018	178	12	815	165	1170	3188
	Proposed	1545	41	420	24	2030	178	11	705	218	1112	3142
% +/- to Current Rates		3.34%	2.50%	-8.50%	0.00%	-2.65%	0.00%	-8.33%	-13.50%	32.12%	10.29%	7.64%

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

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

Current:	Class:	10	VRG AB:	10
	Use:	1	VRG COLL:	31
	Exposure:	20000	VRG COMP:	22
	YCF:	2	VRG DCPD:	33
	YL:	2	Body Style:	3
	Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP	Vehicle Age:	5
	Driver Training discount:	10% on BI, PD, DCPD & COLL	No Surcharge	

Proposed:	Class:	10	VRG AB:	10
	Use:	1	VRG COLL:	29
	Exposure:	20000	VRG COMP:	22
	YCF:	2	VRG DCPD:	32
	YL:	2	Body Style:	3
	Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP	Vehicle Age:	5
	Driver Training discount:	10% on BI, PD, DCPD & COLL	No Surcharge	

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Company Name: **Co-operators General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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
004 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
005 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
006 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
007 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%

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

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

Current: Risk not written. Two or more at-fault accident in the past 5 years.

Proposed: Risk not written. Two or more at-fault accident in the past 5 years.

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Company Name:

Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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	1348	36	435	24	1843	232	12	592	321	1157	3000
	Proposed	1317	35	461	24	1837	208	11	474	337	1030	2867
% +/- to Current Rates		-2.30%	-2.78%	5.98%	0.00%	0.90%	-10.34%	-8.33%	-19.93%	4.98%	-33.63%	-32.73%
005	Current	629	17	203	24	873	103	12	504	245	864	1737
	Proposed	569	15	215	24	823	88	11	392	278	769	1592
% +/- to Current Rates		-9.54%	-11.76%	5.91%	0.00%	-15.39%	-14.56%	-8.33%	-22.22%	13.47%	-31.65%	-47.04%
006	Current	441	11	142	24	618	63	12	670	254	999	1617
	Proposed	340	9	151	24	524	50	11	470	245	776	1300
% +/- to Current Rates		-22.90%	-18.18%	6.34%	0.00%	-34.75%	-20.63%	-8.33%	-29.85%	-3.54%	-62.36%	-97.11%
007	Current	629	17	203	24	873	103	12	504	245	864	1737
	Proposed	569	15	215	24	823	88	11	392	278	769	1592
% +/- to Current Rates		-9.54%	-11.76%	5.91%	0.00%	-15.39%	-14.56%	-8.33%	-22.22%	13.47%	-31.65%	-47.04%

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

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

Current: Class:	1	VRG AB:	10
Use:	3	VRG COLL:	33
Exposure:	30000	VRG COMP:	28
YCF:	9	VRG DCPD:	34
YL:	15	Body Style:	5
		Vehicle Age:	5
Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP No Surcharge		
Welcome Business Discount:	10% on BI, PD, DCPD, AB, COLL & CMP (assuming previously insured with the same company for 5 years)		

Proposed: Class:	1	VRG AB:	10
Use:	3	VRG COLL:	33
Exposure:	30000	VRG COMP:	27
YCF:	9	VRG DCPD:	34
YL:	15	Body Style:	5
		Vehicle Age:	5
Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP No Surcharge		
Welcome Business Discount:	10% on BI, PD, DCPD, AB, COLL & CMP (assuming previously insured with the same company for 5 years)		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/16/2020
Renewals:	10/31/2020

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
004 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
005 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
006 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
007 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%

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

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

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

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

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