

Company Name: Facility Association

| Implementation Dates (D/M/Y) |                        |
|------------------------------|------------------------|
| New Business:                | 100 days post approval |
| Renewals:                    | 100 days post approval |

**Taxi - Profile 1:**

**Operator 1 (Owner):**

Male, Age 45  
 No driver training  
 New business  
 Licensed 25 years, Class G /5  
 Used as taxi, annual mileage 120 000 km, shared equally between drivers  
 No AF accidents  
 No convictions  
 2017 Chevrolet Impala LS V6 4DR (IBC VC: 547700)  
 List price: \$31,090

| Coverages:           |                   |
|----------------------|-------------------|
| Liability and END 44 | \$1,000,000 Limit |
| Accident Benefits    | - Standard        |
| DCPD                 | -\$0 Deductible   |
| Collision            | \$500 Deductible  |
| Comprehensive        | \$500 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        | 3750             | 65     | 842            | 272                       | 4929              | 615    | 659       | 350           | 1624                     | 6553                            |
|                        | Proposed       | 4272             | 74     | 961            | 276                       | 5583              | 579    | 697       | 324           | 1600                     | 7183                            |
| % +/- to Current Rates |                | 13.92%           | 13.85% | 14.13%         | 1.47%                     | 43.37%            | -5.85% | 5.77%     | -7.43%        | -7.52%                   | 35.85%                          |
| 005                    | Current        | 2309             | 41     | 521            | 272                       | 3143              | 436    | 537       | 222           | 1195                     | 4338                            |
|                        | Proposed       | 2629             | 46     | 594            | 276                       | 3545              | 410    | 569       | 205           | 1184                     | 4729                            |
| % +/- to Current Rates |                | 13.86%           | 12.20% | 14.01%         | 1.47%                     | 41.54%            | -5.96% | 5.96%     | -7.66%        | -7.66%                   | 33.87%                          |
| 006                    | Current        | 2654             | 46     | 598            | 272                       | 3570              | 451    | 604       | 274           | 1329                     | 4899                            |
|                        | Proposed       | 3023             | 52     | 679            | 276                       | 4030              | 425    | 639       | 253           | 1317                     | 5347                            |
| % +/- to Current Rates |                | 13.90%           | 13.04% | 13.55%         | 1.47%                     | 41.96%            | -5.76% | 5.79%     | -7.66%        | -7.63%                   | 34.33%                          |
| 007                    | Current        | 2309             | 41     | 521            | 272                       | 3143              | 436    | 537       | 222           | 1195                     | 4338                            |
|                        | Proposed       | 2629             | 46     | 594            | 276                       | 3545              | 410    | 569       | 205           | 1184                     | 4729                            |
| % +/- to Current Rates |                | 13.86%           | 12.20% | 14.01%         | 1.47%                     | 41.54%            | -5.96% | 5.96%     | -7.66%        | -7.66%                   | 33.87%                          |

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

Note:

FA does not offer END44 for Taxis.

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

| Current: | Class          | 7A, 7C, 7N | Coll Deductible      | 500 |
|----------|----------------|------------|----------------------|-----|
|          | DR             | 5          | Comp Deductible      | 500 |
|          | Limit          | 1000000    | DCPD Deductible      | 0   |
|          | Conviction s/c | 0%         | Collision Rate Group | 33  |
|          | Claim s/c      | 0%         | Comprehensive Rate   | 27  |
|          | Owner Factor   | 10%        | DCPD Rate Group      | 37  |

| Proposed: | Class          | 7A, 7C, 7N | Coll Deductible      | 500 |
|-----------|----------------|------------|----------------------|-----|
|           | DR             | 5          | Comp Deductible      | 500 |
|           | Limit          | 1000000    | DCPD Deductible      | 0   |
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|           | Claim s/c      | 0%         | Comprehensive Rate   | 27  |
|           | Owner Factor   | 10%        | DCPD Rate Group      | 37  |

cov: BI PD DCPD UA AccBen UM CL CM  
 cov\_index:

veh code:

Note: 2025 PPV CLEAR Table is used.

| RH BI | PH BI | RH PD | PH PD | Terr | DR | Class       |
|-------|-------|-------|-------|------|----|-------------|
| 2712  | 1455  | 72    |       | 1 U  | 5U | 7A, 7C, 7NU |
| 3089  | 1658  | 82    |       | 1 U  | 5U | 7A, 7C, 7NU |
| 1669  | 896   | 45    |       | 2 R  | 5R | 7A, 7C, 7NR |
| 1901  | 1020  | 51    |       | 2 R  | 5R | 7A, 7C, 7NR |
| 1919  | 1030  | 51    |       | 3 R  | 5R | 7A, 7C, 7NR |
| 2186  | 1173  | 58    |       | 3 R  | 5R | 7A, 7C, 7NR |
| 1669  | 896   | 45    |       | 2 R  | 5R | 7A, 7C, 7NR |
| 1901  | 1020  | 51    |       | 2 R  | 5R | 7A, 7C, 7NR |

RH BI PH BI RH PD PH PD

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**Taxi - Profile 2:**

**Operator 1 (Non-Owner):**

Male, Age 40  
 No driver training  
 Insured with current insurer 2 years  
 Licensed 20 years, Appropriate class license  
 Used as limousine, not for airport use, annual mileage 90 000 km  
 No AF accidents  
 No convictions  
 2016 Toyota Camry LE 4DR (IBC VC: 045002)  
 List price: \$24,505

**Operator 2 (Non-Owner):**

Male, Age 30  
 Licensed 12 years, Class 5 license/G in Ontario  
 No AF accidents  
 No convictions

**Coverages:**

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

| Statistical Territory  | Bodily Injury* | Property Damage* | DCPD          | Uninsured Auto | Total Mandatory Coverages | Accident Benefits | END 44 | Collision    | Comprehensive | Total Optional Coverages | Total of Mandatory and Optional |
|------------------------|----------------|------------------|---------------|----------------|---------------------------|-------------------|--------|--------------|---------------|--------------------------|---------------------------------|
| <b>004</b> Current     | 4167           | 72               | 1053          | 302            | 5594                      | 683               |        | 696          | 503           | 1882                     | 7476                            |
| Proposed               | 4747           | 82               | 1203          | 307            | 6339                      | 643               |        | 736          | 465           | 1844                     | 8183                            |
| % +/- to Current Rates | <b>13.92%</b>  | <b>13.89%</b>    | <b>14.25%</b> | <b>1.66%</b>   | <b>43.71%</b>             | <b>-5.86%</b>     |        | <b>5.75%</b> | <b>-7.55%</b> | <b>-7.66%</b>            | <b>36.04%</b>                   |
| <b>005</b> Current     | 2565           | 45               | 652           | 302            | 3564                      | 484               |        | 566          | 318           | 1368                     | 4932                            |
| Proposed               | 2921           | 51               | 743           | 307            | 4022                      | 456               |        | 599          | 294           | 1349                     | 5371                            |
| % +/- to Current Rates | <b>13.88%</b>  | <b>13.33%</b>    | <b>13.96%</b> | <b>1.66%</b>   | <b>42.83%</b>             | <b>-5.79%</b>     |        | <b>5.83%</b> | <b>-7.55%</b> | <b>-7.50%</b>            | <b>35.32%</b>                   |
| <b>006</b> Current     | 2949           | 51               | 748           | 302            | 4050                      | 501               |        | 636          | 394           | 1531                     | 5581                            |
| Proposed               | 3359           | 58               | 850           | 307            | 4574                      | 472               |        | 673          | 364           | 1509                     | 6083                            |
| % +/- to Current Rates | <b>13.90%</b>  | <b>13.73%</b>    | <b>13.64%</b> | <b>1.66%</b>   | <b>42.92%</b>             | <b>-5.79%</b>     |        | <b>5.82%</b> | <b>-7.61%</b> | <b>-7.59%</b>            | <b>35.34%</b>                   |
| <b>007</b> Current     | 2565           | 45               | 652           | 302            | 3564                      | 484               |        | 566          | 318           | 1368                     | 4932                            |
| Proposed               | 2921           | 51               | 743           | 307            | 4022                      | 456               |        | 599          | 294           | 1349                     | 5371                            |
| % +/- to Current Rates | <b>13.88%</b>  | <b>13.33%</b>    | <b>13.96%</b> | <b>1.66%</b>   | <b>42.83%</b>             | <b>-5.79%</b>     |        | <b>5.83%</b> | <b>-7.55%</b> | <b>-7.50%</b>            | <b>35.32%</b>                   |

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

Note: FA does not offer END44 for Taxis.

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

| Current: | Class          | 7A, 7C, 7N | Coll Deductible      | 500 |
|----------|----------------|------------|----------------------|-----|
|          | DR             | 5          | Comp Deductible      | 500 |
|          | Limit          | 1000000    | DCPD Deductible      | 0   |
|          | Conviction s/c | 0%         | Collision Rate Group | 32  |
|          | Claim s/c      | 0%         | Comprehensive Rate   | 32  |
|          | Owner Factor   | 0%         | DCPD Rate Group      | 40  |

| Proposed: | Class          | 7A, 7C, 7N | Coll Deductible      | 500 |
|-----------|----------------|------------|----------------------|-----|
|           | DR             | 5          | Comp Deductible      | 500 |
|           | Limit          | 1000000    | DCPD Deductible      | 0   |
|           | Conviction s/c | 0%         | Collision Rate Group | 32  |
|           | Claim s/c      | 0%         | Comprehensive Rate   | 32  |
|           | Owner Factor   | 0%         | DCPD Rate Group      | 40  |

cov: BI PD DCPD UA AccBen UM CL CM  
 cov\_index:  
 veh code: 0450 02

Note: 2025 PPV CLEAR Table is used.

| RH BI | PH BI | RH PD | PH PD | Terr | DR  | Class      |
|-------|-------|-------|-------|------|-----|------------|
| 2712  | 1455  | 72    |       |      | 1 U | OU 1000000 |
| 3089  | 1658  | 82    |       |      | 1 U | OU 1000000 |
| 1669  | 896   | 45    |       |      | 2 R | OR 1000000 |
| 1901  | 1020  | 51    |       |      | 2 R | OR 1000000 |
| 1919  | 1030  | 51    |       |      | 3 R | OR 1000000 |
| 2186  | 1173  | 58    |       |      | 3 R | OR 1000000 |
| 1669  | 896   | 45    |       |      | 2 R | OR 1000000 |
| 1901  | 1020  | 51    |       |      | 2 R | OR 1000000 |

RH BI PH BI RH PD PH PD

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| Implementation Dates (D/M/Y) |                        |
|------------------------------|------------------------|
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| Renewals:                    | 100 days post approval |

**Taxi - Profile 2:**

**Operator 1 (Non-Owner):**

Male, Age 40  
 No driver training  
 Insured with current insurer 2 years  
 Licensed 20 years, Appropriate class license  
 Used as limousine, not for airport use, annual mileage 90 000 km  
 No AF accidents  
 No convictions  
 2016 Toyota Camry LE 4DR (IBC VC: 045002)  
 List price: \$24,505

**Operator 2 (Non-Owner):**

Male, Age 30  
 Licensed 12 years, Class 5 license/G in Ontario  
 No AF accidents  
 No convictions

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

| Statistical Territory  | Bodily Injury* | Property Damage* | DCPD          | Uninsured Auto | Total Mandatory Coverages | Accident Benefits | END 44 | Collision    | Comprehensive | Total Optional Coverages | Total of Mandatory and Optional |
|------------------------|----------------|------------------|---------------|----------------|---------------------------|-------------------|--------|--------------|---------------|--------------------------|---------------------------------|
| <b>004</b> Current     | 4167           | 72               | 1053          | 302            | 5594                      | 683               |        | 696          | 503           | 1882                     | 7476                            |
| Proposed               | 4747           | 82               | 1203          | 307            | 6339                      | 643               |        | 736          | 465           | 1844                     | 8183                            |
| % +/- to Current Rates | <b>13.92%</b>  | <b>13.89%</b>    | <b>14.25%</b> | <b>1.66%</b>   | <b>43.71%</b>             | <b>-5.86%</b>     |        | <b>5.75%</b> | <b>-7.55%</b> | <b>-7.66%</b>            | <b>36.04%</b>                   |
| <b>005</b> Current     | 2565           | 45               | 652           | 302            | 3564                      | 484               |        | 566          | 318           | 1368                     | 4932                            |
| Proposed               | 2921           | 51               | 743           | 307            | 4022                      | 456               |        | 599          | 294           | 1349                     | 5371                            |
| % +/- to Current Rates | <b>13.88%</b>  | <b>13.33%</b>    | <b>13.96%</b> | <b>1.66%</b>   | <b>42.83%</b>             | <b>-5.79%</b>     |        | <b>5.83%</b> | <b>-7.55%</b> | <b>-7.50%</b>            | <b>35.32%</b>                   |
| <b>006</b> Current     | 2949           | 51               | 748           | 302            | 4050                      | 501               |        | 636          | 394           | 1531                     | 5581                            |
| Proposed               | 3359           | 58               | 850           | 307            | 4574                      | 472               |        | 673          | 364           | 1509                     | 6083                            |
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\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

**Note:**

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

| Current: | Class          | 7A, 7C, 7N | Coll Deductible      | 500 |
|----------|----------------|------------|----------------------|-----|
|          | DR             | 5          | Comp Deductible      | 500 |
|          | Limit          | 1000000    | DCPD Deductible      | 0   |
|          | Conviction s/c | 0%         | Collision Rate Group | 32  |
|          | Claim s/c      | 0%         | Comprehensive Rate   | 32  |
|          | Owner Factor   | 0%         | DCPD Rate Group      | 40  |

| Proposed: | Class          | 7A, 7C, 7N | Coll Deductible      | 500 |
|-----------|----------------|------------|----------------------|-----|
|           | DR             | 5          | Comp Deductible      | 500 |
|           | Limit          | 1000000    | DCPD Deductible      | 0   |
|           | Conviction s/c | 0%         | Collision Rate Group | 32  |
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|           | Owner Factor   | 0%         | DCPD Rate Group      | 40  |

cov: BI PD DCPD UA AccBen UM CL CM  
 cov\_index:  
 veh code: 0450 02

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| RH BI | PH BI | RH PD | PH PD | Terr | DR  | Class         |
|-------|-------|-------|-------|------|-----|---------------|
| 2712  | 1455  | 72    |       |      | 1 U | OU 7A, 7C, 7N |
| 3089  | 1658  | 82    |       |      | 1 U | OU 7A, 7C, 7N |
| 1669  | 896   | 45    |       |      | 2 R | OR 7A, 7C, 7N |
| 1901  | 1020  | 51    |       |      | 2 R | OR 7A, 7C, 7N |
| 1919  | 1030  | 51    |       |      | 3 R | OR 7A, 7C, 7N |
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RH BI PH BI RH PD PH PD

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**Taxi - Profile 2:**

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Male, Age 40  
 No driver training  
 Insured with current insurer 2 years  
 Licensed 20 years, Appropriate class license  
 Used as limousine, not for airport use, annual mileage 90 000 km  
 No AF accidents  
 No convictions  
 2016 Toyota Camry LE 4DR (IBC VC: 045002)  
 List price: \$24,505

| <b>Operator 2 (Non-Owner):</b>   |
|--|
| Male, Age 30<br>Licensed 12 years, Class 5 license/G in Ontario<br>No AF accidents<br>No convictions |

| <b>Coverages:</b>                      |
|--|
| Liability and END 44 \$1,000,000 Limit |
| Accident Benefits - Basic              |
| DCPD - \$0 Deductible                  |
| Collision \$500 Deductible             |
| Comprehensive \$500 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 |
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|          | Claim s/c      | 0%         | Comprehensive Rate   | 32  |
|          | Owner Factor   | 0%         | DCPD Rate Group      | 40  |

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cov: BI PD DCPD UA AccBen UM CL CM

cov\_index:

veh code: 0450 02

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|-------|-------|-------|-------|------|-----|-------------|
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| 3089  | 1658  | 82    |       |      | 1 U | OU 1000000U |
| 1669  | 896   | 45    |       |      | 2 R | OR 1000000R |
| 1901  | 1020  | 51    |       |      | 2 R | OR 1000000R |
| 1919  | 1030  | 51    |       |      | 3 R | OR 1000000R |
| 2186  | 1173  | 58    |       |      | 3 R | OR 1000000R |
| 1669  | 896   | 45    |       |      | 2 R | OR 1000000R |
| 1901  | 1020  | 51    |       |      | 2 R | OR 1000000R |

RH BI PH BI RH PD PH PD