

Company Name: TD Home and Auto Insurance Company

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

Motorcycle Profile 1:

Operator 1:

Male, Age 20
 Licensed 3 years, Appropriate class license
 New business
 Annual mileage 3,000 km, commute 5km one way
 No AF accidents
 No convictions
 2014 Yamaha YZF R6 CC: 599
 List price \$12,599, Cash value \$11,000

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
004 Current	264	3	19	34	320	236	46	598	141	1021	1341
Proposed	264	3	19	34	320	236	46	598	141	1021	1341
% +/- 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	264	3	19	34	320	236	46	598	141	1021	1341
Proposed	264	3	19	34	320	236	46	598	141	1021	1341
% +/- 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%
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% +/- 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	264	3	19	34	320	236	46	598	141	1021	1341
Proposed	264	3	19	34	320	236	46	598	141	1021	1341
% +/- 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 - Motorcycle
	Number of years licensed Auto - 0 (Assumed as no insured PPA vehicle)
	Number of years licensed Moto - 3
	Actual Cash Value used in rating
	No calculated group discount applied
	No sports bike surcharge applied

Proposed:	Class - Motorcycle
	Number of years licensed Auto - 0 (Assumed as no insured PPA vehicle)
	Number of years licensed Moto - 3
	Actual Cash Value used in rating
	No calculated group discount applied
	No sports bike surcharge applied

Company Name: TD Home and Auto Insurance Company

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

Motorcycle Profile 2:

Operator 1:

Male, Age 45
 Insured on a PP vehicle for 25 years
 Licensed 25 years, Class 6 license/M in Ontario
 New business
 Annual mileage 6,000 km
 No AF accidents
 No convictions
 2013 FLHT ULTRA CC: 1690
 List price \$26,645, Cash value \$22,299

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	139	1	9	12	161	81	42	142	187	452	613
Proposed	139	1	9	12	161	81	42	142	187	452	613
% +/- 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	139	1	9	12	161	81	42	142	187	452	613
Proposed	139	1	9	12	161	81	42	142	187	452	613
% +/- 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	139	1	9	12	161	81	42	142	187	452	613
Proposed	139	1	9	12	161	81	42	142	187	452	613
% +/- 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	139	1	9	12	161	81	42	142	187	452	613
Proposed	139	1	9	12	161	81	42	142	187	452	613
% +/- 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 - Motorcycle
Number of years licensed Auto - 25 (Assumed)
Number of years licensed Moto - 25
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 bike surcharge applied

Proposed:
Class - Motorcycle
Number of years licensed Auto - 25 (Assumed)
Number of years licensed Moto - 25
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 bike surcharge applied