

Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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	1,203.63	Incl. in BI	362.38	31.45	1,597.46	134.67	16.80	558.87	222.07	932.40	2,529.86
	Proposed	1,287.88	Incl. in BI	343.85	36.00	1,667.73	246.85	16.80	446.35	159.20	869.20	2,536.93
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	14.46%	16.35%	83.30%	0.00%	-20.13%	-28.31%	-6.78%	0.28%
005	Current	631.17	Incl. in BI	201.61	16.80	849.58	139.99	16.80	542.24	168.62	867.65	1,717.23
	Proposed	675.35	Incl. in BI	191.30	19.23	885.88	256.59	16.80	433.24	128.15	834.78	1,720.66
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	14.46%	16.35%	83.30%	0.00%	-20.10%	-24.00%	-3.79%	0.20%
006	Current	469.71	Incl. in BI	155.49	10.34	635.54	128.95	16.80	625.01	201.16	971.91	1,607.46
	Proposed	502.59	Incl. in BI	147.54	11.84	661.97	236.35	16.80	496.41	147.61	897.17	1,559.13
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	14.46%	16.35%	83.30%	0.00%	-20.58%	-26.62%	-7.69%	-3.01%
007	Current	631.17	Incl. in BI	201.61	16.80	849.58	139.99	16.80	542.24	168.62	867.65	1,717.23
	Proposed	675.35	Incl. in BI	191.30	19.23	885.88	256.59	16.80	433.24	128.15	834.78	1,720.66
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	14.46%	16.35%	83.30%	0.00%	-20.10%	-24.00%	-3.79%	0.20%

* 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:

Driving Record : DR1:6, DR2:6
Rate Groups: TPL - 17; AB-10; DCPD-35; COLL-36; COMP-32
Category of Vehicle: B

Proposed:

Driving Record : DR1:6, DR2:6
Rate Groups: TPL - 17; AB-11; DCPD-35; COLL-30; COMP-23
Category of Vehicle: B

Company Name:

The Personal Insurance Company

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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

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	1,071.74	Incl. in BI	322.67	31.45	1,425.9	134.67	16.8	497.77	222.07	871.31	2,297.18
	Proposed	1,146.77	Incl. in BI	306.17	36.00	1,488.9	246.85	16.8	398.78	159.20	821.63	2,310.57
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	14.46%	4.42%	83.30%	0.00%	-19.89%	-28.31%	-5.70%	0.58%
005	Current	562.01	Incl. in BI	179.52	16.80	758.33	139.99	16.8	483.15	168.62	808.56	1,566.89
	Proposed	601.35	Incl. in BI	170.34	19.23	790.92	256.59	16.8	387.07	128.15	788.61	1,579.53
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	14.46%	4.30%	83.30%	0.00%	-19.89%	-24.00%	-2.47%	0.81%
006	Current	418.24	Incl. in BI	138.45	10.34	567.04	128.95	16.8	556.37	201.16	903.28	1,470.32
	Proposed	447.52	Incl. in BI	131.38	11.84	590.73	236.35	16.8	442.84	147.61	843.60	1,434.33
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	14.46%	4.18%	83.30%	0.00%	-20.41%	-26.62%	-6.61%	-2.45%
007	Current	562.01	Incl. in BI	179.52	16.80	758.33	139.99	16.8	483.15	168.62	808.56	1,566.89
	Proposed	601.35	Incl. in BI	170.34	19.23	790.92	256.59	16.8	387.07	128.15	788.61	1,579.53
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	14.46%	4.30%	83.30%	0.00%	-19.89%	-24.00%	-2.47%	0.81%

* 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:

Driving Record : 6
Rate Groups: TPL - 17; AB-10; DCPD-35; COLL-36; COMP-32
Category of Vehicle: B

Proposed:

Driving Record : 6
Rate Groups: TPL - 17; AB-11; DCPD-35; COLL-30; COMP-23
Category of Vehicle: B

Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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

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	131.88	Incl. in BI	39.71	-	171.6	-	-	61.10	-	61.10	232.69
Proposed	141.12	Incl. in BI	37.68	-	178.8	-	-	47.57	-	47.57	226.36
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-	4.20%	-	-	-22.15%	-	-22.15%	-2.72%
005 Current	69.16	Incl. in BI	22.09	-	91.25	-	-	59.09	-	59.09	150.34
Proposed	74.00	Incl. in BI	20.96	-	94.96	-	-	46.17	-	46.17	141.13
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-	4.07%	-	-	-21.87%	-	-21.87%	-6.13%
006 Current	51.47	Incl. in BI	17.04	-	68.50	-	-	68.64	-	68.64	137.14
Proposed	55.07	Incl. in BI	16.17	-	71.24	-	-	53.56	-	53.56	124.80
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-	3.99%	-	-	-21.96%	-	-21.96%	-9.00%
007 Current	69.16	Incl. in BI	22.09	-	91.25	-	-	59.09	-	59.09	150.34
Proposed	74.00	Incl. in BI	20.96	-	94.96	-	-	46.17	-	46.17	141.13
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-	4.07%	-	-	-21.87%	-	-21.87%	-6.13%

* 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: Driving Record : 6

Proposed: Driving Record : 6

Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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	861.70	Incl. in BI	295.26	27.30	1,184.26	116.90	16.80	365.25	141.69	640.64	1,824.91
Proposed	922.02	Incl. in BI	280.16	21.67	1,223.85	148.61	16.80	506.83	285.75	957.99	2,181.84
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-20.62%	3.34%	27.12%	0.00%	38.76%	101.67%	49.54%	19.56%
005 Current	451.87	Incl. in BI	164.27	14.58	630.72	121.52	16.80	354.52	114.06	606.89	1,237.61
Proposed	483.50	Incl. in BI	155.87	11.57	650.94	154.48	16.80	489.95	218.09	879.32	1,530.26
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-20.62%	3.21%	27.12%	0.00%	38.20%	91.21%	44.89%	23.65%
006 Current	336.27	Incl. in BI	126.69	8.98	471.94	111.93	16.80	405.60	131.37	665.71	1,137.65
Proposed	359.81	Incl. in BI	120.21	7.13	487.15	142.29	16.80	570.34	260.49	989.92	1,477.07
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-20.62%	3.22%	27.12%	0.00%	40.62%	98.28%	48.70%	29.84%
007 Current	451.87	Incl. in BI	164.27	14.58	630.72	121.52	16.80	354.52	114.06	606.89	1,237.61
Proposed	483.50	Incl. in BI	155.87	11.57	650.94	154.48	16.80	489.95	218.09	879.32	1,530.26
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-20.62%	3.21%	27.12%	0.00%	38.20%	91.21%	44.89%	23.65%

* 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:

Driving Record : DR1:6, DR2:6
Rate Groups: TPL - 16; AB-10; DCPD-35; COLL-32; COMP-24
Category of Vehicle: O

Proposed:

Driving Record : DR1:6, DR2:6
Rate Groups: TPL - 16; AB-9; DCPD-35; COLL-34; COMP-33
Category of Vehicle: O

Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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 19,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2019 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	861.70	Incl. in BI	295.26	27.30	1,184.3	116.90	16.8	365.25	141.69	640.64	1,824.91
Proposed	922.02	Incl. in BI	280.16	21.67	1,223.9	148.61	16.8	506.83	285.75	957.99	2,181.84
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-20.62%	3.34%	27.12%	0.00%	38.76%	101.67%	49.54%	19.56%
005 Current	451.87	Incl. in BI	164.27	14.58	630.72	121.52	16.8	354.52	114.06	606.89	1,237.61
Proposed	483.50	Incl. in BI	155.87	11.57	650.94	154.48	16.8	489.95	218.09	879.32	1,530.26
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-20.62%	3.21%	27.12%	0.00%	38.20%	91.21%	44.89%	23.65%
006 Current	336.27	Incl. in BI	126.69	8.98	471.94	111.93	16.8	405.60	131.37	665.71	1,137.65
Proposed	359.81	Incl. in BI	120.21	7.13	487.15	142.29	16.8	570.34	260.49	989.92	1,477.07
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-20.62%	3.22%	27.12%	0.00%	40.62%	98.28%	48.70%	29.84%
007 Current	451.87	Incl. in BI	164.27	14.58	630.72	121.52	16.8	354.52	114.06	606.89	1,237.61
Proposed	483.50	Incl. in BI	155.87	11.57	650.94	154.48	16.8	489.95	218.09	879.32	1,530.26
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-20.62%	3.21%	27.12%	0.00%	38.20%	91.21%	44.89%	23.65%

* 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: Driving Record : 6
Rate Groups: TPL - 16; AB-10; DCPD-38; COLL-32; COMP-24
Category of Vehicle: O

Proposed: Driving Record : 6
Rate Groups: TPL - 16; AB-9; DCPD-38; COLL-37; COMP-34
Category of Vehicle: O

Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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	0	Incl. in BI	0	0	0	0	0	0	0	0	0
Proposed	-	Incl. in BI	-	-	-	-	-	-	-	0	0
% +/- to Current Rates	0.00%	Incl. in BI	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	0	Incl. in BI	0	0	0	0	0	0	0	0	0
Proposed	-	Incl. in BI	-	-	-	-	-	-	-	0	0
% +/- to Current Rates	0.00%	Incl. in BI	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	0	Incl. in BI	0	0	0	0	0	0	0	0	0
Proposed	-	Incl. in BI	-	-	-	-	-	-	-	0	0
% +/- to Current Rates	0.00%	Incl. in BI	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	0	Incl. in BI	0	0	0	0	0	0	0	0	0
Proposed	-	Incl. in BI	-	-	-	-	-	-	-	0	0
% +/- to Current Rates	0.00%	Incl. in BI	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:

Driving Record : 6

Proposed:

Driving Record : 6

Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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	1,177.84	Incl. in BI	534.16	19.72	1,731.72	84.44	16.80	432.94	322.37	2,588.27
	Proposed	1,260.29	Incl. in BI	506.85	15.66	1,782.79	107.35	16.80	767.21	564.83	3,238.98
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	-20.62%	2.95%	27.12%	0.00%	77.21%	75.21%	25.14%
005	Current	617.65	Incl. in BI	297.19	10.53	925.37	87.78	16.80	420.23	248.98	1,699.15
	Proposed	660.88	Incl. in BI	281.99	8.36	951.23	111.59	16.80	742.14	444.15	2,265.91
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	-20.62%	2.80%	27.12%	0.00%	76.61%	78.39%	33.36%
006	Current	459.64	Incl. in BI	229.20	6.48	695.33	80.85	16.80	480.78	294.96	1,568.73
	Proposed	491.82	Incl. in BI	217.48	5.15	714.45	102.78	16.80	861.53	519.77	2,215.33
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	-20.62%	2.75%	27.12%	0.00%	79.19%	76.21%	41.22%
007	Current	617.65	Incl. in BI	297.19	10.53	925.37	87.78	16.80	420.23	248.98	1,699.15
	Proposed	660.88	Incl. in BI	281.99	8.36	951.23	111.59	16.80	742.14	444.15	2,265.91
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	-20.62%	2.80%	27.12%	0.00%	76.61%	78.39%	33.36%

* 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: Driving Record : DR1:6, DR2:6
Rate Groups: TPL - 19; AB-10; DCPD-46; COLL-32; COMP-47
Category of Vehicle: P
Prior Insurer: 5yrs

Proposed: Driving Record : DR1:6, DR2:6
Rate Groups: TPL - 19; AB-9; DCPD-46; COLL-43; COMP-61
Category of Vehicle: P
Prior Insurer: 5yrs

Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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	682.19	Incl. in BI	309.38	19.72	1,011.3	84.44	16.8	253.79	322.37	1,003.43	1,557.89
Proposed	729.94	Incl. in BI	293.56	15.66	1,039.2	107.35	16.8	445.59	564.83	1,134.57	2,173.73
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-20.62%	2.8%	27%	0.00%	76%	75%	13.1%	39.5%
005 Current	357.73	Incl. in BI	172.13	10.53	540.39	87.78	16.8	246.34	248.98	599.8994315	1140.292048
Proposed	382.77	Incl. in BI	163.33	8.36	554.46	111.59	16.8	430.90	444.15	1,003.43	1,557.89
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-20.62%	2.6%	27%	0.00%	75%	78%	67.3%	36.6%
006 Current	266.22	Incl. in BI	132.75	6.48	405.46	80.85	16.8	281.84	294.96	674.4536955	1079.910253
Proposed	284.86	Incl. in BI	125.96	5.15	415.97	102.78	16.8	500.88	519.77	1,140.23	1,556.20
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-20.62%	2.6%	27%	0.00%	78%	76%	69.1%	44.1%
007 Current	357.73	Incl. in BI	172.13	10.53	540.39	87.78	16.8	246.34	248.98	599.8994315	1140.292048
Proposed	382.77	Incl. in BI	163.33	8.36	554.46	111.59	16.8	430.90	444.15	1,003.43	1,557.89
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-20.62%	2.6%	27%	0.00%	75%	78%	67.3%	36.6%

* 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:	Driving Record : 6
	Rate Groups: TPL - 19; AB-10; DCPD-46; COLL-32; COMP-47
	Category of Vehicle: P
	Prior Insurer: 5yrs

Proposed:	Driving Record : 6
	Rate Groups: TPL - 19; AB-9; DCPD-46; COLL-43; COMP-61
	Category of Vehicle: P
	Prior Insurer: 5yrs

Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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	495.65	Incl. in BI	224.78	-	720.4	-	-	179.15	-	179.148851	899.5771982
	Proposed	530.34	Incl. in BI	213.29	-	743.6	-	-	321.62	-	321.62	1,065.25
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	0.00%	3.2%	0.00%	0.00%	80%	0.00%	79.5%	18.4%
005	Current	259.91	Incl. in BI	125.06	-	384.97	-	-	173.89	-	173.8871365	558.8597404
	Proposed	278.11	Incl. in BI	118.67	-	396.77	-	-	311.25	-	311.25	708.02
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	0.00%	3.1%	0.00%	0.00%	79%	0.00%	79.0%	26.7%
006	Current	193.42	Incl. in BI	96.45	-	289.87	-	-	198.94	-	198.9429198	488.8177537
	Proposed	206.96	Incl. in BI	91.52	-	298.48	-	-	360.65	-	360.65	659.13
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	0.00%	3.0%	0.00%	0.00%	81%	0.00%	81.3%	34.8%
007	Current	259.91	Incl. in BI	125.06	-	384.97	-	-	173.89	-	173.8871365	558.8597404
	Proposed	278.11	Incl. in BI	118.67	-	396.77	-	-	311.25	-	311.25	708.02
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	0.00%	3.1%	0.00%	0.00%	79%	0.00%	79.0%	26.7%

* 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: **Driving Record : 6**

Proposed: **Driving Record : 6**

Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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	1,589.57	Incl. in BI	478.57	34.61	2,102.76	148.19	16.80	582.03	162.02	909.04	3,011.80
	Proposed	1,700.85	Incl. in BI	454.10	39.54	2,194.48	271.08	16.80	526.18	130.91	944.97	3,139.45
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	14.23%	4.36%	82.93%	0.00%	-9.60%	-19.20%	3.95%	4.24%
005	Current	833.56	Incl. in BI	266.26	18.48	1,118.30	154.03	16.80	563.35	125.13	859.32	1,977.62
	Proposed	891.91	Incl. in BI	252.65	21.11	1,165.67	281.78	16.80	510.73	105.37	914.68	2,080.35
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	14.23%	4.24%	82.93%	0.00%	-9.34%	-15.79%	6.44%	5.19%
006	Current	620.32	Incl. in BI	205.35	11.38	837.05	141.89	16.80	652.31	146.51	957.51	1,794.56
	Proposed	663.74	Incl. in BI	194.85	13.00	871.60	259.56	16.80	586.93	121.37	984.66	1,856.26
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	14.23%	4.13%	82.93%	0.00%	-10.02%	-17.16%	2.84%	3.44%
007	Current	833.56	Incl. in BI	266.26	18.48	1,118.30	154.03	16.80	563.35	125.13	859.32	1,977.62
	Proposed	891.91	Incl. in BI	252.65	21.11	1,165.67	281.78	16.80	510.73	105.37	914.68	2,080.35
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	14.23%	4.24%	82.93%	0.00%	-9.34%	-15.79%	6.44%	5.19%

* 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:

Driving Record : DR1:5, DR2:6
Rate Groups: TPL - 20; AB-11; DCPD-35; COLL-32; COMP-26
Category of Vehicle: D

Proposed:

Driving Record : DR1:5, DR2:6
Rate Groups: TPL - 20; AB-12; DCPD-35; COLL-29; COMP-19
Category of Vehicle: D

Company Name:

The Personal Insurance Company

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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 \$290 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	1,025.87	Incl. in BI	308.86	34.61	1,369.3	148.19	16.8	378.50	162.02	705.51	2,074.85
	Proposed	1,097.68	Incl. in BI	293.06	39.54	1,430.3	271.08	16.8	341.49	130.91	760.28	2,190.56
	% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	14.23%	4.5%	83%	0.00%	-10%	-19%	7.8%	5.6%
005	Current	537.95	Incl. in BI	171.84	18.48	728.27	154.03	16.8	365.80	125.13	661.77	1,390.04
	Proposed	575.61	Incl. in BI	163.05	21.11	759.77	281.78	16.8	331.46	105.37	735.41	1,495.19
	% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	14.23%	4.3%	83%	0.00%	-9%	-16%	11.1%	7.6%
006	Current	400.34	Incl. in BI	132.53	11.38	544.25	141.89	16.8	426.30	146.51	731.49	1,275.74
	Proposed	428.36	Incl. in BI	125.75	13.00	567.11	259.56	16.8	381.84	121.37	779.57	1,346.68
	% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	14.23%	4.2%	83%	0.00%	-10%	-17%	6.6%	5.6%
007	Current	537.95	Incl. in BI	171.84	18.48	728.27	154.03	16.8	365.80	125.13	661.77	1,390.04
	Proposed	575.61	Incl. in BI	163.05	21.11	759.77	281.78	16.8	331.46	105.37	735.41	1,495.19
	% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	14.23%	4.3%	83%	0.00%	-9%	-16%	11.1%	7.6%

* 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:	Driving Record : 5
	Rate Groups: TPL - 20; AB-12; DCPD-35; COLL-29; COMP-19
	Category of Vehicle: D

Proposed:	Driving Record : 5
	Rate Groups: TPL - 20; AB-12; DCPD-35; COLL-29; COMP-19
	Category of Vehicle: D

Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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	563.71	Incl. in BI	169.72	-	733.4	-	-	203.53	-	203.526701	936.9511144
	Proposed	603.17	Incl. in BI	161.04	-	764.2	-	-	184.69	-	184.6886638	948.8952816
	% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	0.00%	4.2%	0.00%	0.00%	-9%	0.00%	-9.3%	1.3%
005	Current	295.60	Incl. in BI	94.42	-	390.03	-	-	197.55	-	197.5489937	587.5759809
	Proposed	316.30	Incl. in BI	89.60	-	405.89	-	-	179.26	-	179.2642415	585.1556636
	% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	0.00%	4.1%	0.00%	0.00%	-9%	0.00%	-9.3%	-0.4%
006	Current	219.98	Incl. in BI	72.82	-	292.81	-	-	226.01	-	226.0142665	518.8216108
	Proposed	235.38	Incl. in BI	69.10	-	304.48	-	-	205.09	-	205.0948238	509.5776363
	% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	0.00%	4.0%	0.00%	0.00%	-9%	0.00%	-9.3%	-1.8%
007	Current	295.60	Incl. in BI	94.42	-	390.03	-	-	197.55	-	197.5489937	587.5759809
	Proposed	316.30	Incl. in BI	89.60	-	405.89	-	-	179.26	-	179.2642415	585.1556636
	% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	0.00%	4.1%	0.00%	0.00%	-9%	0.00%	-9.3%	-0.4%

* 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:

Driving Record : 6

Proposed:

Driving Record : 6

Company Name:

The Personal Insurance Company

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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	624.64	Incl. in BI	222.68	16.01	863.3	68.54		262.97	162.09	493.5966265	1356.927489
Proposed	668.36	Incl. in BI	211.30	18.32	898.0	125.64		285.18	214.33	625.1440424	1523.128555
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	14.46%	4.0%	83%		8%	32%	26.7%	12.2%
005 Current	327.55	Incl. in BI	123.89	8.55	460.00	71.25		255.24	122.65	449.1405583	909.1368815
Proposed	350.48	Incl. in BI	117.56	9.79	477.83	130.60		276.80	163.42	570.822839	1048.649427
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	14.46%	3.9%	83%		8%	33%	27.1%	15.3%
006 Current	243.76	Incl. in BI	95.55	5.26	344.58	65.63		292.02	146.88	504.5341285	849.1106618
Proposed	260.82	Incl. in BI	90.67	6.02	357.52	120.30		316.69	195.32	632.3037353	989.8191015
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	14.46%	3.8%	83%		8%	33%	25.3%	16.6%
007 Current	327.55	Incl. in BI	123.89	8.55	460.00	71.25		255.24	122.65	449.1405583	909.1368815
Proposed	350.48	Incl. in BI	117.56	9.79	477.83	130.60		276.80	163.42	570.822839	1048.649427
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	14.46%	3.9%	83%		8%	33%	27.1%	15.3%

* 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:

Driving Record : 6
Rate Groups: TPL - 16; AB-10; DCPD-39; COLL-34; COMP-36
Category of Vehicle: O
Prior Insurer: 5yrs

Proposed:

Driving Record : 6
Rate Groups: TPL - 16; AB-11; DCPD-39; COLL-34; COMP-38
Category of Vehicle: O
Prior Insurer: 5yrs

Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

Profile 6.1 Private Passenger:

Operator 1:	Operator 2:
Male, Age 40	Female, Age 39
No driver training	No driver training
Licensed 24 years, Class 5 license/G in Ontario	Licensed 20 years, Class 5 license/G in Ontario
New business	New Business
Annual mileage 15,000 km, travel to/from work 10 km one way	Pleasure use - annual mileage 9,000 km
No AF accidents	No AF accidents
No convictions	No convictions
2014 Ford F150 XLT Supercrew 4WD	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	1,141.01	Incl. in BI	277.40	27.56	1,445.98	118.02	16.80	465.14	281.53	881.49	2,327.46
	Proposed	1,220.88	Incl. in BI	263.22	27.93	1,512.03	191.50	16.80	490.52	305.57	1,004.4	2,516.4
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	1.33%	4.57%	62.27%	0.00%	5.46%	8.54%	13.94%	8.12%
005	Current	598.34	Incl. in BI	154.34	14.72	767.39	122.67	16.80	451.48	221.70	812.66	1,580.05
	Proposed	640.22	Incl. in BI	146.44	14.92	801.58	199.06	16.80	476.11	235.97	927.9	1,729.5
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	1.33%	4.46%	62.27%	0.00%	5.46%	6.44%	14.19%	9.46%
006	Current	445.27	Incl. in BI	119.03	9.06	573.37	113.00	16.80	516.54	257.29	903.62	1,476.99
	Proposed	476.44	Incl. in BI	112.94	9.18	598.57	183.36	16.80	544.72	279.58	1,024.5	1,623.0
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	1.33%	4.40%	62.27%	0.00%	5.46%	8.66%	13.37%	9.89%
007	Current	598.34	Incl. in BI	154.34	14.72	767.39	122.67	16.80	451.48	221.70	812.66	1,580.05
	Proposed	640.22	Incl. in BI	146.44	14.92	801.58	199.06	16.80	476.11	235.97	927.9	1,729.5
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	1.33%	4.46%	62.27%	0.00%	5.46%	6.44%	14.19%	9.46%

* 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:	Driving Record : DR1:6, DR2:6
	Rate Groups: VEH1- TPL - 19; AB-7; DCPD-23; COLL-32; COMP-34
	Rate Groups: VEH2- TPL - 17; AB-10; DCPD-36; COLL-33; COMP-30
	Category of Vehicle: VEH1-S; VEH2-B
	Prior Insurer: 5yrs

Proposed:	Driving Record : DR1:6, DR2:6
	Rate Groups: VEH1- TPL - 19; AB-6; DCPD-23; COLL-32; COMP-35
	Rate Groups: VEH2- TPL - 17; AB-11; DCPD-36; COLL-32; COMP-23
	Category of Vehicle: VEH1-S; VEH2-B
	Prior Insurer: 5yrs

Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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	576.82	Incl. in BI	99.72	10.26	686.8	43.91	16.8	234.26	161.12	456.09	1,142.88
Proposed	617.20	Incl. in BI	94.62	8.12	719.9	55.66	16.8	253.13	203.61	529.21	1,249.14
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-20.84%	4.83%	26.78%	0.00%	8.06%	26.37%	16.03%	9.30%
005 Current	302.48	Incl. in BI	55.48	5.48	363.44	45.64	16.8	227.38	124.78	414.60	778.03
Proposed	323.65	Incl. in BI	52.64	4.34	380.63	57.86	16.8	245.70	153.90	474.26	854.89
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-20.84%	4.73%	26.78%	0.00%	8.06%	23.34%	14.39%	9.88%
006 Current	225.10	Incl. in BI	42.79	3.37	271.26	42.04	16.8	260.14	145.65	464.64	735.90
Proposed	240.86	Incl. in BI	40.60	2.67	284.13	53.30	16.8	281.10	185.05	536.25	820.37
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-20.84%	4.74%	26.78%	0.00%	8.06%	27.05%	15.41%	11.48%
007 Current	302.48	Incl. in BI	55.48	5.48	363.44	45.64	16.8	227.38	124.78	414.60	778.03
Proposed	323.65	Incl. in BI	52.64	4.34	380.63	57.86	16.8	245.70	153.90	474.26	854.89
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-20.84%	4.73%	26.78%	0.00%	8.06%	23.34%	14.39%	9.88%

* 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:	Driving Record : 6
	Rate Groups: TPL - 19; AB-7; DCPD-23; COLL-32; COMP-34
	Category of Vehicle: S
	Prior Insurer: 5yrs

Proposed:	Driving Record : 6
	Rate Groups: TPL - 19; AB-6; DCPD-23; COLL-32; COMP-35
	Category of Vehicle: S
	Prior Insurer: 5yrs

Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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	564.19	Incl. in BI	177.68	17.31	759.2	74.11	-	230.88	120.41	425.40	1,184.58
Proposed	603.69	Incl. in BI	168.59	19.81	792.1	135.84	-	237.38	101.96	475.19	1,267.28
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	14.46%	4.34%	83.30%	0.00%	2.82%	-15.32%	11.70%	6.98%
005 Current	295.86	Incl. in BI	98.85	9.24	403.95	77.03	-	224.10	96.92	398.06	802.01
Proposed	316.57	Incl. in BI	93.80	10.58	420.95	141.20	-	230.41	82.07	453.69	874.63
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	14.46%	4.21%	83.30%	0.00%	2.82%	-15.32%	13.98%	9.06%
006 Current	220.17	Incl. in BI	76.24	5.69	302.10	70.96	-	256.39	111.64	438.99	741.09
Proposed	235.58	Incl. in BI	72.34	6.51	314.44	130.07	-	263.61	94.54	488.21	802.65
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	14.46%	4.08%	83.30%	0.00%	2.82%	-15.32%	11.21%	8.31%
007 Current	295.86	Incl. in BI	98.85	9.24	403.95	77.03	-	224.10	96.92	398.06	802.01
Proposed	316.57	Incl. in BI	93.80	10.58	420.95	141.20	-	230.41	82.07	453.69	874.63
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	14.46%	4.21%	83.30%	0.00%	2.82%	-15.32%	13.98%	9.06%

* 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:	Driving Record : 6
	Rate Groups: TPL - 17; AB-10; DCPD-36; COLL-33; COMP-30
	Category of Vehicle: B
	Prior Insurer: 5yrs

Proposed:	Driving Record : 6
	Rate Groups: TPL - 17; AB-11; DCPD-36; COLL-32; COMP-23
	Category of Vehicle: B
	Prior Insurer: 5yrs

Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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	1,482.65	Incl. in BI	528.57	27.50	2,038.72	117.76	16.80	542.39	139.50	816.44	2,855.16
Proposed	1,586.43	Incl. in BI	501.54	26.15	2,114.12	179.29	16.80	695.19	225.13	1116.41064	3230.533328
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	3.70%	52.25%	0.00%	28.17%	61.39%	36.74%	13.15%
005 Current	777.49	Incl. in BI	294.08	14.69	1,086.25	122.41	16.80	526.46	112.29	777.95	1,864.20
Proposed	831.91	Incl. in BI	279.04	13.96	1,124.91	186.37	16.80	672.23	170.72	1046.114201	2171.027123
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	3.56%	52.25%	0.00%	27.69%	52.04%	34.47%	16.46%
006 Current	578.59	Incl. in BI	226.80	9.04	814.44	112.75	16.80	605.92	129.33	864.80	1,679.24
Proposed	619.10	Incl. in BI	215.21	8.60	842.90	171.67	16.80	781.54	204.81	1174.825492	2017.725596
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	3.49%	52.25%	0.00%	28.99%	58.36%	35.85%	20.16%
007 Current	777.49	Incl. in BI	294.08	14.69	1,086.25	122.41	16.80	526.46	112.29	777.95	1,864.20
Proposed	831.91	Incl. in BI	279.04	13.96	1,124.91	186.37	16.80	672.23	170.72	1046.114201	2171.027123
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	3.56%	52.25%	0.00%	27.69%	52.04%	34.47%	16.46%

* 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:

Driving Record : DR1:6, DR2:5
Rate Groups: TPL - 20; AB-10; DCPD-39; COLL-32; COMP-22
Category of Vehicle: D

Proposed:

Driving Record : DR1:6, DR2:5
Rate Groups: TPL - 20; AB-10; DCPD-39; COLL-35; COMP-29
Category of Vehicle: D

Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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	943.27	Incl. in BI	336.28	27.50	1,307.0	117.76	16.8	347.43	139.50	1928.528655
	Proposed	1,009.29	Incl. in BI	319.08	26.15	1,354.5	179.29	16.8	445.85	225.13	2221.601938
	% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	3.63%	52.25%	0.00%	28.33%	61.39%	39.52%
005	Current	494.64	Incl. in BI	187.09	14.69	696.42	122.41	16.8	337.23	112.29	1285.135322
	Proposed	529.26	Incl. in BI	177.53	13.96	720.75	186.37	16.8	431.15	170.72	1525.784686
	% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	3.49%	52.25%	0.00%	27.85%	52.04%	36.74%
006	Current	368.10	Incl. in BI	144.29	9.04	521.44	112.75	16.8	388.67	129.33	1168.994462
	Proposed	393.87	Incl. in BI	136.92	8.60	539.38	171.67	16.8	501.17	204.81	1433.834529
	% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	3.44%	52.25%	0.00%	28.95%	58.36%	38.13%
007	Current	494.64	Incl. in BI	187.09	14.69	696.42	122.41	16.8	337.23	112.29	1285.135322
	Proposed	529.26	Incl. in BI	177.53	13.96	720.75	186.37	16.8	431.15	170.72	1525.784686
	% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	3.49%	52.25%	0.00%	27.85%	52.04%	36.74%

* 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:

Driving Record : 6
Rate Groups: TPL - 20; AB-10; DCPD-39; COLL-32; COMP-22
Category of Vehicle: D

Proposed:

Driving Record : 6
Rate Groups: TPL - 20; AB-10; DCPD-39; COLL-35; COMP-29
Category of Vehicle: D

Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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	539.38	Incl. in BI	192.29	-	731.7	-	-	194.96	-	194.9561026	926.6277031
Proposed	577.14	Incl. in BI	182.46	-	759.6	-	-	249.33	-	249.3348124	1008.93139
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	0.00%	3.82%	0.00%	0.00%	27.89%	0.00%	27.89%	8.88%
005 Current	282.85	Incl. in BI	106.98	-	389.83	-	-	189.23	-	189.2301191	579.0597488
Proposed	302.65	Incl. in BI	101.51	-	404.16	-	-	241.08	-	241.0835801	645.2424366
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	0.00%	3.68%	0.00%	0.00%	27.40%	0.00%	27.40%	11.43%
006 Current	210.49	Incl. in BI	82.51	-	293.00	-	-	217.25	-	217.2467895	510.2470817
Proposed	225.22	Incl. in BI	78.29	-	303.52	-	-	280.38	-	280.3751623	583.8910672
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	0.00%	3.59%	0.00%	0.00%	29.06%	0.00%	29.06%	14.43%
007 Current	282.85	Incl. in BI	106.98	-	389.83	-	-	189.23	-	189.2301191	579.0597488
Proposed	302.65	Incl. in BI	101.51	-	404.16	-	-	241.08	-	241.0835801	645.2424366
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	0.00%	3.68%	0.00%	0.00%	27.40%	0.00%	27.40%	11.43%

* 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: **Driving Record : 5**

Proposed: **Driving Record : 5**

Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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	1,602.83	Incl. in BI	549.20	30.17	2,182.20	129.18	16.80	636.51	219.45	1,001.93	3,184.13
Proposed	1,715.03	Incl. in BI	521.12	28.69	2,264.83	196.68	16.80	735.65	167.72	1116.84868	3381.677272
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	3.79%	52.25%	0.00%	15.58%	-23.57%	11.47%	6.20%
005 Current	840.51	Incl. in BI	305.55	16.11	1,162.17	134.28	16.80	616.10	165.54	932.71	2,094.88
Proposed	899.34	Incl. in BI	289.93	15.32	1,204.59	204.44	16.80	711.27	132.00	1064.513221	2269.105204
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	3.65%	52.25%	0.00%	15.45%	-20.26%	14.13%	8.32%
006 Current	625.49	Incl. in BI	235.66	9.92	871.07	123.69	16.80	715.39	199.31	1,055.19	1,926.26
Proposed	669.28	Incl. in BI	223.61	9.43	902.32	188.32	16.80	827.36	152.05	1184.529762	2086.846611
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	3.59%	52.25%	0.00%	15.65%	-23.71%	12.26%	8.34%
007 Current	840.51	Incl. in BI	305.55	16.11	1,162.17	134.28	16.80	616.10	165.54	932.71	2,094.88
Proposed	899.34	Incl. in BI	289.93	15.32	1,204.59	204.44	16.80	711.27	132.00	1064.513221	2269.105204
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	3.65%	52.25%	0.00%	15.45%	-20.26%	14.13%	8.32%

* 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:

Driving Record : DR1:5, DR2:6
Rate Groups: TPL - 20; AB-10; DCPD-38; COLL.-32; COMP-30
Category of Vehicle: O

Proposed:

Driving Record : DR1:5, DR2:6
Rate Groups: TPL - 20; AB-10; DCPD-38; COLL.-33; COMP-22
Category of Vehicle: O

Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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	989.38	Incl. in BI	339.00	30.17	1,358.6	129.18	16.8	407.62	219.45	773.0381549	2131.592863
Proposed	1,058.64	Incl. in BI	321.67	28.69	1,409.0	196.68	16.8	472.07	167.72	853.2735231	2262.265671
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	3.71%	52.25%	0.00%	15.81%	-23.57%	10.38%	6.13%
005 Current	518.82	Incl. in BI	188.61	16.11	723.54	134.28	16.8	393.92	165.54	710.5365044	1434.078818
Proposed	555.14	Incl. in BI	178.97	15.32	749.42	204.44	16.8	456.49	132.00	809.7338378	1559.156544
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	3.58%	52.25%	0.00%	15.88%	-20.26%	13.96%	8.72%
006 Current	386.10	Incl. in BI	145.46	9.92	541.48	123.69	16.8	459.12	199.31	798.9224861	1340.405605
Proposed	413.13	Incl. in BI	138.03	9.43	560.58	188.32	16.8	530.70	152.05	887.8657421	1448.449721
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	3.53%	52.25%	0.00%	15.59%	-23.71%	11.13%	8.06%
007 Current	518.82	Incl. in BI	188.61	16.11	723.54	134.28	16.8	393.92	165.54	710.5365044	1434.078818
Proposed	555.14	Incl. in BI	178.97	15.32	749.42	204.44	16.8	456.49	132.00	809.7338378	1559.156544
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	3.58%	52.25%	0.00%	15.88%	-20.26%	13.96%	8.72%

* 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: Driving Record : 5
Rate Groups: TPL - 20; AB-10; DCPD-38; COLL-33; COMP-22
Category of Vehicle: O

Proposed: Driving Record : 5
Rate Groups: TPL - 20; AB-10; DCPD-38; COLL-32; COMP-30
Category of Vehicle: O

Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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	613.45	Incl. in BI	210.19	-	823.64	-	-	228.89	-	228.89	1,052.54
	Proposed	656.39	Incl. in BI	199.45	-	855.84	-	-	263.58	-	263.58	1,119.41
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	0.00%	3.91%	0.00%	0.00%	15.15%	0.00%	15.15%	6.35%	
005	Current	321.69	Incl. in BI	116.94	-	438.63	-	-	222.17	-	222.17	660.80
	Proposed	344.20	Incl. in BI	110.97	-	455.17	-	-	254.78	-	254.78	709.95
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	0.00%	3.77%	0.00%	0.00%	14.68%	0.00%	14.68%	7.44%	
006	Current	239.39	Incl. in BI	90.19	-	329.59	-	-	256.27	-	256.27	585.85
	Proposed	256.15	Incl. in BI	85.58	-	341.73	-	-	296.66	-	296.66	638.40
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	0.00%	3.69%	0.00%	0.00%	15.76%	0.00%	15.76%	8.97%	
007	Current	321.69	Incl. in BI	116.94	-	438.63	-	-	222.17	-	222.17	660.80
	Proposed	344.20	Incl. in BI	110.97	-	455.17	-	-	254.78	-	254.78	709.95
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	0.00%	3.77%	0.00%	0.00%	14.68%	0.00%	14.68%	7.44%	

* 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: Driving Record : 6

Proposed: Driving Record : 6

Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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	1,657.27	Incl. in BI	430.05	41.27	2,128.6	176.68	16.8	671.35	170.37	1035.198138	3163.788916
Proposed	1,773.28	Incl. in BI	408.06	39.23	2,220.6	269.01	16.8	485.04	169.72	940.5664451	3161.145513
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	4.32%	52.25%	0.00%	-27.75%	-0.38%	-9.14%	-0.08%
005 Current	869.06	Incl. in BI	239.27	22.04	1,130.36	183.66	16.8	651.63	137.14	989.2224938	2119.582114
Proposed	929.89	Incl. in BI	227.03	20.95	1,177.87	279.63	16.8	470.79	136.61	903.8339673	2081.708735
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	4.20%	52.25%	0.00%	-27.75%	-0.38%	-8.63%	-1.79%
006 Current	646.74	Incl. in BI	184.53	13.57	844.84	169.17	16.8	751.77	157.96	1095.704695	1940.544875
Proposed	692.01	Incl. in BI	175.10	12.90	880.01	257.57	16.8	538.63	157.36	970.3605978	1850.369336
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	4.16%	52.25%	0.00%	-28.35%	-0.38%	-11.44%	-4.65%
007 Current	869.06	Incl. in BI	239.27	22.04	1,130.36	183.66	16.8	651.63	137.14	989.2224938	2119.582114
Proposed	929.89	Incl. in BI	227.03	20.95	1,177.87	279.63	16.8	470.79	136.61	903.8339673	2081.708735
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	4.20%	52.25%	0.00%	-27.75%	-0.38%	-8.63%	-1.79%

* 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: Driving Record : 6
Rate Groups: TPL - 18; AB-10; DCPD-32; COLL-37; COMP-25
Category of Vehicle: B

Proposed: Driving Record : 6
Rate Groups: TPL - 18; AB-10; DCPD-32; COLL-29; COMP-22
Category of Vehicle: B

Company Name:

The Personal Insurance Company

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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	4,424.32	Incl. in BI	964.15	132.64	5,521.1	567.91	16.8	1,447.82	148.58	2181.102563	7702.214551
	Proposed	4,734.03	Incl. in BI	914.85	126.10	5,775.0	864.58	16.8	1,192.06	202.65	2276.088815	8051.062474
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	-4.93%	4.60%	52.24%	0.00%	-17.67%	36.39%	4.35%	4.53%
005	Current	2,320.07	Incl. in BI	536.42	70.83	2,927.32	590.32	16.8	1,402.21	119.60	2128.926206	5056.24704
	Proposed	2,482.48	Incl. in BI	508.99	67.34	3,058.80	898.71	16.8	1,153.96	161.61	2231.074392	5289.878623
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	-4.93%	4.49%	52.24%	0.00%	-17.70%	35.13%	4.80%	4.62%
006	Current	1,726.56	Incl. in BI	413.71	43.61	2,183.88	543.76	16.8	1,619.40	137.76	2317.724915	4501.609228
	Proposed	1,847.42	Incl. in BI	392.55	41.46	2,281.44	827.83	16.8	1,335.38	186.15	2366.159546	4647.598942
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	-4.93%	4.47%	52.24%	0.00%	-17.54%	35.13%	2.09%	3.24%
007	Current	2,320.07	Incl. in BI	536.42	70.83	2,927.32	590.32	16.8	1,402.21	119.60	2128.926206	5056.24704
	Proposed	2,482.48	Incl. in BI	508.99	67.34	3,058.80	898.71	16.8	1,153.96	161.61	2231.074392	5289.878623
% +/- to Current Rates		7.00%	Incl. in BI	-5.11%	-4.93%	4.49%	52.24%	0.00%	-17.70%	35.13%	4.80%	4.62%

* 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: Driving Record : 1
Rate Groups: TPL - 19; AB-11; DCPD-29; COLL-32; COMP-13
Category of Vehicle: A

Proposed: Driving Record : 1
Rate Groups: TPL - 19; AB-11; DCPD-29; COLL-27; COMP-17
Category of Vehicle: A

Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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	672.91	Incl. in BI	193.27	17.70	883.9	75.80	16.8	285.74	176.84	555.18	1,439.06
Proposed	720.02	Incl. in BI	183.39	20.16	923.6	138.21	16.8	325.25	151.47	631.73	1,555.29
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	13.86%	4.49%	82.34%	0.00%	13.83%	-14.34%	13.79%	8.08%
005 Current	352.87	Incl. in BI	107.53	9.45	469.85	78.79	16.8	277.34	138.27	511.20	981.05
Proposed	377.57	Incl. in BI	102.03	10.76	490.36	143.67	16.8	315.69	121.93	598.09	1,088.45
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	13.86%	4.37%	82.34%	0.00%	13.83%	-11.82%	17.00%	10.95%
006 Current	262.60	Incl. in BI	82.93	5.82	351.35	72.58	16.8	317.31	159.70	566.39	917.74
Proposed	280.98	Incl. in BI	78.69	6.63	366.30	132.34	16.8	361.18	140.44	650.76	1,017.06
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	13.86%	4.25%	82.34%	0.00%	13.83%	-12.06%	14.90%	10.82%
007 Current	352.87	Incl. in BI	107.53	9.45	469.85	78.79	16.8	277.34	138.27	511.20	981.05
Proposed	377.57	Incl. in BI	102.03	10.76	490.36	143.67	16.8	315.69	121.93	598.09	1,088.45
% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	13.86%	4.37%	82.34%	0.00%	13.83%	-11.82%	17.00%	10.95%

* 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:	Driving Record : 6
	Rate Groups: TPL - 18; AB-9; DCPD-34; COLL-32; COMP-32
	Category of Vehicle: N
	Prior Insurer: 5yrs

Proposed:	Driving Record : 6
	Rate Groups: TPL - 18; AB-10; DCPD-34; COLL-33; COMP-27
	Category of Vehicle: N
	Prior Insurer: 5yrs

Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	23/04/2021
Renewals:	22/06/2021

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	1,279.27	Incl. in BI	278.78	48.53	1,606.6	207.78	16.8	634.58	134.55	993.71	2,600.29
	Proposed	1,368.82	Incl. in BI	264.52	46.14	1,679.5	316.33	16.8	443.20	102.00	878.33	2,557.81
	% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	4.54%	52.24%	0.00%	-30.16%	-24.19%	-11.61%	-1.63%
005	Current	670.84	Incl. in BI	155.10	25.92	851.86	215.99	16.8	614.18	108.30	955.27	1,807.13
	Proposed	717.80	Incl. in BI	147.17	24.64	889.61	328.82	16.8	428.43	82.10	856.15	1,745.75
	% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	4.43%	52.24%	0.00%	-30.24%	-24.19%	-10.38%	-3.40%
006	Current	499.23	Incl. in BI	119.62	15.96	634.81	198.95	16.8	711.29	124.75	1,051.78	1,686.59
	Proposed	534.17	Incl. in BI	113.51	15.17	662.85	302.88	16.8	498.77	94.57	913.02	1,575.87
	% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	4.42%	52.24%	0.00%	-29.88%	-24.19%	-13.19%	-6.56%
007	Current	670.84	Incl. in BI	155.10	25.92	851.86	215.99	16.8	614.18	108.30	955.27	1,807.13
	Proposed	717.80	Incl. in BI	147.17	24.64	889.61	328.82	16.8	428.43	82.10	856.15	1,745.75
	% +/- to Current Rates	7.00%	Incl. in BI	-5.11%	-4.93%	4.43%	52.24%	0.00%	-30.24%	-24.19%	-10.38%	-3.40%

* 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: Driving Record : 2
Rate Groups: TPL - 21; AB-11; DCPD-29; COLL-35; COMP-23
Category of Vehicle: B
Prior Insurer: 5yrs

Proposed: Driving Record : 2
Rate Groups: TPL - 21; AB-11; DCPD-29; COLL-27; COMP-15
Category of Vehicle: B
Prior Insurer: 5yrs