

Company Name: TD Home and Auto Insurance Company

| Implementation Dates (D/M/Y) |          |
|------------------------------|----------|
| New Business:                | 02-01-21 |
| Renewals:                    | 02-01-21 |

**Off Road Vehicle Profile 1:**

**Operator 1:**

Male, Age 22  
 Insured on a PP vehicle for 3 years  
 Licensed 3 years, Class 5 license/ G or M in Ontario  
 New business  
 Pleasure use  
 No AF accidents  
 No convictions  
 2014 Suzuki LT-A750 King Quad 4x4 CC: 722  
 List price \$11,444, Cash value \$10,000

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

| Statistical Territory  | Bodily Injury* | Property Damage* | DCPD  | Uninsured Auto | Total Mandatory Coverages | Accident Benefits | END 44 | Collision | Comprehensive | Total Optional Coverages | Total of Mandatory and Optional |
|------------------------|----------------|------------------|-------|----------------|---------------------------|-------------------|--------|-----------|---------------|--------------------------|---------------------------------|
| <b>004</b> Current     | 102            | 1                | 7     | 12             | 122                       | 27                | 26     | 86        | 76            | 215                      | 337                             |
| Proposed               | 102            | 1                | 7     | 12             | 122                       | 27                | 26     | 86        | 76            | 215                      | 337                             |
| % +/- 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%                           |
| <b>005</b> Current     | 102            | 1                | 7     | 12             | 122                       | 27                | 26     | 86        | 76            | 215                      | 337                             |
| Proposed               | 102            | 1                | 7     | 12             | 122                       | 27                | 26     | 86        | 76            | 215                      | 337                             |
| % +/- 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%                           |
| <b>006</b> Current     | 102            | 1                | 7     | 12             | 122                       | 27                | 26     | 86        | 76            | 215                      | 337                             |
| Proposed               | 102            | 1                | 7     | 12             | 122                       | 27                | 26     | 86        | 76            | 215                      | 337                             |
| % +/- 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%                           |
| <b>007</b> Current     | 102            | 1                | 7     | 12             | 122                       | 27                | 26     | 86        | 76            | 215                      | 337                             |
| Proposed               | 102            | 1                | 7     | 12             | 122                       | 27                | 26     | 86        | 76            | 215                      | 337                             |
| % +/- 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: Class - ATV  |
| Number of years licensed - 3  |
| Actual Cash Value used in rating  |
| Ride and Drive Discount - 10% (Assuming PPA vehicle insured at same address as ATV) |
| No calculated group discount applied  |
| No sports ATV surcharge applied   |

|   |
|---|
| Proposed: Class - ATV   |
| Number of years licensed - 3  |
| Actual Cash Value used in rating  |
| Ride and Drive Discount - 10% (Assuming PPA vehicle insured at same address as ATV) |
| No calculated group discount applied  |
| No sports ATV surcharge applied   |

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| Renewals:                    | 02-01-21 |

**Off Road Vehicle Profile 2:**

**Operator 1:**

Male, Age 43  
 Insured on a PP vehicle for 25 years  
 Licensed 20 years, Class 5 license/ G or M in Ontario  
 New business  
 Pleasure use  
 No AF accidents  
 No convictions  
 2013 Polaris Sportsman 500 4x4, CC: 498  
 List price \$7,349, Cash value \$6,000

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

| Statistical Territory  | Bodily Injury* | Property Damage* | DCPD  | Uninsured Auto | Total Mandatory Coverages | Accident Benefits | END 44 | Collision | Comprehensive | Total Optional Coverages | Total of Mandatory and Optional |
|------------------------|----------------|------------------|-------|----------------|---------------------------|-------------------|--------|-----------|---------------|--------------------------|---------------------------------|
| <b>004</b> Current     | 72             | 1                | 5     | 9              | 87                        | 21                | 26     | 59        | 63            | 169                      | 256                             |
| Proposed               | 72             | 1                | 5     | 9              | 87                        | 21                | 26     | 59        | 63            | 169                      | 256                             |
| % +/- 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%                           |
| <b>005</b> Current     | 72             | 1                | 5     | 9              | 87                        | 21                | 26     | 59        | 63            | 169                      | 256                             |
| Proposed               | 72             | 1                | 5     | 9              | 87                        | 21                | 26     | 59        | 63            | 169                      | 256                             |
| % +/- 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%                           |
| <b>006</b> Current     | 72             | 1                | 5     | 9              | 87                        | 21                | 26     | 59        | 63            | 169                      | 256                             |
| Proposed               | 72             | 1                | 5     | 9              | 87                        | 21                | 26     | 59        | 63            | 169                      | 256                             |
| % +/- 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%                           |
| <b>007</b> Current     | 72             | 1                | 5     | 9              | 87                        | 21                | 26     | 59        | 63            | 169                      | 256                             |
| Proposed               | 72             | 1                | 5     | 9              | 87                        | 21                | 26     | 59        | 63            | 169                      | 256                             |
| % +/- 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:

|   |
|---|
| Class - ATV   |
| Number of years licensed - 20   |
| Actual Cash Value used in rating  |
| Ride and Drive Discount - 10% (Assuming PPA vehicle insured at same address as ATV) |
| No calculated group discount applied  |
| No sports ATV surcharge applied   |

Proposed:

|   |
|---|
| Class - ATV   |
| Number of years licensed - 20   |
| Actual Cash Value used in rating  |
| Ride and Drive Discount - 10% (Assuming PPA vehicle insured at same address as ATV) |
| No calculated group discount applied  |
| No sports ATV surcharge applied   |