

Company Name: TD Home and Auto Insurance Company

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

Snow Vehicle - Profile 1:

Operator 1:

Male, Age 30
 Insured on a PP vehicle for 10 years
 Licensed 10 years, Class 5 license/G in Ontario or applicable
 New business
 Pleasure use
 No AF accidents
 No convictions
 2014 Polaris Indy 550 Voyager CC: 544
 List price \$8,399, Cash value \$7,200

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	37	0	3	11	51	29	19	165	71	284	335
Proposed	37	0	3	11	51	29	19	165	71	284	335
% +/- 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	37	0	3	11	51	29	19	165	71	284	335
Proposed	37	0	3	11	51	29	19	165	71	284	335
% +/- 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	37	0	3	11	51	29	19	165	71	284	335
Proposed	37	0	3	11	51	29	19	165	71	284	335
% +/- 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	37	0	3	11	51	29	19	165	71	284	335
Proposed	37	0	3	11	51	29	19	165	71	284	335
% +/- 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 - Snowmobile
	Number of years licensed - 10
	Actual Cash Value used in rating
	Ride and Drive Discount - 10% (Assuming PPA vehicle insured at same address as Snowmobile)
	No calculated group discount applied

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

Company Name: **TD Home and Auto Insurance Company**

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

Snow Vehicle - Profile 2:

Operator 1:

Male, Age 23
 Insured on a PP vehicle for 5 years
 Licensed 5 years, Class 5 license/G in Ontario or applicable
 New business
 Pleasure use
 No AF accidents
 No convictions
 2013 Ski-Doo MX Z Sport 600 ACE CC: 600
 List price \$9,449, Cash value \$6,750

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	36	0	2	12	50	31	19	159	64	273	323
Proposed	36	0	2	12	50	31	19	159	64	273	323
% +/- 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	36	0	2	12	50	31	19	159	64	273	323
Proposed	36	0	2	12	50	31	19	159	64	273	323
% +/- 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	36	0	2	12	50	31	19	159	64	273	323
Proposed	36	0	2	12	50	31	19	159	64	273	323
% +/- 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	36	0	2	12	50	31	19	159	64	273	323
Proposed	36	0	2	12	50	31	19	159	64	273	323
% +/- 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 - Snowmobile
	Number of years licensed - 5
	Actual Cash Value used in rating
	Ride and Drive Discount - 10% (Assuming PPA vehicle insured at same address as Snowmobile)
	No calculated group discount applied

Proposed:	Class - Snowmobile
	Number of years licensed - 5
	Actual Cash Value used in rating
	Ride and Drive Discount - 10% (Assuming PPA vehicle insured at same address as Snowmobile)
	No calculated group discount applied