

Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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											
Proposed	1048.35058	27.96202	286.46232	60.42	1423.19492	144.2	40	511.86954	198.08136	894.1509	2317.34582
% +/- 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											
Proposed	1048.35058	27.96202	286.46232	60.42	1423.19492	144.2	40	511.86954	198.08136	894.1509	2317.34582
% +/- 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											
Proposed	679.8447	18.1272	185.7121	24.26	907.944	144.2	40	446.9196	158.59116	789.71076	1697.65476
% +/- 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											
Proposed	679.8447	18.1272	185.7121	24.26	907.944	144.2	40	446.9196	158.59116	789.71076	1697.65476
% +/- 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:

Proposed:

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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											
Proposed	669.36698	17.85362	182.87952	30.21	900.31012	72.1	20	351.51207	99.04068	542.65275	1442.96287
% +/- to Current Rates	-50.67%	-50.66%	-58.59%	22.76%	0.00%	-25.48%	44.69%	-55.11%	-39.73%	0.00%	0.00%
005 Current											
Proposed	669.36698	17.85362	182.87952	30.21	900.31012	72.1	20	351.51207	99.04068	542.65275	1442.96287
% +/- to Current Rates	-50.67%	-50.66%	-58.59%	22.76%	0.00%	-25.48%	44.69%	-55.11%	-39.73%	0.00%	0.00%
006 Current											
Proposed	428.11104	11.41504	116.93906	12.13	568.59514	72.1	20	315.972	79.29558	487.36758	1055.96272
% +/- to Current Rates	-50.92%	-50.90%	-58.81%	-15.51%	0.00%	-25.48%	44.69%	-65.09%	-39.65%	0.00%	0.00%
007 Current											
Proposed	428.11104	11.41504	116.93906	12.13	568.59514	72.1	20	315.972	79.29558	487.36758	1055.96272
% +/- to Current Rates	-50.92%	-50.90%	-58.81%	-15.51%	0.00%	-25.48%	44.69%	-65.09%	-39.65%	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:

Proposed:

CLASS: 12	DRIVE RECORD: 6
COLL RG: 30 COMP RG: 21 DCPD RG: 35 AB RG: 11	
NO CONVICTION SURCHARGE	
NO ACCIDENT SURCHARGE	
DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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											
Proposed	378.9836	10.1084	103.5828	30.21	522.8848	72.1	20	160.35747	99.04068	351.49815	874.38295
% +/- to Current Rates	60.86%	60.89%	35.00%	22.76%	0.00%	-25.48%	44.69%	24.28%	-39.73%	0.00%	0.00%
005 Current											
Proposed	378.9836	10.1084	103.5828	30.21	522.8848	72.1	20	160.35747	99.04068	351.49815	874.38295
% +/- to Current Rates	60.86%	60.89%	35.00%	22.76%	0.00%	-25.48%	44.69%	24.28%	-39.73%	0.00%	0.00%
006 Current											
Proposed	251.73366	6.71216	68.77304	12.13	339.34886	72.1	20	130.9476	79.29558	302.34318	641.69204
% +/- to Current Rates	115.86%	115.92%	81.00%	-15.51%	0.00%	-25.48%	44.69%	-10.11%	-39.65%	0.00%	0.00%
007 Current											
Proposed	251.73366	6.71216	68.77304	12.13	339.34886	72.1	20	130.9476	79.29558	302.34318	641.69204
% +/- to Current Rates	115.86%	115.92%	81.00%	-15.51%	0.00%	-25.48%	44.69%	-10.11%	-39.65%	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:

Proposed:

CLASS: 5	DRIVE RECORD: 4
COLL RG: 30 COMP RG: 21 DCPD RG: 35 AB RG: 11	
NO CONVICTION SURCHARGE	
NO ACCIDENT SURCHARGE	
DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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	0	0	0	0	0	0	0	0	0	0	0
Proposed	932.0948	24.8612	301.37424	102.31	1360.64024	102.31	40	497.98224	392.31648	1032.60872	2393.24896
% +/- 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	0	0	0	0	0	0	0	0
Proposed	932.0948	24.8612	301.37424	102.31	1360.64024	102.31	40	497.98224	392.31648	1032.60872	2393.24896
% +/- 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	0	0	0	0	0	0	0	0
Proposed	496.36854	13.23504	160.44672	84.23	754.2803	84.23	40	464.6832	314.10288	903.01608	1657.29638
% +/- 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	496.36854	13.23504	160.44672	84.23	754.2803	84.23	40	464.6832	314.10288	903.01608	1657.29638
% +/- 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:

Proposed:

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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											
Proposed	466.0474	12.4306	150.68712	72.1	701.26512	30.21	20	248.99112	196.15824	495.35936	1196.62448
% +/- to Current Rates											
005 Current											
Proposed	466.0474	12.4306	150.68712	72.1	701.26512	30.21	20	248.99112	196.15824	495.35936	1196.62448
% +/- to Current Rates											
006 Current											
Proposed	248.18427	6.61752	80.22336	72.1	407.12515	12.13	20	232.3416	157.05144	421.52304	828.64819
% +/- to Current Rates											
007 Current											
Proposed	248.18427	6.61752	80.22336	72.1	407.12515	12.13	20	232.3416	157.05144	421.52304	828.64819
% +/- to Current Rates											

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

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

Current:

Proposed:

CLASS: 2	DRIVE RECORD: 6
COLL RG: 34 COMP RG: 33 DCPD RG: 35 AB RG: 9	
NO CONVICTION SURCHARGE	
NO ACCIDENT SURCHARGE	
DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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											
Proposed	466.0474	12.4306	150.68712	30.21	659.37512	72.1	20	248.99112	196.15824	537.24936	1196.62448
% +/- to Current Rates											
005 Current											
Proposed	466.0474	12.4306	150.68712	30.21	659.37512	72.1	20	248.99112	196.15824	537.24936	1196.62448
% +/- to Current Rates											
006 Current											
Proposed	248.18427	6.61752	80.22336	12.13	347.15515	72.1	20	232.3416	157.05144	481.49304	828.64819
% +/- to Current Rates											
007 Current											
Proposed	248.18427	6.61752	80.22336	12.13	347.15515	72.1	20	232.3416	157.05144	481.49304	828.64819
% +/- to Current Rates											

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

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

Current:

Proposed:

CLASS: 2	DRIVE RECORD: 6
COLL RG: 34 COMP RG: 33 DCPD RG: 35 AB RG: 9	
NO CONVICTION SURCHARGE	
NO ACCIDENT SURCHARGE	
DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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	0	0	0	0	0	0	0	0	0	0	0
Proposed	987.91806	26.35014	394.04832	60.42	1468.73652	144.2	40	841.407	754.93144	1780.53844	3249.27496
% +/- 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	0	0	0	0	0	0	0	0
Proposed	987.91806	26.35014	394.04832	60.42	1468.73652	144.2	40	841.407	754.93144	1780.53844	3249.27496
% +/- 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	0	0	0	0	0	0	0	0
Proposed	567.9024	15.1424	226.44608	24.26	833.75088	144.2	40	779.6334	604.42564	1568.25904	2402.00992
% +/- 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	567.9024	15.1424	226.44608	24.26	833.75088	144.2	40	779.6334	604.42564	1568.25904	2402.00992
% +/- 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:		Proposed:	

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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											
Proposed	577.18178	15.39482	230.25072	30.21	853.03732	72.1	20	529.02444	377.46572	998.59016	1851.62748
% +/- to Current Rates											
005 Current											
Proposed	577.18178	15.39482	230.25072	30.21	853.03732	72.1	20	529.02444	377.46572	998.59016	1851.62748
% +/- to Current Rates											
006 Current											
Proposed	307.43178	8.19728	122.57532	12.13	450.33438	72.1	20	449.7492	302.21282	844.06202	1294.3964
% +/- to Current Rates											
007 Current											
Proposed	307.43178	8.19728	122.57532	12.13	450.33438	72.1	20	449.7492	302.21282	844.06202	1294.3964
% +/- to Current Rates											

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

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

Current:

Proposed:

CLASS: 2
COLL RG: 43 COMP RG: 61 DCPD RG: 46 AB RG: 9
NO CONVICTION SURCHARGE
NO ACCIDENT SURCHARGE
DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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											
Proposed	410.73628	10.95532	163.7976	30.21	615.6992	72.1	20	312.38256	377.46572	781.94828	1397.64748
% +/- to Current Rates											
005 Current											
Proposed	410.73628	10.95532	163.7976	30.21	615.6992	72.1	20	312.38256	377.46572	781.94828	1397.64748
% +/- to Current Rates											
006 Current											
Proposed	260.47062	6.94512	103.87076	12.13	383.4165	72.1	20	329.8842	302.21282	724.19702	1107.61352
% +/- to Current Rates											
007 Current											
Proposed	260.47062	6.94512	103.87076	12.13	383.4165	72.1	20	329.8842	302.21282	724.19702	1107.61352
% +/- to Current Rates											

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

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

Current:	

Proposed:	CLASS: 5	DRIVE RECORD: 3
	COLL RG: 43	COMP RG: 61
	DCPD RG: 46	AB RG: 9
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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	0	0	0	0	0	0	0	0	0	0	0
Proposed	1410.9457	37.6333	367.66056	58.6074	1874.84696	139.874	38.8	496.26675	158.6574	833.59815	2708.44511
% +/- 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	0	0	0	0	0	0	0	0
Proposed	1410.9457	37.6333	367.66056	58.6074	1874.84696	139.874	38.8	496.26675	158.6574	833.59815	2708.44511
% +/- 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	0	0	0	0	0	0	0	0
Proposed	798.61275	21.294	208.09712	23.5322	1051.53607	139.874	38.8	550.3572	127.0269	856.0581	1907.59417
% +/- 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	798.61275	21.294	208.09712	23.5322	1051.53607	139.874	38.8	550.3572	127.0269	856.0581	1907.59417
% +/- 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:

Proposed:

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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											
Proposed	893.17216	23.82304	232.71936	29.3037	1179.01826	69.937	19.4	294.65583	79.3287	463.32153	1642.33979
% +/- to Current Rates											
005 Current											
Proposed	893.17216	23.82304	232.71936	29.3037	1179.01826	69.937	19.4	294.65583	79.3287	463.32153	1642.33979
% +/- to Current Rates											
006 Current											
Proposed	470.15766	12.53616	122.52198	11.7661	616.9819	69.937	19.4	337.4298	63.51345	490.28025	1107.26215
% +/- to Current Rates											
007 Current											
Proposed	470.15766	12.53616	122.52198	11.7661	616.9819	69.937	19.4	337.4298	63.51345	490.28025	1107.26215
% +/- to Current Rates											

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

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

Current:

Proposed:

CLASS: 2	DRIVE RECORD: 2
COLL RG: 29 COMP RG: 19 DCPD RG: 35 AB RG: 12	
NO CONVICTION SURCHARGE	
NO ACCIDENT SURCHARGE	
DISCOUNT: LOYALTY 3% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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										
	Proposed	517.77354	13.81026	134.9412	29.3037	695.8287	69.937	19.4	201.61092	79.3287	370.27662
	% +/- to Current Rates										
005	Current										
	Proposed	517.77354	13.81026	134.9412	29.3037	695.8287	69.937	19.4	201.61092	79.3287	370.27662
	% +/- to Current Rates										
006	Current										
	Proposed	328.45509	8.75784	85.57514	11.7661	434.55417	69.937	19.4	212.9274	63.51345	365.77785
	% +/- to Current Rates										
007	Current										
	Proposed	328.45509	8.75784	85.57514	11.7661	434.55417	69.937	19.4	212.9274	63.51345	365.77785
	% +/- to Current Rates										

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

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

Current:

Proposed:

CLASS: 5	DRIVE RECORD: 3
COLL RG: 29 COMP RG: 19 DCPD RG: 35 AB RG: 12	
CONVICTION SURCHARGE (TPL & COLL): 30%	
NO ACCIDENT SURCHARGE	
DISCOUNT: LOYALTY 3% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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											
Proposed	409.712	10.928	132.47256	30.21	583.32256	72.1	20	236.57424	196.15824	524.83248	1108.15504
% +/- 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											
Proposed	409.712	10.928	132.47256	30.21	583.32256	72.1	20	236.57424	196.15824	524.83248	1108.15504
% +/- 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											
Proposed	235.62489	6.28264	76.22286	12.13	330.26039	72.1	20	216.936	157.05144	466.08744	796.34783
% +/- 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											
Proposed	235.62489	6.28264	76.22286	12.13	330.26039	72.1	20	216.936	157.05144	466.08744	796.34783
% +/- 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:

Proposed:

CLASS: 1	DRIVE RECORD: 6
COLL RG: 34 COMP RG: 38 DCPD RG: 39 AB RG: 11	
NO CONVICTION SURCHARGE	
NO ACCIDENT SURCHARGE	
DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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	0	0	0	0	0	0	0	0	0	0	0
Proposed	862.9559	23.0171	214.0044	51.357	1151.3344	122.57	40	524.53149	444.13388	1131.23537	2282.56977
% +/- 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	0	0	0	0	0	0	0	0
Proposed	862.9559	23.0171	214.0044	51.357	1151.3344	122.57	40	524.53149	444.13388	1131.23537	2282.56977
% +/- 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	0	0	0	0	0	0	0	0
Proposed	474.52614	12.65264	117.65026	20.621	625.45004	122.57	40	485.8266	355.58978	1003.98638	1629.43642
% +/- 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	474.52614	12.65264	117.65026	20.621	625.45004	122.57	40	485.8266	355.58978	1003.98638	1629.43642
% +/- 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:

Proposed:

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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											
Proposed	514.7007	13.7283	127.66872	25.6785	681.77622	61.285	20	303.0699	222.06694	606.42184	1288.19806
% +/- to Current Rates											
005 Current											
Proposed	514.7007	13.7283	127.66872	25.6785	681.77622	61.285	20	303.0699	222.06694	606.42184	1288.19806
% +/- to Current Rates											
006 Current											
Proposed	274.12212	7.30912	67.97294	10.3105	359.71468	61.285	20	282.7242	177.79489	541.80409	901.51877
% +/- to Current Rates											
007 Current											
Proposed	274.12212	7.30912	67.97294	10.3105	359.71468	61.285	20	282.7242	177.79489	541.80409	901.51877
% +/- to Current Rates											

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

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

Current:

Proposed:

CLASS: 2	DRIVE RECORD: 6
COLL RG: 35 COMP RG: 40 DCPD RG: 33 AB RG: 7	
NO CONVICTION SURCHARGE	
NO ACCIDENT SURCHARGE	
DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE (TPL, AB, COLL) 15%	

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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											
Proposed	348.2552	9.2888	86.33568	25.6785	469.55818	61.285	20	221.46159	222.06694	524.81353	994.37171
% +/- to Current Rates											
005 Current											
Proposed	348.2552	9.2888	86.33568	25.6785	469.55818	61.285	20	221.46159	222.06694	524.81353	994.37171
% +/- to Current Rates											
006 Current											
Proposed	200.40402	5.34352	49.67732	10.3105	265.73536	61.285	20	203.1024	177.79489	462.18229	727.91765
% +/- to Current Rates											
007 Current											
Proposed	200.40402	5.34352	49.67732	10.3105	265.73536	61.285	20	203.1024	177.79489	462.18229	727.91765
% +/- to Current Rates											

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

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

Current:

Proposed:

CLASS: 1	DRIVE RECORD: 6
COLL RG: 32 COMP RG: 23 DCPD RG: 36 AB RG: 11	
NO CONVICTION SURCHARGE	
NO ACCIDENT SURCHARGE	
DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE (TPL, AB, COLL) 20%	

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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	0	0	0	0	0	0	0	0	0	0	0
Proposed	1063.71478	28.37182	317.45376	60.42	1469.96036	144.2	40	552.38778	271.48044	1008.06822	2478.02858
% +/- 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	0	0	0	0	0	0	0	0
Proposed	1063.71478	28.37182	317.45376	60.42	1469.96036	144.2	40	552.38778	271.48044	1008.06822	2478.02858
% +/- 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	0	0	0	0	0	0	0	0
Proposed	591.65601	15.77576	176.44872	24.26	808.14049	144.2	40	540.1392	217.35714	941.69634	1749.83683
% +/- 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	591.65601	15.77576	176.44872	24.26	808.14049	144.2	40	540.1392	217.35714	941.69634	1749.83683
% +/- 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:

Proposed:

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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											
Proposed	605.34948	16.14612	180.67776	30.21	832.38336	72.1	20	340.15716	135.74022	567.99738	1400.38074
% +/- to Current Rates											
005 Current											
Proposed	605.34948	16.14612	180.67776	30.21	832.38336	72.1	20	340.15716	135.74022	567.99738	1400.38074
% +/- to Current Rates											
006 Current											
Proposed	322.44843	8.59768	96.1898	12.13	439.36591	72.1	20	317.3082	108.67857	518.08677	957.45268
% +/- to Current Rates											
007 Current											
Proposed	322.44843	8.59768	96.1898	12.13	439.36591	72.1	20	317.3082	108.67857	518.08677	957.45268
% +/- to Current Rates											

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

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

Current:		Proposed:	CLASS: 2	DRIVE RECORD: 6
			COLL RG: 35 COMP RG: 29 DCPD RG: 39 AB RG: 10	
			CONVICTION SURCHARGE (TPL & COLL): 30%	
			NO ACCIDENT SURCHARGE	
			DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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											
Proposed	458.3653	12.2257	136.776	30.21	637.577	72.1	20	212.23062	135.74022	440.07084	1077.64784
% +/- to Current Rates											
005 Current											
Proposed	458.3653	12.2257	136.776	30.21	637.577	72.1	20	212.23062	135.74022	440.07084	1077.64784
% +/- to Current Rates											
006 Current											
Proposed	269.20758	7.17808	80.25892	12.13	368.77458	72.1	20	222.831	108.67857	423.60957	792.38415
% +/- to Current Rates											
007 Current											
Proposed	269.20758	7.17808	80.25892	12.13	368.77458	72.1	20	222.831	108.67857	423.60957	792.38415
% +/- to Current Rates											

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

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

Current:	

Proposed:	CLASS: 5	DRIVE RECORD: 2
	COLL RG: 35	COMP RG: 29
	DCPD RG: 39	AB RG: 10
	NO CONVICTION SURCHARGE	
	NO ACCIDENT SURCHARGE	
	DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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	0	0	0	0	0	0	0	0	0	0	0
Proposed	1242.96378	33.15282	386.37552	60.42	1722.91212	144.2	40	568.88916	198.08136	951.17052	2674.08264
% +/- 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	0	0	0	0	0	0	0	0
Proposed	1242.96378	33.15282	386.37552	60.42	1722.91212	144.2	40	568.88916	198.08136	951.17052	2674.08264
% +/- 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	143.66808	3.82968	50.87685	14.356	212.73061	96.7575	13.8225	206.65322	126.5382	443.77142	656.50203
Proposed	736.36191	19.63416	228.84638	24.26	1009.10245	144.2	40	540.375	158.59116	883.16616	1892.26861
% +/- to Current Rates	412.54%	412.68%	349.80%	68.99%	374.36%	49.03%	189.38%	161.49%	25.33%	99.01%	188.23%
007 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	736.36191	19.63416	228.84638	24.26	1009.10245	144.2	40	540.375	158.59116	883.16616	1892.26861
% +/- 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:

Proposed:

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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											
Proposed	761.55218	20.31242	236.72256	30.21	1048.79716	72.1	20	356.82192	99.04068	547.9626	1596.75976
% +/- to Current Rates											
005 Current											
Proposed	761.55218	20.31242	236.72256	30.21	1048.79716	72.1	20	356.82192	99.04068	547.9626	1596.75976
% +/- to Current Rates											
006 Current											
Proposed	453.77586	12.09936	141.03096	12.13	619.03618	72.1	20	317.7012	79.29558	489.09678	1108.13296
% +/- to Current Rates											
007 Current											
Proposed	453.77586	12.09936	141.03096	12.13	619.03618	72.1	20	317.7012	79.29558	489.09678	1108.13296
% +/- to Current Rates											

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

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

Current:

Proposed:

CLASS: 2	DRIVE RECORD: 4
COLL RG: 33 COMP RG: 22 DCPD RG: 38 AB RG: 10	
NO CONVICTION SURCHARGE	
NO ACCIDENT SURCHARGE	
DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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											
Proposed	481.4116	12.8404	149.65296	30.21	674.11496	72.1	20	212.06724	99.04068	403.20792	1077.32288
% +/- to Current Rates											
005 Current											
Proposed	481.4116	12.8404	149.65296	30.21	674.11496	72.1	20	212.06724	99.04068	403.20792	1077.32288
% +/- to Current Rates											
006 Current	143.66808	3.82968	50.87685	14.356	212.73061	96.7575	13.8225	206.65322	126.5382	443.77142	656.50203
Proposed	282.58605	7.5348	87.81542	12.13	390.06627	72.1	20	222.6738	79.29558	394.06938	784.13565
% +/- to Current Rates											
007 Current											
Proposed	282.58605	7.5348	87.81542	12.13	390.06627	72.1	20	222.6738	79.29558	394.06938	784.13565
% +/- to Current Rates											

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

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

Current:

Proposed:

CLASS: 5	DRIVE RECORD: 3
COLL RG: 33 COMP RG: 22 DCPD RG: 38 AB RG: 10	
CONVICTION SURCHARGE (TPL & COLL): 5%	
NO ACCIDENT SURCHARGE	
DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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											
Proposed	755.91864	20.16216	168.53472	30.21	974.82552	72.1	20	371.44443	94.76708	558.31151	1533.13703
% +/- to Current Rates											
005 Current											
Proposed	755.91864	20.16216	168.53472	30.21	974.82552	72.1	20	371.44443	94.76708	558.31151	1533.13703
% +/- to Current Rates											
006 Current											
Proposed	472.3419	12.5944	105.23982	12.13	602.30612	72.1	20	334.9146	75.87398	502.88858	1105.1947
% +/- to Current Rates											
007 Current											
Proposed	472.3419	12.5944	105.23982	12.13	602.30612	72.1	20	334.9146	75.87398	502.88858	1105.1947
% +/- to Current Rates											

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

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

Current:

Proposed:

CLASS: 11	DRIVE RECORD: 3
COLL RG: 29 COMP RG: 22 DCPD RG: 32 AB RG: 10	
NO CONVICTION SURCHARGE	
NO ACCIDENT SURCHARGE	
DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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										
	Proposed										
	% +/- to Current Rates										
005	Current										
	Proposed										
	% +/- to Current Rates										
006	Current										
	Proposed										
	% +/- to Current Rates										
007	Current										
	Proposed										
	% +/- to Current Rates										

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

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

Current: Risk we do not write due to driving record and convictions.

Proposed: Risk we do not write due to driving record and convictions.

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

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											
Proposed	577.18178	15.39482	150.42024	30.21	773.20684	72.1	20	322.43043	116.34876	530.87919	1304.08603
% +/- to Current Rates											
005 Current											
Proposed	577.18178	15.39482	150.42024	30.21	773.20684	72.1	20	322.43043	116.34876	530.87919	1304.08603
% +/- to Current Rates											
006 Current											
Proposed	307.43178	8.19728	80.08112	12.13	407.84018	72.1	20	274.0782	93.15306	459.33126	867.17144
% +/- to Current Rates											
007 Current											
Proposed	307.43178	8.19728	80.08112	12.13	407.84018	72.1	20	274.0782	93.15306	459.33126	867.17144
% +/- to Current Rates											

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

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

Current:

Proposed:

CLASS: 3	DRIVE RECORD: 6
COLL RG: 33 COMP RG: 27 DCPD RG: 34 AB RG: 10	
NO CONVICTION SURCHARGE	
NO ACCIDENT SURCHARGE	
DISCOUNT: LOYALTY 0% PERSONAL CHOICE 0% MULTI - VEHICLE 0%	

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/1/2024
Renewals:	1/1/2024

Profile 12.1 Private Passenger:

Operator 1:

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

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

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

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

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

Current: Risk we do not write due to driving record and convictions.	Proposed: Risk we do not write due to driving record and convictions.

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