

Company Name: Primum Insurance Company

| Implementation Dates (D/M/Y) | |
|------------------------------|----------|
| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 2290 | 60 | 702 | 43 | 3095 | 238 | 18 | 831 | 152 | 1239 | 4334 |
| | Proposed | 2554 | 56 | 631 | 45 | 3286 | 256 | 17 | 726 | 138 | 1137 | 4423 |
| % +/- to Current Rates | | 11.53% | -6.67% | -10.11% | 4.65% | 6.17% | 7.56% | -5.56% | -12.64% | -9.21% | -8.23% | 2.05% |
| 005 | Current | 1121 | 29 | 337 | 43 | 1530 | 238 | 18 | 847 | 122 | 1225 | 2755 |
| | Proposed | 1248 | 29 | 328 | 45 | 1650 | 228 | 17 | 702 | 124 | 1071 | 2721 |
| % +/- to Current Rates | | 11.33% | 0.00% | -2.67% | 4.65% | 7.84% | -4.20% | -5.56% | -17.12% | 1.64% | -12.57% | -1.23% |
| 006 | Current | 806 | 21 | 239 | 43 | 1109 | 238 | 18 | 970 | 144 | 1370 | 2479 |
| | Proposed | 895 | 23 | 258 | 45 | 1221 | 228 | 17 | 819 | 115 | 1179 | 2400 |
| % +/- to Current Rates | | 11.04% | 9.52% | 7.95% | 4.65% | 10.10% | -4.20% | -5.56% | -15.57% | -20.14% | -13.94% | -3.19% |
| 007 | Current | 1121 | 29 | 337 | 43 | 1530 | 238 | 18 | 847 | 122 | 1225 | 2755 |
| | Proposed | 1248 | 29 | 332 | 45 | 1654 | 227 | 17 | 681 | 102 | 1027 | 2681 |
| % +/- to Current Rates | | 11.33% | 0.00% | -1.48% | 4.65% | 8.10% | -4.62% | -5.56% | -19.60% | -16.39% | -16.16% | -2.69% |

* 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: Rate Groups : DC=35, AB=11, Coll=30, Comp=23

Proposed: Rate Groups : DC=35, AB=11, Coll=30, Comp=23

Company Name: Primum Insurance Company

| Implementation Dates (D/M/Y) | |
|------------------------------|----------|
| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 1200 | 31 | 362 | 27 | 1620 | 147 | 18 | 500 | 152 | 817 | 2437 |
| | Proposed | 1336 | 29 | 325 | 28 | 1718 | 158 | 17 | 438 | 138 | 751 | 2469 |
| % +/- to Current Rates | | 11.33% | -6.45% | -10.22% | 3.70% | 6.05% | 7.48% | -5.56% | -12.40% | -9.21% | -8.08% | 1.31% |
| 005 | Current | 598 | 15 | 174 | 27 | 814 | 147 | 18 | 510 | 122 | 797 | 1611 |
| | Proposed | 663 | 15 | 169 | 28 | 875 | 141 | 17 | 424 | 124 | 706 | 1581 |
| % +/- to Current Rates | | 10.87% | 0.00% | -2.87% | 3.70% | 7.49% | -4.08% | -5.56% | -16.86% | 1.64% | -11.42% | -1.86% |
| 006 | Current | 435 | 11 | 123 | 27 | 596 | 147 | 18 | 583 | 144 | 892 | 1488 |
| | Proposed | 481 | 12 | 133 | 28 | 654 | 141 | 17 | 493 | 115 | 766 | 1420 |
| % +/- to Current Rates | | 10.57% | 9.09% | 8.13% | 3.70% | 9.73% | -4.08% | -5.56% | -15.44% | -20.14% | -14.13% | -4.57% |
| 007 | Current | 598 | 15 | 174 | 27 | 814 | 147 | 18 | 510 | 122 | 797 | 1611 |
| | Proposed | 663 | 15 | 171 | 28 | 877 | 140 | 17 | 411 | 102 | 670 | 1547 |
| % +/- to Current Rates | | 10.87% | 0.00% | -1.72% | 3.70% | 7.74% | -4.76% | -5.56% | -19.41% | -16.39% | -15.93% | -3.97% |

* 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: Rate Groups : DC=35, AB=11, Coll=30, Comp=23

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Proposed: Rate Groups : DC=35, AB=11, Coll=30, Comp=23

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Company Name: Primum Insurance Company

| Implementation Dates (D/M/Y) | |
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| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 1090 | 29 | 340 | 16 | 1475 | 91 | 0 | 331 | 0 | 422 | 1897 |
| | Proposed | 1218 | 27 | 306 | 17 | 1568 | 98 | 0 | 288 | 0 | 386 | 1954 |
| % +/- to Current Rates | | 11.74% | -6.90% | -10.00% | 6.25% | 6.31% | 7.69% | N/A | -12.99% | N/A | -8.53% | 3.00% |
| 005 | Current | 523 | 14 | 163 | 16 | 716 | 91 | 0 | 337 | 0 | 428 | 1144 |
| | Proposed | 585 | 14 | 159 | 17 | 775 | 87 | 0 | 278 | 0 | 365 | 1140 |
| % +/- to Current Rates | | 11.85% | 0.00% | -2.45% | 6.25% | 8.24% | -4.40% | N/A | -17.51% | N/A | -14.72% | -0.35% |
| 006 | Current | 371 | 10 | 116 | 16 | 513 | 91 | 0 | 387 | 0 | 478 | 991 |
| | Proposed | 414 | 11 | 125 | 17 | 567 | 87 | 0 | 326 | 0 | 413 | 980 |
| % +/- to Current Rates | | 11.59% | 10.00% | 7.76% | 6.25% | 10.53% | -4.40% | N/A | -15.76% | N/A | -13.60% | -1.11% |
| 007 | Current | 523 | 14 | 163 | 16 | 716 | 91 | 0 | 337 | 0 | 428 | 1144 |
| | Proposed | 585 | 14 | 161 | 17 | 777 | 87 | 0 | 270 | 0 | 357 | 1134 |
| % +/- to Current Rates | | 11.85% | 0.00% | -1.23% | 6.25% | 8.52% | -4.40% | N/A | -19.88% | N/A | -16.59% | -0.87% |

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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: Rate Groups : DC=35, AB=11, Coll=30, Comp=23

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Proposed: Rate Groups : DC=35, AB=11, Coll=30, Comp=23

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Company Name: Primum Insurance Company

| Implementation Dates (D/M/Y) | |
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| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 1227 | 31 | 370 | 31 | 1659 | 119 | 18 | 546 | 193 | 876 | 2535 |
| | Proposed | 1347 | 29 | 342 | 33 | 1751 | 133 | 17 | 517 | 203 | 870 | 2621 |
| % +/- to Current Rates | | 9.78% | -6.45% | -7.57% | 6.45% | 5.55% | 11.76% | -5.56% | -5.31% | 5.18% | -0.68% | 3.39% |
| 005 | Current | 610 | 15 | 177 | 31 | 833 | 119 | 18 | 557 | 156 | 850 | 1683 |
| | Proposed | 668 | 15 | 178 | 33 | 894 | 119 | 17 | 500 | 182 | 818 | 1712 |
| % +/- to Current Rates | | 9.51% | 0.00% | 0.56% | 6.45% | 7.32% | 0.00% | -5.56% | -10.23% | 16.67% | -3.76% | 1.72% |
| 006 | Current | 444 | 11 | 126 | 31 | 612 | 119 | 18 | 636 | 184 | 957 | 1569 |
| | Proposed | 485 | 12 | 140 | 33 | 670 | 118 | 17 | 583 | 168 | 886 | 1556 |
| % +/- to Current Rates | | 9.23% | 9.09% | 11.11% | 6.45% | 9.48% | -0.84% | -5.56% | -8.33% | -8.70% | -7.42% | -0.83% |
| 007 | Current | 610 | 15 | 177 | 31 | 833 | 119 | 18 | 557 | 156 | 850 | 1683 |
| | Proposed | 668 | 15 | 180 | 33 | 896 | 118 | 17 | 485 | 148 | 768 | 1664 |
| % +/- to Current Rates | | 9.51% | 0.00% | 1.69% | 6.45% | 7.56% | -0.84% | -5.56% | -12.93% | -5.13% | -9.65% | -1.13% |

* 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: Rate Groups : DC=35, AB=9, Coll=34, Comp=33

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| Both operators are eligible for a 10% Driver Excellence discount |
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Proposed: Rate Groups : DC=35, AB=9, Coll=34, Comp=33

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| Both operators are eligible for a 10% Driver Excellence discount |
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Company Name: Primum Insurance Company

| Implementation Dates (D/M/Y) | |
|------------------------------|----------|
| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 803 | 20 | 238 | 21 | 1082 | 80 | 18 | 366 | 193 | 657 | 1739 |
| | Proposed | 880 | 19 | 220 | 22 | 1141 | 89 | 17 | 346 | 203 | 655 | 1796 |
| % +/- to Current Rates | | 9.59% | -5.00% | -7.56% | 4.76% | 5.45% | 11.25% | -5.56% | -5.46% | 5.18% | -0.30% | 3.28% |
| 005 | Current | 407 | 10 | 114 | 21 | 552 | 80 | 18 | 373 | 156 | 627 | 1179 |
| | Proposed | 444 | 10 | 114 | 22 | 590 | 80 | 17 | 335 | 182 | 614 | 1204 |
| % +/- to Current Rates | | 9.09% | 0.00% | 0.00% | 4.76% | 6.88% | 0.00% | -5.56% | -10.19% | 16.67% | -2.07% | 2.12% |
| 006 | Current | 300 | 7 | 81 | 21 | 409 | 80 | 18 | 425 | 184 | 707 | 1116 |
| | Proposed | 326 | 8 | 90 | 22 | 446 | 79 | 17 | 390 | 168 | 654 | 1100 |
| % +/- to Current Rates | | 8.67% | 14.29% | 11.11% | 4.76% | 9.05% | -1.25% | -5.56% | -8.24% | -8.70% | -7.50% | -1.43% |
| 007 | Current | 407 | 10 | 114 | 21 | 552 | 80 | 18 | 373 | 156 | 627 | 1179 |
| | Proposed | 444 | 10 | 116 | 22 | 592 | 79 | 17 | 325 | 148 | 569 | 1161 |
| % +/- to Current Rates | | 9.09% | 0.00% | 1.75% | 4.76% | 7.25% | -1.25% | -5.56% | -12.87% | -5.13% | -9.25% | -1.53% |

* 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: Rate Groups : DC=35, AB=9, Coll=34, Comp=33

Client is eligible for a 10% Driver Excellence discount

Proposed: Rate Groups : DC=35, AB=9, Coll=34, Comp=33

Client is eligible for a 10% Driver Excellence discount

Company Name: Primum Insurance Company

| Implementation Dates (D/M/Y) | |
|------------------------------|----------|
| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 424 | 11 | 132 | 10 | 577 | 39 | 0 | 180 | 0 | 219 | 796 |
| | Proposed | 467 | 10 | 122 | 11 | 610 | 44 | 171 | 0 | 215 | 825 |
| % +/- to Current Rates | 10.14% | -9.09% | -7.58% | 10.00% | 5.72% | 12.82% | N/A | -5.00% | N/A | -1.83% | 3.64% |
| 005 Current | 203 | 5 | 63 | 10 | 281 | 39 | 0 | 184 | 0 | 223 | 504 |
| | Proposed | 224 | 5 | 64 | 11 | 304 | 39 | 165 | 0 | 204 | 508 |
| % +/- to Current Rates | 10.34% | 0.00% | 1.59% | 10.00% | 8.19% | 0.00% | N/A | -10.33% | N/A | -8.52% | 0.79% |
| 006 Current | 144 | 4 | 45 | 10 | 203 | 39 | 0 | 211 | 0 | 250 | 453 |
| | Proposed | 159 | 4 | 50 | 11 | 224 | 39 | 193 | 0 | 232 | 456 |
| % +/- to Current Rates | 10.42% | 0.00% | 11.11% | 10.00% | 10.34% | 0.00% | N/A | -8.53% | N/A | -7.20% | 0.66% |
| 007 Current | 203 | 5 | 63 | 10 | 281 | 39 | 0 | 184 | 0 | 223 | 504 |
| | Proposed | 224 | 5 | 64 | 11 | 304 | 39 | 160 | 0 | 199 | 503 |
| % +/- to Current Rates | 10.34% | 0.00% | 1.59% | 10.00% | 8.19% | 0.00% | N/A | -13.04% | N/A | -10.76% | -0.20% |

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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: Rate Groups : DC=35, AB=9, Coll=34, Comp=33

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| Client is eligible for a 10% Driver Excellence discount |
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| Client is eligible for a 10% Driver Excellence discount |
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Company Name: Primum Insurance Company

| Implementation Dates (D/M/Y) | |
|------------------------------|----------|
| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 2060 | 54 | 1028 | 41 | 3183 | 158 | 18 | 1202 | 532 | 1910 | 5093 |
| | Proposed | 2329 | 50 | 962 | 43 | 3384 | 164 | 17 | 1103 | 631 | 1915 | 5299 |
| % +/- to Current Rates | | 13.06% | -7.41% | -6.42% | 4.88% | 6.31% | 3.80% | -5.56% | -8.24% | 18.61% | 0.26% | 4.04% |
| 005 | Current | 1011 | 26 | 494 | 41 | 1572 | 158 | 18 | 1226 | 427 | 1829 | 3401 |
| | Proposed | 1140 | 26 | 500 | 43 | 1709 | 147 | 17 | 1067 | 564 | 1795 | 3504 |
| % +/- to Current Rates | | 12.76% | 0.00% | 1.21% | 4.88% | 8.72% | -6.96% | -5.56% | -12.97% | 32.08% | -1.86% | 3.03% |
| 006 | Current | 727 | 18 | 350 | 41 | 1136 | 158 | 18 | 1404 | 506 | 2086 | 3222 |
| | Proposed | 820 | 20 | 394 | 43 | 1277 | 146 | 17 | 1246 | 521 | 1930 | 3207 |
| % +/- to Current Rates | | 12.79% | 11.11% | 12.57% | 4.88% | 12.41% | -7.59% | -5.56% | -11.25% | 2.96% | -7.48% | -0.47% |
| 007 | Current | 1011 | 26 | 494 | 41 | 1572 | 158 | 18 | 1226 | 427 | 1829 | 3401 |
| | Proposed | 1140 | 26 | 505 | 43 | 1714 | 145 | 17 | 1034 | 458 | 1654 | 3368 |
| % +/- to Current Rates | | 12.76% | 0.00% | 2.23% | 4.88% | 9.03% | -8.23% | -5.56% | -15.66% | 7.26% | -9.57% | -0.97% |

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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:

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|---|
| Rate Groups : DC=46, AB=9, Coll=43, Comp=61 |
| Operator 1 is eligible for a 10% Driver Excellence discount |
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Proposed:

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|---|
| Rate Groups : DC=46, AB=9, Coll=43, Comp=61 |
| Operator 1 is eligible for a 10% Driver Excellence discount |
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| Renewals: | 2/1/2021 |

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 | 728 | 18 | 350 | 23 | 1119 | 88 | 18 | 533 | 532 | 1171 | 2290 |
| | Proposed | 819 | 17 | 327 | 24 | 1187 | 91 | 17 | 490 | 631 | 1229 | 2416 |
| % +/- to Current Rates | | 12.50% | -5.56% | -6.57% | 4.35% | 6.08% | 3.41% | -5.56% | -8.07% | 18.61% | 4.95% | 5.50% |
| 005 | Current | 371 | 9 | 168 | 23 | 571 | 88 | 18 | 544 | 427 | 1077 | 1648 |
| | Proposed | 415 | 9 | 170 | 24 | 618 | 82 | 17 | 474 | 564 | 1137 | 1755 |
| % +/- to Current Rates | | 11.86% | 0.00% | 1.19% | 4.35% | 8.23% | -6.82% | -5.56% | -12.87% | 32.08% | 5.57% | 6.49% |
| 006 | Current | 274 | 6 | 119 | 23 | 422 | 88 | 18 | 621 | 506 | 1233 | 1655 |
| | Proposed | 306 | 7 | 134 | 24 | 471 | 81 | 17 | 552 | 521 | 1171 | 1642 |
| % +/- to Current Rates | | 11.68% | 16.67% | 12.61% | 4.35% | 11.61% | -7.95% | -5.56% | -11.11% | 2.96% | -5.03% | -0.79% |
| 007 | Current | 371 | 9 | 168 | 23 | 571 | 88 | 18 | 544 | 427 | 1077 | 1648 |
| | Proposed | 415 | 9 | 172 | 24 | 620 | 81 | 17 | 460 | 458 | 1016 | 1636 |
| % +/- to Current Rates | | 11.86% | 0.00% | 2.38% | 4.35% | 8.58% | -7.95% | -5.56% | -15.44% | 7.26% | -5.66% | -0.73% |

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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: Rate Groups : DC=46, AB=9, Coll=43, Comp=61

Client is eligible for a 10% Driver Excellence discount

Proposed: Rate Groups : DC=46, AB=9, Coll=43, Comp=61

Client is eligible for a 10% Driver Excellence discount

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Implementation Dates (D/M/Y)

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| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 1332 | 36 | 678 | 18 | 2064 | 70 | 0 | 669 | 0 | 739 | 2803 |
| | Proposed | 1510 | 33 | 635 | 19 | 2197 | 73 | 0 | 613 | 0 | 686 | 2883 |
| % +/- to Current Rates | | 13.36% | -8.33% | -6.34% | 5.56% | 6.44% | 4.29% | N/A | -8.37% | N/A | -7.17% | 2.85% |
| 005 | Current | 640 | 17 | 326 | 18 | 1001 | 70 | 0 | 682 | 0 | 752 | 1753 |
| | Proposed | 725 | 17 | 330 | 19 | 1091 | 65 | 0 | 593 | 0 | 658 | 1749 |
| % +/- to Current Rates | | 13.28% | 0.00% | 1.23% | 5.56% | 8.99% | -7.14% | N/A | -13.05% | N/A | -12.50% | -0.23% |
| 006 | Current | 453 | 12 | 231 | 18 | 714 | 70 | 0 | 783 | 0 | 853 | 1567 |
| | Proposed | 514 | 13 | 260 | 19 | 806 | 65 | 0 | 694 | 0 | 759 | 1565 |
| % +/- to Current Rates | | 13.47% | 8.33% | 12.55% | 5.56% | 12.89% | -7.14% | N/A | -11.37% | N/A | -11.02% | -0.13% |
| 007 | Current | 640 | 17 | 326 | 18 | 1001 | 70 | 0 | 682 | 0 | 752 | 1753 |
| | Proposed | 725 | 17 | 333 | 19 | 1094 | 64 | 0 | 574 | 0 | 638 | 1732 |
| % +/- to Current Rates | | 13.28% | 0.00% | 2.15% | 5.56% | 9.29% | -8.57% | N/A | -15.84% | N/A | -15.16% | -1.20% |

* 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: Rate Groups : DC=46, AB=9, Coll=43, Comp=61

Proposed: Rate Groups : DC=46, AB=9, Coll=43, Comp=61

Company Name: Primum Insurance Company

| Implementation Dates (D/M/Y) | |
|------------------------------|----------|
| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 2836 | 74 | 871 | 49 | 3830 | 326 | 17 | 823 | 108 | 1274 | 5104 |
| | Proposed | 3377 | 73 | 806 | 54 | 4310 | 357 | 17 | 704 | 95 | 1173 | 5483 |
| % +/- to Current Rates | | 19.08% | -1.35% | -7.46% | 10.20% | 12.53% | 9.51% | 0.00% | -14.46% | -12.04% | -7.93% | 7.43% |
| 005 | Current | 1383 | 36 | 419 | 49 | 1887 | 326 | 17 | 838 | 88 | 1269 | 3156 |
| | Proposed | 1642 | 37 | 419 | 54 | 2152 | 319 | 17 | 681 | 86 | 1103 | 3255 |
| % +/- to Current Rates | | 18.73% | 2.78% | 0.00% | 10.20% | 14.04% | -2.15% | 0.00% | -18.74% | -2.27% | -13.08% | 3.14% |
| 006 | Current | 991 | 25 | 296 | 49 | 1361 | 326 | 17 | 960 | 103 | 1406 | 2767 |
| | Proposed | 1176 | 30 | 330 | 54 | 1590 | 318 | 17 | 795 | 80 | 1210 | 2800 |
| % +/- to Current Rates | | 18.67% | 20.00% | 11.49% | 10.20% | 16.83% | -2.45% | 0.00% | -17.19% | -22.33% | -13.94% | 1.19% |
| 007 | Current | 1383 | 36 | 419 | 49 | 1887 | 326 | 17 | 838 | 88 | 1269 | 3156 |
| | Proposed | 1642 | 38 | 423 | 54 | 2157 | 316 | 17 | 661 | 71 | 1065 | 3222 |
| % +/- to Current Rates | | 18.73% | 5.56% | 0.95% | 10.20% | 14.31% | -3.07% | 0.00% | -21.12% | -19.32% | -16.08% | 2.09% |

* 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:

| |
|--|
| Rate Groups : DC=35, AB=12, Coll=29, Comp=19 |
| Policy is eligible for a 5% Loyalty discount |
| |
| |

Proposed:

| |
|--|
| Rate Groups : DC=35, AB=12, Coll=29, Comp=19 |
| Policy is eligible for a 5% Loyalty discount |
| |
| |

update premiums after removal of Hybrid discount

Company Name:

Primum Insurance Company

Implementation Dates (D/M/Y)

| | |
|---------------|----------|
| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 947 | 24 | 282 | 23 | 1276 | 151 | 17 | 334 | 108 | 610 | 1886 |
| | Proposed | 1122 | 24 | 261 | 25 | 1432 | 165 | 17 | 287 | 95 | 564 | 1996 |
| % +/- to Current Rates | | 18.48% | 0.00% | -7.45% | 8.70% | 12.23% | 9.27% | 0.00% | -14.07% | -12.04% | -7.54% | 5.83% |
| 005 | Current | 476 | 12 | 136 | 23 | 647 | 151 | 17 | 340 | 88 | 596 | 1243 |
| | Proposed | 560 | 12 | 136 | 25 | 733 | 148 | 17 | 278 | 86 | 529 | 1262 |
| % +/- to Current Rates | | 17.65% | 0.00% | 0.00% | 8.70% | 13.29% | -1.99% | 0.00% | -18.24% | -2.27% | -11.24% | 1.53% |
| 006 | Current | 349 | 8 | 96 | 23 | 476 | 151 | 17 | 388 | 103 | 659 | 1135 |
| | Proposed | 409 | 10 | 107 | 25 | 551 | 147 | 17 | 323 | 80 | 567 | 1118 |
| % +/- to Current Rates | | 17.19% | 25.00% | 11.46% | 8.70% | 15.76% | -2.65% | 0.00% | -16.75% | -22.33% | -13.96% | -1.50% |
| 007 | Current | 476 | 12 | 136 | 23 | 647 | 151 | 17 | 340 | 88 | 596 | 1243 |
| | Proposed | 560 | 12 | 137 | 25 | 734 | 146 | 17 | 270 | 71 | 504 | 1238 |
| % +/- to Current Rates | | 17.65% | 0.00% | 0.74% | 8.70% | 13.45% | -3.31% | 0.00% | -20.59% | -19.32% | -15.44% | -0.40% |

* 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: Rate Groups : DC=35, AB=12, Coll=29, Comp=19

Policy is eligible for a 5% Loyalty discount

Proposed: Rate Groups : DC=35, AB=12, Coll=29, Comp=19

Policy is eligible for a 5% Loyalty discount

Company Name:

Primum Insurance Company

Implementation Dates (D/M/Y)

| | |
|---------------|----------|
| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 1889 | 50 | 589 | 26 | 2554 | 175 | 0 | 489 | 0 | 664 | 3218 |
| | Proposed | 2255 | 49 | 545 | 29 | 2878 | 192 | 0 | 417 | 0 | 609 | 3487 |
| % +/- to Current Rates | | 19.38% | -2.00% | -7.47% | 11.54% | 12.69% | 9.71% | N/A | -14.72% | N/A | -8.28% | 8.36% |
| 005 | Current | 907 | 24 | 283 | 26 | 1240 | 175 | 0 | 498 | 0 | 673 | 1913 |
| | Proposed | 1082 | 25 | 283 | 29 | 1419 | 171 | 0 | 403 | 0 | 574 | 1993 |
| % +/- to Current Rates | | 19.29% | 4.17% | 0.00% | 11.54% | 14.44% | -2.29% | N/A | -19.08% | N/A | -14.71% | 4.18% |
| 006 | Current | 642 | 17 | 200 | 26 | 885 | 175 | 0 | 572 | 0 | 747 | 1632 |
| | Proposed | 767 | 20 | 223 | 29 | 1039 | 171 | 0 | 472 | 0 | 643 | 1682 |
| % +/- to Current Rates | | 19.47% | 17.65% | 11.50% | 11.54% | 17.40% | -2.29% | N/A | -17.48% | N/A | -13.92% | 3.06% |
| 007 | Current | 907 | 24 | 283 | 26 | 1240 | 175 | 0 | 498 | 0 | 673 | 1913 |
| | Proposed | 1082 | 26 | 286 | 29 | 1423 | 170 | 0 | 391 | 0 | 561 | 1984 |
| % +/- to Current Rates | | 19.29% | 8.33% | 1.06% | 11.54% | 14.76% | -2.86% | N/A | -21.49% | N/A | -16.64% | 3.71% |

* 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: Rate Groups : DC=35, AB=12, Coll=29, Comp=19

Policy is eligible for a 5% Loyalty discount

Proposed: Rate Groups : DC=35, AB=12, Coll=29, Comp=19

Policy is eligible for a 5% Loyalty discount

Company Name: Primum Insurance Company

| Implementation Dates (D/M/Y) | |
|------------------------------|----------|
| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 822 | 21 | 299 | 21 | 1163 | 116 | 18 | 364 | 169 | 667 | 1830 |
| | Proposed | 901 | 19 | 274 | 22 | 1216 | 129 | 17 | 338 | 167 | 651 | 1867 |
| % +/- to Current Rates | | 9.61% | -9.52% | -8.36% | 4.76% | 4.56% | 11.21% | -5.56% | -7.14% | -1.18% | -2.40% | 2.02% |
| 005 | Current | 416 | 10 | 143 | 21 | 590 | 116 | 18 | 371 | 136 | 641 | 1231 |
| | Proposed | 454 | 10 | 142 | 22 | 628 | 115 | 17 | 327 | 150 | 609 | 1237 |
| % +/- to Current Rates | | 9.13% | 0.00% | -0.70% | 4.76% | 6.44% | -0.86% | -5.56% | -11.86% | 10.29% | -4.99% | 0.49% |
| 006 | Current | 307 | 7 | 102 | 21 | 437 | 116 | 18 | 423 | 161 | 718 | 1155 |
| | Proposed | 333 | 8 | 112 | 22 | 475 | 115 | 17 | 381 | 138 | 651 | 1126 |
| % +/- to Current Rates | | 8.47% | 14.29% | 9.80% | 4.76% | 8.70% | -0.86% | -5.56% | -9.93% | -14.29% | -9.33% | -2.51% |
| 007 | Current | 416 | 10 | 143 | 21 | 590 | 116 | 18 | 371 | 136 | 641 | 1231 |
| | Proposed | 454 | 10 | 144 | 22 | 630 | 114 | 17 | 318 | 122 | 571 | 1201 |
| % +/- to Current Rates | | 9.13% | 0.00% | 0.70% | 4.76% | 6.78% | -1.72% | -5.56% | -14.29% | -10.29% | -10.92% | -2.44% |

* 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: Rate Groups : DC=39, AB=11, Coll=34, Comp=38

Client is eligible for a 10% Driver Excellence discount

Proposed: Rate Groups : DC=39, AB=11, Coll=34, Comp=38

Client is eligible for a 10% Driver Excellence discount

Company Name:

Primum Insurance Company

Implementation Dates (D/M/Y)

| | |
|---------------|----------|
| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 1346 | 33 | 383 | 34 | 1796 | 136 | 36 | 638 | 277 | 1087 | 2883 |
| | Proposed | 1503 | 31 | 347 | 35 | 1916 | 143 | 34 | 566 | 293 | 1036 | 2952 |
| % +/- to Current Rates | | 11.66% | -6.06% | -9.40% | 2.94% | 6.68% | 5.15% | -5.56% | -11.29% | 5.78% | -4.69% | 2.39% |
| 005 | Current | 689 | 16 | 184 | 34 | 923 | 136 | 36 | 651 | 224 | 1047 | 1970 |
| | Proposed | 764 | 16 | 181 | 35 | 996 | 128 | 34 | 547 | 263 | 972 | 1968 |
| % +/- to Current Rates | | 10.89% | 0.00% | -1.63% | 2.94% | 7.91% | -5.88% | -5.56% | -15.98% | 17.41% | -7.16% | -0.10% |
| 006 | Current | 511 | 11 | 130 | 34 | 686 | 136 | 36 | 742 | 264 | 1178 | 1864 |
| | Proposed | 565 | 13 | 142 | 35 | 755 | 128 | 34 | 636 | 243 | 1041 | 1796 |
| % +/- to Current Rates | | 10.57% | 18.18% | 9.23% | 2.94% | 10.06% | -5.88% | -5.56% | -14.29% | -7.95% | -11.63% | -3.65% |
| 007 | Current | 689 | 16 | 184 | 34 | 923 | 136 | 36 | 651 | 224 | 1047 | 1970 |
| | Proposed | 764 | 16 | 182 | 35 | 997 | 128 | 34 | 532 | 215 | 909 | 1906 |
| % +/- to Current Rates | | 10.89% | 0.00% | -1.09% | 2.94% | 8.02% | -5.88% | -5.56% | -18.28% | -4.02% | -13.18% | -3.25% |

* 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: Vehicle 1 Rate Groups : DC=33, AB=7, Coll=35, Comp=40
 Vehicle 2 Rate Groups : DC=36, AB=11, Coll=32, Comp=23
 Both operators are eligible for a 10% Driver Excellence discount
 Multi-vehicle Discount: 20% on BI, PD and DCPD;
 25% on AB and UA; 15% on Collision and Comprehensive

Proposed: Vehicle 1 Rate Groups : DC=33, AB=7, Coll=35, Comp=40
 Vehicle 2 Rate Groups : DC=36, AB=11, Coll=32, Comp=23
 Both operators are eligible for a 10% Driver Excellence discount
 Multi-vehicle Discount: 20% on BI, PD and DCPD;
 25% on AB and UA; 15% on Collision and Comprehensive

Company Name:

Primum Insurance Company

| Implementation Dates (D/M/Y) | |
|------------------------------|----------|
| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 728 | 18 | 194 | 18 | 958 | 49 | 18 | 355 | 193 | 615 | 1573 |
| | Proposed | 808 | 17 | 181 | 18 | 1024 | 52 | 17 | 333 | 222 | 624 | 1648 |
| % +/- to Current Rates | | 10.99% | -5.56% | -6.70% | 0.00% | 6.89% | 6.12% | -5.56% | -6.20% | 15.03% | 1.46% | 4.77% |
| 005 | Current | 371 | 9 | 93 | 18 | 491 | 49 | 18 | 362 | 156 | 585 | 1076 |
| | Proposed | 409 | 9 | 94 | 18 | 530 | 47 | 17 | 322 | 199 | 585 | 1115 |
| % +/- to Current Rates | | 10.24% | 0.00% | 1.08% | 0.00% | 7.94% | -4.08% | -5.56% | -11.05% | 27.56% | 0.00% | 3.62% |
| 006 | Current | 274 | 6 | 66 | 18 | 364 | 49 | 18 | 413 | 184 | 664 | 1028 |
| | Proposed | 302 | 7 | 74 | 18 | 401 | 47 | 17 | 375 | 184 | 623 | 1024 |
| % +/- to Current Rates | | 10.22% | 16.67% | 12.12% | 0.00% | 10.16% | -4.08% | -5.56% | -9.20% | 0.00% | -6.17% | -0.39% |
| 007 | Current | 371 | 9 | 93 | 18 | 491 | 49 | 18 | 362 | 156 | 585 | 1076 |
| | Proposed | 409 | 9 | 95 | 18 | 531 | 47 | 17 | 313 | 162 | 539 | 1070 |
| % +/- to Current Rates | | 10.24% | 0.00% | 2.15% | 0.00% | 8.15% | -4.08% | -5.56% | -13.54% | 3.85% | -7.86% | -0.56% |

* 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:

| |
|--|
| Rate Groups : DC=33, AB=7, Coll=35, Comp=40 |
| |
| Both operators are eligible for a 10% Driver Excellence discount |
| Multi-vehicle Discount: 20% on BI, PD and DCPD; |
| 25% on AB and UA; 15% on Collision and Comprehensive |

Proposed:

| |
|--|
| Rate Groups : DC=33, AB=7, Coll=35, Comp=40 |
| |
| Both operators are eligible for a 10% Driver Excellence discount |
| Multi-vehicle Discount: 20% on BI, PD and DCPD; |
| 25% on AB and UA; 15% on Collision and Comprehensive |

Company Name:

Primum Insurance Company

| Implementation Dates (D/M/Y) | |
|------------------------------|----------|
| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 618 | 15 | 189 | 16 | 838 | 87 | 18 | 283 | 84 | 472 | 1310 |
| | Proposed | 695 | 14 | 166 | 17 | 892 | 91 | 17 | 233 | 71 | 412 | 1304 |
| % +/- to Current Rates | | 12.46% | -6.67% | -12.17% | 6.25% | 6.44% | 4.60% | -5.56% | -17.67% | -15.48% | -12.71% | -0.46% |
| 005 | Current | 318 | 7 | 91 | 16 | 432 | 87 | 18 | 289 | 68 | 462 | 894 |
| | Proposed | 355 | 7 | 87 | 17 | 466 | 81 | 17 | 225 | 64 | 387 | 853 |
| % +/- to Current Rates | | 11.64% | 0.00% | -4.40% | 6.25% | 7.87% | -6.90% | -5.56% | -22.15% | -5.88% | -16.23% | -4.59% |
| 006 | Current | 237 | 5 | 64 | 16 | 322 | 87 | 18 | 329 | 80 | 514 | 836 |
| | Proposed | 263 | 6 | 68 | 17 | 354 | 81 | 17 | 261 | 59 | 418 | 772 |
| % +/- to Current Rates | | 10.97% | 20.00% | 6.25% | 6.25% | 9.94% | -6.90% | -5.56% | -20.67% | -26.25% | -18.68% | -7.66% |
| 007 | Current | 318 | 7 | 91 | 16 | 432 | 87 | 18 | 289 | 68 | 462 | 894 |
| | Proposed | 355 | 7 | 87 | 17 | 466 | 81 | 17 | 219 | 53 | 370 | 836 |
| % +/- to Current Rates | | 11.64% | 0.00% | -4.40% | 6.25% | 7.87% | -6.90% | -5.56% | -24.22% | -22.06% | -19.91% | -6.49% |

* 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: Rate Groups : DC=36, AB=11, Coll=32, Comp=23

Both operators are eligible for a 10% Driver Excellence discount

Multi-vehicle Discount: 20% on BI, PD and DCPD;
 25% on AB and UA; 15% on Collision and Comprehensive

Proposed: Rate Groups : DC=36, AB=11, Coll=32, Comp=23

Both operators are eligible for a 10% Driver Excellence discount

Multi-vehicle Discount: 20% on BI, PD and DCPD;
 25% on AB and UA; 15% on Collision and Comprehensive

Company Name: Primum Insurance Company

| Implementation Dates (D/M/Y) | |
|------------------------------|----------|
| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 2671 | 70 | 1006 | 51 | 3798 | 231 | 18 | 1044 | 207 | 1500 | 5298 |
| | Proposed | 3023 | 65 | 921 | 53 | 4062 | 242 | 17 | 919 | 199 | 1377 | 5439 |
| % +/- to Current Rates | | 13.18% | -7.14% | -8.45% | 3.92% | 6.95% | 4.76% | -5.56% | -11.97% | -3.86% | -8.20% | 2.66% |
| 005 | Current | 1303 | 33 | 483 | 51 | 1870 | 231 | 18 | 1064 | 167 | 1480 | 3350 |
| | Proposed | 1472 | 33 | 479 | 53 | 2037 | 216 | 17 | 889 | 178 | 1300 | 3337 |
| % +/- to Current Rates | | 12.97% | 0.00% | -0.83% | 3.92% | 8.93% | -6.49% | -5.56% | -16.45% | 6.59% | -12.16% | -0.39% |
| 006 | Current | 935 | 24 | 343 | 51 | 1353 | 231 | 18 | 1218 | 197 | 1664 | 3017 |
| | Proposed | 1055 | 27 | 378 | 53 | 1513 | 215 | 17 | 1038 | 165 | 1435 | 2948 |
| % +/- to Current Rates | | 12.83% | 12.50% | 10.20% | 3.92% | 11.83% | -6.93% | -5.56% | -14.78% | -16.24% | -13.76% | -2.29% |
| 007 | Current | 1303 | 33 | 483 | 51 | 1870 | 231 | 18 | 1064 | 167 | 1480 | 3350 |
| | Proposed | 1472 | 34 | 483 | 53 | 2042 | 214 | 17 | 862 | 145 | 1238 | 3280 |
| % +/- to Current Rates | | 12.97% | 3.03% | 0.00% | 3.92% | 9.20% | -7.36% | -5.56% | -18.98% | -13.17% | -16.35% | -2.09% |

* 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: Rate Groups : DC=39, AB=10, Coll=35, Comp=29

Proposed: Rate Groups : DC=39, AB=10, Coll=35, Comp=29

Company Name: Primum Insurance Company

| Implementation Dates (D/M/Y) | |
|------------------------------|----------|
| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 1006 | 26 | 369 | 28 | 1429 | 127 | 18 | 479 | 207 | 831 | 2260 |
| | Proposed | 1135 | 24 | 338 | 29 | 1526 | 133 | 17 | 422 | 199 | 771 | 2297 |
| % +/- to Current Rates | | 12.82% | -7.69% | -8.40% | 3.57% | 6.79% | 4.72% | -5.56% | -11.90% | -3.86% | -7.22% | 1.64% |
| 005 | Current | 504 | 12 | 177 | 28 | 721 | 127 | 18 | 488 | 167 | 800 | 1521 |
| | Proposed | 566 | 12 | 176 | 29 | 783 | 119 | 17 | 409 | 178 | 723 | 1506 |
| % +/- to Current Rates | | 12.30% | 0.00% | -0.56% | 3.57% | 8.60% | -6.30% | -5.56% | -16.19% | 6.59% | -9.62% | -0.99% |
| 006 | Current | 369 | 9 | 126 | 28 | 532 | 127 | 18 | 557 | 197 | 899 | 1431 |
| | Proposed | 413 | 10 | 139 | 29 | 591 | 118 | 17 | 476 | 165 | 776 | 1367 |
| % +/- to Current Rates | | 11.92% | 11.11% | 10.32% | 3.57% | 11.09% | -7.09% | -5.56% | -14.54% | -16.24% | -13.68% | -4.47% |
| 007 | Current | 504 | 12 | 177 | 28 | 721 | 127 | 18 | 488 | 167 | 800 | 1521 |
| | Proposed | 566 | 12 | 177 | 29 | 784 | 118 | 17 | 397 | 145 | 677 | 1461 |
| % +/- to Current Rates | | 12.30% | 0.00% | 0.00% | 3.57% | 8.74% | -7.09% | -5.56% | -18.65% | -13.17% | -15.38% | -3.94% |

* 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: Rate Groups : DC=39, AB=10, Coll=35, Comp=29

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Proposed: Rate Groups : DC=39, AB=10, Coll=35, Comp=29

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Company Name: Primum Insurance Company

| Implementation Dates (D/M/Y) | |
|------------------------------|----------|
| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 1665 | 44 | 637 | 23 | 2369 | 104 | 0 | 565 | 0 | 669 | 3038 |
| | Proposed | 1888 | 41 | 583 | 24 | 2536 | 109 | 0 | 497 | 0 | 606 | 3142 |
| % +/- to Current Rates | | 13.39% | -6.82% | -8.48% | 4.35% | 7.05% | 4.81% | N/A | -12.04% | N/A | -9.42% | 3.42% |
| 005 | Current | 799 | 21 | 306 | 23 | 1149 | 104 | 0 | 576 | 0 | 680 | 1829 |
| | Proposed | 906 | 21 | 303 | 24 | 1254 | 97 | 0 | 480 | 0 | 577 | 1831 |
| % +/- to Current Rates | | 13.39% | 0.00% | -0.98% | 4.35% | 9.14% | -6.73% | N/A | -16.67% | N/A | -15.15% | 0.11% |
| 006 | Current | 566 | 15 | 217 | 23 | 821 | 104 | 0 | 661 | 0 | 765 | 1586 |
| | Proposed | 642 | 17 | 239 | 24 | 922 | 97 | 0 | 562 | 0 | 659 | 1581 |
| % +/- to Current Rates | | 13.43% | 13.33% | 10.14% | 4.35% | 12.30% | -6.73% | N/A | -14.98% | N/A | -13.86% | -0.32% |
| 007 | Current | 799 | 21 | 306 | 23 | 1149 | 104 | 0 | 576 | 0 | 680 | 1829 |
| | Proposed | 906 | 22 | 306 | 24 | 1258 | 96 | 0 | 465 | 0 | 561 | 1819 |
| % +/- to Current Rates | | 13.39% | 4.76% | 0.00% | 4.35% | 9.49% | -7.69% | N/A | -19.27% | N/A | -17.50% | -0.55% |

* 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: Rate Groups : DC=39, AB=10, Coll=35, Comp=29

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Proposed: Rate Groups : DC=39, AB=10, Coll=35, Comp=29

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Company Name: Primum Insurance Company

| Implementation Dates (D/M/Y) | |
|------------------------------|----------|
| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 2678 | 70 | 961 | 48 | 3757 | 221 | 18 | 922 | 127 | 1288 | 5045 |
| | Proposed | 2987 | 65 | 865 | 50 | 3967 | 237 | 17 | 805 | 116 | 1175 | 5142 |
| % +/- to Current Rates | | 11.54% | -7.14% | -9.99% | 4.17% | 5.59% | 7.24% | -5.56% | -12.69% | -8.66% | -8.77% | 1.92% |
| 005 | Current | 1307 | 34 | 462 | 48 | 1851 | 221 | 18 | 940 | 103 | 1282 | 3133 |
| | Proposed | 1455 | 34 | 450 | 50 | 1989 | 212 | 17 | 779 | 104 | 1112 | 3101 |
| % +/- to Current Rates | | 11.32% | 0.00% | -2.60% | 4.17% | 7.46% | -4.07% | -5.56% | -17.13% | 0.97% | -13.26% | -1.02% |
| 006 | Current | 938 | 24 | 327 | 48 | 1337 | 221 | 18 | 1077 | 121 | 1437 | 2774 |
| | Proposed | 1043 | 26 | 355 | 50 | 1474 | 212 | 17 | 909 | 97 | 1235 | 2709 |
| % +/- to Current Rates | | 11.19% | 8.33% | 8.56% | 4.17% | 10.25% | -4.07% | -5.56% | -15.60% | -19.83% | -14.06% | -2.34% |
| 007 | Current | 1307 | 34 | 462 | 48 | 1851 | 221 | 18 | 940 | 103 | 1282 | 3133 |
| | Proposed | 1455 | 34 | 454 | 50 | 1993 | 210 | 17 | 756 | 86 | 1069 | 3062 |
| % +/- to Current Rates | | 11.32% | 0.00% | -1.73% | 4.17% | 7.67% | -4.98% | -5.56% | -19.57% | -16.50% | -16.61% | -2.27% |

* 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: Rate Groups : DC=38, AB=10, Coll=33, Comp=22

Proposed: Rate Groups : DC=38, AB=10, Coll=33, Comp=22

Company Name: Primum Insurance Company

| Implementation Dates (D/M/Y) | |
|------------------------------|----------|
| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 949 | 24 | 331 | 24 | 1328 | 110 | 18 | 397 | 127 | 652 | 1980 |
| | Proposed | 1055 | 22 | 298 | 25 | 1400 | 118 | 17 | 347 | 116 | 598 | 1998 |
| % +/- to Current Rates | | 11.17% | -8.33% | -9.97% | 4.17% | 5.42% | 7.27% | -5.56% | -12.59% | -8.66% | -8.28% | 0.91% |
| 005 | Current | 477 | 12 | 159 | 24 | 672 | 110 | 18 | 404 | 103 | 635 | 1307 |
| | Proposed | 528 | 12 | 155 | 25 | 720 | 106 | 17 | 336 | 104 | 563 | 1283 |
| % +/- to Current Rates | | 10.69% | 0.00% | -2.52% | 4.17% | 7.14% | -3.64% | -5.56% | -16.83% | 0.97% | -11.34% | -1.84% |
| 006 | Current | 350 | 8 | 113 | 24 | 495 | 110 | 18 | 462 | 121 | 711 | 1206 |
| | Proposed | 386 | 9 | 122 | 25 | 542 | 106 | 17 | 391 | 97 | 611 | 1153 |
| % +/- to Current Rates | | 10.29% | 12.50% | 7.96% | 4.17% | 9.49% | -3.64% | -5.56% | -15.37% | -19.83% | -14.06% | -4.39% |
| 007 | Current | 477 | 12 | 159 | 24 | 672 | 110 | 18 | 404 | 103 | 635 | 1307 |
| | Proposed | 528 | 12 | 156 | 25 | 721 | 105 | 17 | 327 | 86 | 535 | 1256 |
| % +/- to Current Rates | | 10.69% | 0.00% | -1.89% | 4.17% | 7.29% | -4.55% | -5.56% | -19.06% | -16.50% | -15.75% | -3.90% |

* 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: Rate Groups : DC=38, AB=10, Coll=33, Comp=22

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Proposed: Rate Groups : DC=38, AB=10, Coll=33, Comp=22

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Company Name: Primum Insurance Company

| Implementation Dates (D/M/Y) | |
|------------------------------|----------|
| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 1729 | 46 | 630 | 24 | 2429 | 111 | 0 | 525 | 0 | 3065 |
| | Proposed | 1932 | 43 | 567 | 25 | 2567 | 119 | 0 | 458 | 0 | 3144 |
| | % +/- to Current Rates | 11.74% | -6.52% | -10.00% | 4.17% | 5.68% | 7.21% | N/A | -12.76% | N/A | -9.28% |
| 005 | Current | 830 | 22 | 303 | 24 | 1179 | 111 | 0 | 536 | 0 | 1826 |
| | Proposed | 927 | 22 | 295 | 25 | 1269 | 106 | 0 | 443 | 0 | 1818 |
| | % +/- to Current Rates | 11.69% | 0.00% | -2.64% | 4.17% | 7.63% | -4.50% | N/A | -17.35% | N/A | -15.15% |
| 006 | Current | 588 | 16 | 214 | 24 | 842 | 111 | 0 | 615 | 0 | 1568 |
| | Proposed | 657 | 17 | 233 | 25 | 932 | 106 | 0 | 518 | 0 | 1556 |
| | % +/- to Current Rates | 11.73% | 6.25% | 8.88% | 4.17% | 10.69% | -4.50% | N/A | -15.77% | N/A | -14.05% |
| 007 | Current | 830 | 22 | 303 | 24 | 1179 | 111 | 0 | 536 | 0 | 1826 |
| | Proposed | 927 | 22 | 298 | 25 | 1272 | 105 | 0 | 429 | 0 | 1806 |
| | % +/- to Current Rates | 11.69% | 0.00% | -1.65% | 4.17% | 7.89% | -5.41% | N/A | -19.96% | N/A | -17.47% |

* 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: Rate Groups : DC=38, AB=10, Coll=33, Comp=22

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Proposed: Rate Groups : DC=38, AB=10, Coll=33, Comp=22

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Company Name: Primum Insurance Company

| Implementation Dates (D/M/Y) | |
|------------------------------|----------|
| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 3574 | 94 | 958 | 51 | 4677 | 235 | 18 | 947 | 155 | 1355 | 6032 |
| | Proposed | 4105 | 87 | 862 | 53 | 5107 | 237 | 17 | 786 | 138 | 1178 | 6285 |
| % +/- to Current Rates | | 14.86% | -7.45% | -10.02% | 3.92% | 9.19% | 0.85% | -5.56% | -17.00% | -10.97% | -13.06% | 4.19% |
| 005 | Current | 1737 | 45 | 460 | 51 | 2293 | 235 | 18 | 966 | 125 | 1344 | 3637 |
| | Proposed | 1992 | 45 | 448 | 53 | 2538 | 212 | 17 | 761 | 124 | 1114 | 3652 |
| % +/- to Current Rates | | 14.68% | 0.00% | -2.61% | 3.92% | 10.68% | -9.79% | -5.56% | -21.22% | -0.80% | -17.11% | 0.41% |
| 006 | Current | 1242 | 32 | 326 | 51 | 1651 | 235 | 18 | 1106 | 148 | 1507 | 3158 |
| | Proposed | 1423 | 36 | 353 | 53 | 1865 | 211 | 17 | 888 | 115 | 1231 | 3096 |
| % +/- to Current Rates | | 14.57% | 12.50% | 8.28% | 3.92% | 12.96% | -10.21% | -5.56% | -19.71% | -22.30% | -18.31% | -1.96% |
| 007 | Current | 1737 | 45 | 460 | 51 | 2293 | 235 | 18 | 966 | 125 | 1344 | 3637 |
| | Proposed | 1992 | 46 | 453 | 53 | 2544 | 210 | 17 | 738 | 101 | 1066 | 3610 |
| % +/- to Current Rates | | 14.68% | 2.22% | -1.52% | 3.92% | 10.95% | -10.64% | -5.56% | -23.60% | -19.20% | -20.68% | -0.74% |

* 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: Rate Groups : DC=32, AB=10, Coll=29, Comp=22

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Proposed: Rate Groups : DC=32, AB=10, Coll=29, Comp=22

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Company Name: Primum Insurance Company

| Implementation Dates (D/M/Y) | |
|------------------------------|----------|
| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 7594 | 201 | 1821 | 92 | 9708 | 510 | 18 | 1858 | 200 | 2586 | 12294 |
| Proposed | 8729 | 186 | 1556 | 97 | 10568 | 515 | 17 | 1392 | 154 | 2078 | 12646 |
| % +/- to Current Rates | 14.95% | -7.46% | -14.55% | 5.43% | 8.86% | 0.98% | -5.56% | -25.08% | -23.00% | -19.64% | 2.86% |
| 005 Current | 3667 | 97 | 874 | 92 | 4730 | 510 | 18 | 1895 | 161 | 2584 | 7314 |
| Proposed | 4211 | 97 | 809 | 97 | 5214 | 460 | 17 | 1346 | 138 | 1961 | 7175 |
| % +/- to Current Rates | 14.84% | 0.00% | -7.44% | 5.43% | 10.23% | -9.80% | -5.56% | -28.97% | -14.29% | -24.11% | -1.90% |
| 006 Current | 2609 | 68 | 619 | 92 | 3388 | 510 | 18 | 2171 | 190 | 2889 | 6277 |
| Proposed | 2995 | 76 | 638 | 97 | 3806 | 459 | 17 | 1573 | 128 | 2177 | 5983 |
| % +/- to Current Rates | 14.79% | 11.76% | 3.07% | 5.43% | 12.34% | -10.00% | -5.56% | -27.54% | -32.63% | -24.65% | -4.68% |
| 007 Current | 3667 | 97 | 874 | 92 | 4730 | 510 | 18 | 1895 | 161 | 2584 | 7314 |
| Proposed | 4211 | 98 | 817 | 97 | 5223 | 455 | 17 | 1305 | 113 | 1890 | 7113 |
| % +/- to Current Rates | 14.84% | 1.03% | -6.52% | 5.43% | 10.42% | -10.78% | -5.56% | -31.13% | -29.81% | -26.86% | -2.75% |

* 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: Rate Groups : DC=29, AB=11, Coll=27, Comp=17

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Proposed: Rate Groups : DC=29, AB=11, Coll=27, Comp=17

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Company Name: Primum Insurance Company

| Implementation Dates (D/M/Y) | |
|------------------------------|----------|
| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | 899 | 23 | 255 | 28 | 1205 | 129 | 18 | 418 | 179 | 744 | 1949 |
| | Proposed | 1000 | 21 | 233 | 29 | 1283 | 139 | 17 | 379 | 174 | 709 | 1992 |
| % +/- to Current Rates | | 11.23% | -8.70% | -8.63% | 3.57% | 6.47% | 7.75% | -5.56% | -9.33% | -2.79% | -4.70% | 2.21% |
| 005 | Current | 453 | 11 | 122 | 28 | 614 | 129 | 18 | 426 | 145 | 718 | 1332 |
| | Proposed | 501 | 11 | 121 | 29 | 662 | 124 | 17 | 367 | 157 | 665 | 1327 |
| % +/- to Current Rates | | 10.60% | 0.00% | -0.82% | 3.57% | 7.82% | -3.88% | -5.56% | -13.85% | 8.28% | -7.38% | -0.38% |
| 006 | Current | 333 | 8 | 87 | 28 | 456 | 129 | 18 | 487 | 171 | 805 | 1261 |
| | Proposed | 367 | 9 | 96 | 29 | 501 | 124 | 17 | 427 | 145 | 713 | 1214 |
| % +/- to Current Rates | | 10.21% | 12.50% | 10.34% | 3.57% | 9.87% | -3.88% | -5.56% | -12.32% | -15.20% | -11.43% | -3.73% |
| 007 | Current | 453 | 11 | 122 | 28 | 614 | 129 | 18 | 426 | 145 | 718 | 1332 |
| | Proposed | 501 | 11 | 122 | 29 | 663 | 123 | 17 | 356 | 128 | 624 | 1287 |
| % +/- to Current Rates | | 10.60% | 0.00% | 0.00% | 3.57% | 7.98% | -4.65% | -5.56% | -16.43% | -11.72% | -13.09% | -3.38% |

* 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: Rate Groups : DC=34, AB=10, Coll=33, Comp=27

| |
|---|
| Client is eligible for a 10% Driver Excellence discount |
| |
| |
| |

Proposed: Rate Groups : DC=34, AB=10, Coll=33, Comp=27

| |
|---|
| Client is eligible for a 10% Driver Excellence discount |
| |
| |
| |

Company Name: Primum Insurance Company

| Implementation Dates (D/M/Y) | |
|------------------------------|----------|
| New Business: | 1/1/2021 |
| Renewals: | 2/1/2021 |

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 | | | | 0 | | | | | 0 | 0 | |
| | Proposed | | | | 0 | | | | | 0 | 0 | |
| | % +/- to Current Rates | | | | 0.00% | | | | | 0.00% | 0.00% | |
| 005 | Current | | | | DECLINED BUSINESS | | | | | | 0 | 0 |
| | Proposed | | | | | | | | | | 0 | 0 |
| | % +/- to Current Rates | | | | | | | | | | 0.00% | 0.00% |
| 006 | Current | | | | 0 | | | | | 0 | 0 | |
| | Proposed | | | | 0 | | | | | 0 | 0 | |
| | % +/- to Current Rates | | | | 0.00% | | | | | 0.00% | 0.00% | |
| 007 | Current | | | | 0 | | | | | 0 | 0 | |
| | Proposed | | | | 0 | | | | | 0 | 0 | |
| | % +/- to Current Rates | | | | 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: | Declined Profile |
| | 2 or more at-fault accidents within the last 6 years on a New Business transaction |
| | 1 or more serious conviction within the last 3 years |
| | 1 or more major conviction within the last 3 years |
| | See Underwriting Manual Section 5.2 |

| | |
|-----------|--|
| Proposed: | Declined Profile |
| | 2 or more at-fault accidents within the last 6 years on a New Business transaction |
| | 1 or more serious conviction within the last 3 years |
| | 1 or more major conviction within the last 3 years |
| | See Underwriting Manual Section 5.2 |