























**CERTIFICATE OF THE OFFICER/DESIGNATE**

I, \_\_\_\_\_ , \_\_\_\_\_  
*(Name of Officer)* *(Office held: President, CEO, COO, CFO, or Chief Agent for Canada)*  
of \_\_\_\_\_ (the "Insurer")  
*(Official Name of Company)*

CERTIFY THAT:

1. The filing has been prepared for the Private Passenger Automobile category of insurance to be effective as of September 1, 2010 for new business and September 1, 2010 for renewal business.
2. I have knowledge of the matters that are the subject of this certificate.
3. The changes requested are in compliance with the Five-Year Review Reform PPA Simplified Filing Guidelines requirements.
4. The information and each document contained in the filing accompanying this certificate are complete and accurate in all material respects.
5. I have satisfied myself that the proposed rates are just and reasonable, do not impair the solvency of the Insurer, and are not excessive in relation to the financial circumstances of the Insurer.
6. If the filing is approved, all premiums (including all fees, discounts, surcharges and other components comprising such premiums) quoted and charged by the Insurer will at all times and in all material respects accurately reflect and conform to the filing as approved, whether such premiums are calculated manually or otherwise.
7. I have informed myself as to the Insurer's business systems and processes and confirm that any system or process changes that may be required to enable the Insurer to comply with paragraph 6 above will be adequately tested in advance and fully communicated to staff and intermediaries and implemented by the Insurer in a timely manner.

\_\_\_\_\_  
*Signature of Officer*

\_\_\_\_\_  
*Date, Location*

**CERTIFICATE OF THE ACTUARY**

I, \_\_\_\_\_, a Fellow of the Canadian Institute of Actuaries,  
*(Name of Actuary)*

having been authorized to prepare a rate filing on behalf of \_\_\_\_\_  
*(Official Name of Company)*

\_\_\_\_\_ (the "Insurer"), CERTIFY THAT:

1. This rate filing is in respect of the private passenger automobile category of automobile insurance and the following dependent categories: *(Please check all that apply)*

- \_\_\_ Not Applicable
- \_\_\_ Personal Vehicles - Motorcycles
- \_\_\_ Personal Vehicles - Motorhomes
- \_\_\_ Personal Vehicles - Trailer and Camper Units
- \_\_\_ Personal Vehicles - Off-Road Vehicles
- \_\_\_ Personal Vehicles - Motorized Snow Vehicles
- \_\_\_ Personal Vehicles - Historic Vehicles
- \_\_\_ Commercial Vehicles
- \_\_\_ Public Vehicles - Taxis and Limousines
- \_\_\_ Public Vehicles - Other than Taxis and Limousines.

to be effective as of September 1, 2010 for new business and September 1, 2010 for renewal business.

2. I have reviewed the data underlying this rate filing for reasonableness and consistency, and I believe the data is reliable and sufficient for the determination of the indicated rate changes.

3. The indicated rate changes have been calculated in accordance with accepted actuarial practice.

In my opinion, the risk classification system is just and reasonable, reasonably predictive of risk and distinguishes fairly between the classes.

\_\_\_\_\_  
*Signature of Actuary*

\_\_\_\_\_  
*Date, Location*

Company Name:

**Implementation Dates**

New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 5.1 Private Passenger:**

Additional Optional Benefits

**Operator 1:**

Male, Age 70 Retired  
 No driver training  
 Licensed 45 years, Class G  
 New business  
 Pleasure use - annual mileage 11,000 km  
 No AF accidents  
 No convictions  
 2006 Ford Fusion SE 4DR (VICC Code 3440)

- (1) Increased Income Replacement Benefits to \$600, \$800 or \$1000 per week
- (2) Increased Death and Funeral Benefits
- (3) Increased Medical and Rehabilitation Benefit to \$100,000 for non-catastrophic injuries
- (4) Increased Attendant Care Benefit to \$72,000 for non-catastrophic injuries
- (5) Increased Medical and Rehabilitation Benefit to \$1,100,000 and increased Attendant Care Benefit to \$1,072,000 for non-catastrophic injuries
- (6) Caregiver Benefit of up to \$250 per week for first dependant plus up to \$50 per week per additional dependant for non catastrophic injuries and Housekeeping and Home Maintenance Benefit of up to \$100 per week for non catastrophic injuries
- (7) Dependant Care Benefit of up to \$75 per week for first dependant plus up to \$25 per week per additional dependant, to a maximum of \$150 per week
- (8) OPCF 48 Tort Deductible Offset from \$30,000/\$15,000 to \$20,000/\$10,000
- (9) Indexation

Territory	(1a) Increased Income Replacement \$600	(1b) Increased Income Replacement \$800	(1c) Increased Income Replacement \$1,000	(2) Increased Death and Funeral	(3) Increased Med Rehab \$100,000	(4) Increased Attendant Care to \$72,000	(5) Incr Med and Rehab to \$1.1 Mil and Att Care to \$1.072 Mil	(6) Caregiver, Housekeeping and Home Maint	(7) Dependant Care Benefit	(8) OPCF 48 Tort Deductible Offset
Toronto M4Y	Current									
	(9) Indexation									
Total										
	Proposed									
	(9) Indexation									
Total										
Ottawa K1Y	Current									
	(9) Indexation									
Total										
	Proposed									
	(9) Indexation									
Total										
London N6A	Current									
	(9) Indexation									
Total										
	Proposed									
	(9) Indexation									
Total										
Windsor N8W	Current									
	(9) Indexation									
Total										
	Proposed									
	(9) Indexation									
Total										
Sudbury P3E	Current									
	(9) Indexation									
Total										
	Proposed									
	(9) Indexation									
Total										
Thunder Bay P7K	Current									
	(9) Indexation									
Total										
	Proposed									
	(9) Indexation									
Total										

**Classification Treatment:** By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

March 2010

Proposed:

Company Name:										Implementation Dates	
										New Business:	September 01, 2010
Profile 6.1 Private Passenger:										Renewal Business:	September 01, 2010
Additional Optional Benefits											
Operator 1:			Operator 2:			(1) Increased Income Replacement Benefits to \$600, \$800 or \$1000 per week					
Male, Age 40			Female, Age 39			(2) Increased Death and Funeral Benefits					
No driver training			No driver training			(3) Increased Medical and Rehabilitation Benefit to \$100,000 for non-catastrophic injuries					
Licensed 24 years, Class G			Licensed 20 years, Class G			(4) Increased Attendant Care Benefit to \$72,000 for non-catastrophic injuries					
New business			New Business			(5) Increased Medical and Rehabilitation Benefit to \$1,100,000 and increased					
Annual mileage 15,000 km,			Pleasure use			Attendant Care Benefit to \$1,072,000 for non-catastrophic injuries					
travel to/from work 10 km one way			Annual mileage 9,000 km			(6) Caregiver Benefit of up to \$250 per week for first dependant plus up to \$50 per week per additional dependant for non catastrophic					
No AF accidents No convictions			No AF accidents			injuries, and Housekeeping and Home Maintenance Benefit of up to \$100 per week for non catastrophic injuries					
2004 Chevrolet Silverado 1500 HD CC 4WD			No convictions			(7) Dependant Care Benefit of up to \$75 per week for first dependant plus up to \$25 per week per additional dependant,					
(VICC Code 5846)			2005 Honda Civic SE Coupe 2DR			to a maximum of \$150 per week					
			(VICC Code 0258)			(8) OPCF 48 Tort Deductible Offset from \$30,000/\$15,000 to \$20,000/\$10,000					
						(9) Indexation					
Territory	(1a) Increased Income Replacement \$600	(1b) Increased Income Replacement \$800	(1c) Increased Income Replacement \$1,000	(2) Increased Death and Funeral	(3) Increased Med Rehab \$100,000	(4) Increased Attendant Care to \$72,000	(5) Incr Med and Rehab to \$1.1 Mil and Att Care to \$1.072 Mil	(6) Caregiver, Housekeeping and Home Maint	(7) Dependant Care Benefit	(8) OPCF 48 Tort Deductible Offset	
Toronto M4Y	Current										
	(9) Indexation										
Total											
	Proposed										
	(9) Indexation										
Total											
Ottawa K1Y	Current										
	(9) Indexation										
Total											
	Proposed										
	(9) Indexation										
Total											
London N6A	Current										
	(9) Indexation										
Total											
	Proposed										
	(9) Indexation										
Total											
Windsor N8W	Current										
	(9) Indexation										
Total											
	Proposed										
	(9) Indexation										
Total											
Sudbury P3E	Current										
	(9) Indexation										
Total											
	Proposed										
	(9) Indexation										
Total											
Thunder Bay P7K	Current										
	Indexation										
Total											
	Proposed										
	(9) Indexation										
Total											

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

<b>Company Name:</b>		<b>Implementation Dates</b>	
		New Business:	September 01, 2010
<b>Profile 11.1 Private Passenger:</b>	Additional Optional Benefits	Renewal Business:	September 01, 2010

<p><b>Operator 1:</b>                  Female, Age 35                  No driver training                  Licensed 15 years, Class G                  New business                  Annual mileage 25,000 km,                  travel to/from work 25 km one way                  No AF accidents No convictions                  2009 Nissan Versa Hatchback 1.8S 4DR                  (VICC Code 1433)</p>	<p>(1) Increased Income Replacement Benefits to \$600, \$800 or \$1000 per week                  (2) Increased Death and Funeral Benefits                  (3) Increased Medical and Rehabilitation Benefit to \$100,000 for non-catastrophic injuries                  (4) Increased Attendant Care Benefit to \$72,000 for non-catastrophic injuries                  (5) Increased Medical and Rehabilitation Benefit to \$1,100,000 and increased Attendant Care benefit to \$1,072,000 for non-catastrophic injuries                  (6) Caregiver Benefit of up to \$250 per week for first dependant plus up to \$50 per week per additional dependant for non catastrophic injuries and Housekeeping and Home Maintenance Benefit of up to \$100 per week for non catastrophic injuries                  (7) Dependant Care Benefit of up to \$75 per week for first dependant plus up to \$25 per week per additional dependant, to a maximum of \$150 per week                  (8) OPCF 48 Tort Deductible Offset from \$30,000/\$15,000 to \$20,000/\$10,000                  (9) Indexation</p>
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Territory	(1a) Increased Income Replacement \$600	(1b) Increased Income Replacement \$800	(1c) Increased Income Replacement \$1,000	(2) Increased Death and Funeral	(3) Increased Med Rehab \$100,000	(4) Increased Attendant Care to \$72,000	(5) Incr Med and Rehab to \$1.1 Mil and Att Care to \$1.072 Mil	(6) Caregiver, Housekeeping and Home Maint	(7) Dependant Care Benefit	(8) OPCF 48 Tort Deductible Offset
Toronto M4Y	Current									
	(9) Indexation									
Total										
	Proposed									
	(9) Indexation									
Total										
Ottawa K1Y	Current									
	(9) Indexation									
Total										
	Proposed									
	(9) Indexation									
Total										
London N6A	Current									
	(9) Indexation									
Total										
	Proposed									
	(9) Indexation									
Total										
Windsor N8W	Current									
	(9) Indexation									
Total										
	Proposed									
	(9) Indexation									
Total										
Sudbury P3E	Current									
	(9) Indexation									
Total										
	Proposed									
	(9) Indexation									
Total										
Thunder Bay P7K	Current									
	Indexation									
Total										
	Proposed									
	(9) Indexation									
Total										

**Classification Treatment:** By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 1.1 Private Passenger:**

**Operator 1:** COMBINED

Male, Age 23, Married  
 Driver training  
 licensed 6 years, Class G  
 Renewal - with present company 2 years  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 No AF accidents  
 No convictions  
 2005 Hyundai Elantra GLS 4DR (VICC Code 0528)

**Operator 2 (Occasional):**

Female, Age 23, Married  
 Driver training  
 licenced 4 years, Class G  
 1 year level 2 graduated licence (G2), 3 years full licence (G)  
 Renewal - with present company 2 years  
 No AF accidents  
 No convictions

**Coverages:**

Liability and OPCF 44R \$1,000,000 Limit  
 Accident Benefits - Standard  
 DCPD - \$0 Deductible  
 Collision-\$500 Deductible  
 Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Ottawa K1Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
London N6A	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Windsor N8W	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Sudbury P3E	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Thunder Bay P7K	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%

**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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Proposed: \_\_\_\_\_  
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**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 1.2 Private Passenger:**

**Operator 1:**

Male, Age 23, Married  
 Driver training  
 licensed 6 years, Class G  
 Renewal - with present company 2 years  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 No AF accidents  
 No convictions  
 2005 Hyundai Elantra GLS 4DR (VICC Code 0528)

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision-\$500 Deductible
Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Ottawa K1Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
London N6A	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Windsor N8W	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Sudbury P3E	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Thunder Bay P7K	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%

**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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Proposed: \_\_\_\_\_  
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**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 1.3 Private Passenger:**

**Operator 2: (Occasional)**

Female, Age 23, Married  
 Driver training  
 licensed 4 years, Class 5 licence/G in Ontario:  
 1 year level 2 graduated licence (G2), 3 years full licence (G)  
 Renewal - with present company 2 years  
 No AF accidents  
 No convictions

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision-\$500 Deductible
Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y Current						0				0	0
Toronto M4Y Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Ottawa K1Y Current						0				0	0
Ottawa K1Y Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
London N6A Current						0				0	0
London N6A Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Windsor N8W Current						0				0	0
Windsor N8W Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Sudbury P3E Current						0				0	0
Sudbury P3E Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Thunder Bay P7K Current						0				0	0
Thunder Bay P7K Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

**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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Proposed: \_\_\_\_\_  
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**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 2.1 Private Passenger:**

**Operator 1:** **COMBINED**  
 Male, Age 28, Married  
 Driver training  
 licensed 10 years, Class 5 licence/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  
 2005 Toyota RAV4 4WD (VICC Code 7638)

**Operator 2 (Secondary):**  
 Female, Age 27, Married  
 Driver training  
 licensed 10 years, Class G  
 Renewal - with present company 2 years  
 No AF accidents  
 No convictions

**Coverages:**  
 Liability and OPCF 44R \$1,000,000 Limit  
 Accident Benefits - Standard  
 DCPD - \$0 Deductible  
 Collision-\$500 Deductible  
 Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Ottawa K1Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
London N6A	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Windsor N8W	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Sudbury P3E	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Thunder Bay P7K	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%

**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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Proposed: \_\_\_\_\_  
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**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 2.2 Private Passenger:**

**Operator 1:**

Male, Age 28, Married  
 Driver training  
 licensed 10 years, Class G  
 Renewal - with present company 2 years  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 No AF accidents  
 No convictions  
 2005 Toyota RAV4 4WD (VICC Code 7638)

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision-\$500 Deductible
Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Ottawa K1Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
London N6A	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Windsor N8W	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Sudbury P3E	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Thunder Bay P7K	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%

**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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Proposed: \_\_\_\_\_  
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**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 2.3 Private Passenger:**

**Operator 2: (Secondary)**

Female, Age 27, Married  
 Driver training  
 licensed 10 years, Class G  
 Renewal - with present company 2 years  
 No AF accidents  
 No convictions

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision - \$500 Deductible
Comprehensive - \$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Ottawa K1Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
London N6A	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Windsor N8W	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Sudbury P3E	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Thunder Bay P7K	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%

**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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Proposed: \_\_\_\_\_  
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**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 3.1 Private Passenger:**

**Operator 1:** **COMBINED**

Female, Age 52  
 No driver training  
 licensed 30 years, Class G  
 New business  
 Annual mileage 25,000 km, travel to/from work 25 km one way  
 No AF accidents  
 No convictions  
 2007 Dodge Caravan SXT (VICC Code 2660)

**Operator 2 (Occasional):**

Male, Age 21  
 Driver training  
 licenced 3 years, Class G  
 1 year level 2 graduated licence (G2), 2 years full licence (G)  
 New business  
 No AF accidents  
 No convictions

**Coverages:**

Liability and OPCF 44R \$1,000,000 Limit  
 Accident Benefits - Standard  
 DCPD - \$0 Deductible  
 Collision-\$500 Deductible  
 Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Ottawa K1Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
London N6A	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Windsor N8W	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Sudbury P3E	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Thunder Bay P7K	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%

**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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Proposed: \_\_\_\_\_  
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**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 3.2 Private Passenger:**

**Operator 1:**

Female, Age 52  
 No driver training  
 licensed 30 years, Class G  
 New business  
 Annual mileage 25,000 km, travel to/from work 25 km one way  
 No AF accidents  
 No convictions  
 2007 Dodge Caravan SXT (VICC Code 2660)

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision-\$500 Deductible
Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y Current						0				0	0
Toronto M4Y Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Ottawa K1Y Current						0				0	0
Ottawa K1Y Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
London N6A Current						0				0	0
London N6A Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Windsor N8W Current						0				0	0
Windsor N8W Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Sudbury P3E Current						0				0	0
Sudbury P3E Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Thunder Bay P7K Current						0				0	0
Thunder Bay P7K Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

**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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Proposed: \_\_\_\_\_  
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**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 3.3 Private Passenger:**

**Operator 2: (Occasional)**

Male, Age 21  
 Driver training  
 licensed 3 years, Class G  
 1 year level 2 graduated licence (G2), 2 years full licence (G)  
 New business  
 No AF accidents  
 No convictions

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision-\$500 Deductible
Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Ottawa K1Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
London N6A	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Windsor N8W	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Sudbury P3E	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Thunder Bay P7K	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%

**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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Proposed: \_\_\_\_\_  
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**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 4.1 Private Passenger:**

**Operator 1:** **COMBINED**

Male, Age 55  
 No driver training  
 licensed 35 years, Class G  
 Renewal - with present company 5 years  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 1 AF 24 months ago  
 No convictions  
 2008 Nissan Altima, 2.5S Hybrid 4DR (VICC Code 1457)

**Operator 2 (Occasional):**

Male, Age 19  
 Driver Training  
 licenced 2 years, Class G  
 1 year level 2 graduated licence (G2), 1 year full licence (G)  
 No AF accidents  
 Convictions - 1 minor violation 12 months ago,  
 1 minor violation 24 months ago

**Coverages:**

Liability and OPCF 44R \$1,000,000 Limit  
 Accident Benefits - Standard  
 DCPD - \$0 Deductible  
 Collision-\$500 Deductible  
 Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Ottawa K1Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
London N6A	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Windsor N8W	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Sudbury P3E	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Thunder Bay P7K	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%

**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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Proposed: \_\_\_\_\_  
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**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 4.2 Private Passenger:**

**Operator 1:**

Male, Age 55  
 No driver training  
 licensed 35 years, Class G  
 Renewal - with present company 5 years  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 1 AF 24 months ago  
 No convictions  
 2008 Nissan Altima, 2.5S Hybrid 4DR (VICC Code 1457)

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision-\$500 Deductible
Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Ottawa K1Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
London N6A	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Windsor N8W	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Sudbury P3E	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Thunder Bay P7K	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%

**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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Proposed: \_\_\_\_\_  
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**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 4.3 Private Passenger:**

**Operator 2 (Occasional):**

Male, Age 19  
 Driver training  
 licensed 2 years, Class 5 licence/G in Ontario:  
 1 year level 2 graduated licence (G2), 1 year full licence (G)  
 No AF accidents  
 Convictions - 1 minor violation 12 months ago, 1 minor violation 24 months ago

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision-\$500 Deductible
Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Ottawa K1Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
London N6A	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Windsor N8W	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Sudbury P3E	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Thunder Bay P7K	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%

**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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Proposed: \_\_\_\_\_  
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**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 5.1 Private Passenger:**

**Operator 1:**

Male, Age 70, Retired  
 No driver training  
 licensed 45 years, Class G  
 New business  
 Pleasure use - annual mileage 11,000 km  
 No AF accidents  
 No convictions  
 2006 Ford Fusion SE 4DR (VICC Code 3440)

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision-\$500 Deductible
Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y Current						0				0	0
Toronto M4Y Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Ottawa K1Y Current						0				0	0
Ottawa K1Y Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
London N6A Current						0				0	0
London N6A Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Windsor N8W Current						0				0	0
Windsor N8W Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Sudbury P3E Current						0				0	0
Sudbury P3E Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Thunder Bay P7K Current						0				0	0
Thunder Bay P7K Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

**Classification Treatment:** By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:


Proposed:


**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 6.1 Private Passenger:**

**Operator 1:** **COMBINED**  
 Male, Age 40  
 No driver training  
 licensed 24 years, Class 5 licence/G in Ontario  
 New business  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 No AF accidents  
 No convictions  
 2004 Chevrolet Silverado 1500 HD CC 4WD (VICC Code 5846)

**Operator 2:**  
 Female, Age 39  
 No driver training  
 licenced 20 years, Class G  
 New Business  
 Pleasure use - annual mileage 9,000 km  
 No AF accidents  
 No convictions  
 2005 Honda Civic SE Coupe 2DR (VICC Code 0258)

**Coverages:**  
 Liability and OPCF 44R \$1,000,000 Limit  
 Accident Benefits - Standard  
 DCPD - \$0 Deductible  
 Collision-\$500 Deductible  
 Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Ottawa K1Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
London N6A	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Windsor N8W	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Sudbury P3E	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Thunder Bay P7K	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%

**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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Proposed: \_\_\_\_\_  
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**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 6.2 Private Passenger:**

**Operator 1:**

Male, Age 40  
 No driver training  
 licensed 24 years, Class G  
 New business  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 No AF accidents  
 No convictions  
 2004 Chevrolet Silverado 1500 HD CC 4WD (VICC Code 5846)

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision-\$500 Deductible
Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y Current						0				0	0
Toronto M4Y Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Ottawa K1Y Current						0				0	0
Ottawa K1Y Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
London N6A Current						0				0	0
London N6A Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Windsor N8W Current						0				0	0
Windsor N8W Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Sudbury P3E Current						0				0	0
Sudbury P3E Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Thunder Bay P7K Current						0				0	0
Thunder Bay P7K Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

**Classification Treatment:** By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:


Proposed:


Company Name: \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 6.3 Private Passenger:**

**Operator 2:**

Female, Age 39  
 No driver training  
 licensed 20 years, Class G  
 New Business  
 Pleasure use - annual mileage 9,000 km  
 No AF accidents  
 No convictions  
 2005 Honda Civic SE Coupe 2DR (VICC Code 0258)

Coverages:	
Liability and OPCF 44R \$1,000,000 Limit	
Accident Benefits - Standard	
DCPD - \$0 Deductible	
Collision-\$500 Deductible	
Comprehensive -\$300 Deductible	

Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y	Current						0				0	0
	Proposed						0				0	0
	% +/- to Current Rates						0.00%				0.00%	0.00%
Ottawa K1Y	Current						0				0	0
	Proposed						0				0	0
	% +/- to Current Rates						0.00%				0.00%	0.00%
London N6A	Current						0				0	0
	Proposed						0				0	0
	% +/- to Current Rates						0.00%				0.00%	0.00%
Windsor N8W	Current						0				0	0
	Proposed						0				0	0
	% +/- to Current Rates						0.00%				0.00%	0.00%
Sudbury P3E	Current						0				0	0
	Proposed						0				0	0
	% +/- to Current Rates						0.00%				0.00%	0.00%
Thunder Bay P7K	Current						0				0	0
	Proposed						0				0	0
	% +/- to Current Rates						0.00%				0.00%	0.00%

**Classification Treatment:** By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:


Proposed:


**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 7.1 Private Passenger:**

**Operator 1:**

Male, Age 55  
 No driver training  
 licensed 30 years, Class G  
 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 24 months ago  
 2005 Toyota Corolla CE 4DR (VICC Code 0445)

**COMBINED**

**Operator 2 (Occasional):**

Male, Age 20  
 Driver training  
 licenced 3 years, Class G  
 1 year level 2 graduated licence (G2), 2 years full licence (G)  
 Renewal, 3 years with present company  
 1 AF 2 years ago  
 No convictions

**Coverages:**

Liability and OPCF 44R \$1,000,000 Limit  
 Accident Benefits - Standard  
 DCPD - \$0 Deductible  
 Collision-\$500 Deductible  
 Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y Current						0				0	0
Toronto M4Y Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Ottawa K1Y Current						0				0	0
Ottawa K1Y Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
London N6A Current						0				0	0
London N6A Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Windsor N8W Current						0				0	0
Windsor N8W Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Sudbury P3E Current						0				0	0
Sudbury P3E Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Thunder Bay P7K Current						0				0	0
Thunder Bay P7K Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

**Classification Treatment:** By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Proposed: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_



**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 7.2 Private Passenger:**

**Operator 1:**

Male, Age 55  
 No driver training  
 licensed 30 years, Class G  
 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 24 months ago  
 2005 Toyota Corolla CE 4DR (VICC Code 0445)

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision-\$500 Deductible
Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Ottawa K1Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
London N6A	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Windsor N8W	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Sudbury P3E	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Thunder Bay P7K	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%

**Classification Treatment:** By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Proposed: \_\_\_\_\_  
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**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 7.3 Private Passenger:**

**Operator 2: (Occasional)**

Male, Age 20  
 Driver training  
 licensed 3 years, Class G  
 1 year level 2 graduated licence (G2), 2 years full licence (G)  
 Renewal, 3 years with present company  
 1 AF 2 years ago  
 No convictions

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision-\$500 Deductible
Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Ottawa K1Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
London N6A	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Windsor N8W	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Sudbury P3E	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Thunder Bay P7K	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%

**Classification Treatment:** By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:


Proposed:


**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 8.1 Private Passenger:**

**Operator 1:** **COMBINED**

Female, Age 50  
 No driver training  
 licensed 25 years, Class G  
 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  
 2008 Audi A4 3.2 Quattro Wagon (VICC Code 9576)

**Operator 2 (Occasional):**

Female, Age 19  
 Driver training  
 licenced 2 years, Class G :  
 1 year level 2 graduated licence (G2), 1 year full licence (G)  
 Renewal, 3 years with present company  
 No AF accidents  
 Convictions - 1 minor conviction 12 months ago

**Coverages:**

Liability and OPCF 44R \$1,000,000 Limit  
 Accident Benefits - Standard  
 DCPD - \$0 Deductible  
 Collision-\$500 Deductible  
 Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Ottawa K1Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
London N6A	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Windsor N8W	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Sudbury P3E	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Thunder Bay P7K	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%

**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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Proposed: \_\_\_\_\_  
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 \_\_\_\_\_

**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 8.2 Private Passenger:**

**Operator 1:**

Female, Age 50  
 No driver training  
 licensed 25 years, Class G  
 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  
 2008 Audi A4 3.2 Quattro Wagon (VICC Code 9576)

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision-\$500 Deductible
Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Ottawa K1Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
London N6A	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Windsor N8W	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Sudbury P3E	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Thunder Bay P7K	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%

**Classification Treatment:** By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Proposed: \_\_\_\_\_  
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 \_\_\_\_\_  
 \_\_\_\_\_

Company Name: \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 8.3 Private Passenger:**

**Operator 2: (Occasional)**

Female, Age 19  
 Driver training  
 licensed 2 years, Class G  
 1 year level 2 graduated licence (G2), 1 year full licence (G)  
 Renewal, 3 years with present company  
 No AF accidents  
 Convictions - 1 minor conviction 12 months ago

**Coverages:**  
 Liability and OPCF 44R \$1,000,000 Limit  
 Accident Benefits - Standard  
 DCPD - \$0 Deductible  
 Collision-\$500 Deductible  
 Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y Current						0				0	0
Toronto M4Y Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Ottawa K1Y Current						0				0	0
Ottawa K1Y Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
London N6A Current						0				0	0
London N6A Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Windsor N8W Current						0				0	0
Windsor N8W Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Sudbury P3E Current						0				0	0
Sudbury P3E Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Thunder Bay P7K Current						0				0	0
Thunder Bay P7K Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

**Classification Treatment:** By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Proposed: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 9.1 Private Passenger:**

**Operator 1:**

Male, Age 19  
 Driver training  
 licensed 2 years, Class G  
 1 year level 2 graduated licence (G2), 2 years full licence (G)  
 Renewal, 2 years with present company  
 No AF accidents  
 No Convictions  
 2005 Mazda3 GS Sedan 4DR (VICC Code 7724)

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision-\$500 Deductible
Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Ottawa K1Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
London N6A	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Windsor N8W	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Sudbury P3E	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Thunder Bay P7K	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%

**Classification Treatment:** By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Proposed: \_\_\_\_\_  
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 \_\_\_\_\_

**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 10.1 Private Passenger:**

**Operator 1:**

Male, Age 19  
 Driver training  
 licensed 2 years, Class G  
 1 year level 2 graduated licence (G2), 2 years full licence (G)  
 Renewal, 2 years with present company  
 1 AF 2 years ago  
 Convictions - 1 minor violation 12 months ago, 1 minor violation 24 months ago  
 2005 Mazda3 GS Sedan 4DR (VICC Code 7724)

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision-\$500 Deductible
Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Ottawa K1Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
London N6A	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Windsor N8W	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Sudbury P3E	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Thunder Bay P7K	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%

**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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 \_\_\_\_\_

Proposed: \_\_\_\_\_  
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 \_\_\_\_\_

**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	September 01, 2010
Renewal Business:	September 01, 2010

**Profile 11.1 Private Passenger:**

**Operator 1:**  
 Female, Age 35  
 No driver training  
 licensed 15 years, Class G  
 New business  
 Annual mileage 25,000 km, travel to/from work 25 km one way  
 No AF accidents  
 No convictions  
 2009 Nissan Versa Hatchback 1.8S 4DR (VICC Code 1433)

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision-\$500 Deductible
Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Ottawa K1Y	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
London N6A	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Windsor N8W	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Sudbury P3E	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%
Thunder Bay P7K	Current					0				0	0
	Proposed					0				0	0
	% +/- to Current Rates					0.00%				0.00%	0.00%

**Classification Treatment:** By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Proposed: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_



**RATING PROFILES**

**Company Name:** \_\_\_\_\_

Implementation Dates	
New Business:	
Renewal Business:	

**Profile 12.1 Private Passenger:**

**Operator 1:**

Female, Age 35  
 No driver training  
 licensed 15 years, Class G  
 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 24 months ago  
 2009 Nissan Versa Hatchback 1.8S 4DR (VICC Code 1433)

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision-\$500 Deductible
Comprehensive -\$300 Deductible

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44 R	Collision	Comprehensive	Total Optional Coverages	Total
Toronto M4Y Current						0				0	0
Toronto M4Y Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Ottawa K1Y Current						0				0	0
Ottawa K1Y Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
London N6A Current						0				0	0
London N6A Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Windsor N8W Current						0				0	0
Windsor N8W Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Sudbury P3E Current						0				0	0
Sudbury P3E Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Thunder Bay P7K Current						0				0	0
Thunder Bay P7K Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

**Classification Treatment:** By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:


Proposed:


**Regulation Changes Affecting Accident Benefits Coverage**

1. A \$3,500 monetary cap is being introduced on treatment and assessment expenses for minor injuries.
2. Reduce the cap for medical and rehabilitation benefits for non-catastrophic claims to \$50,000. Introduce a \$100,000 optional cap on medical and rehabilitation benefits.
3. Housekeeping and home maintenance expenses and caregiver benefits are only available for catastrophic claims unless optional coverage has been purchased. Reimbursement for housekeeping and home maintenance expenses and for replacement caregivers are for incurred expenses and are intended to reflect actual economic losses.
4. Reduce the cap for the attendant care benefit for non-catastrophic claims to \$36,000. Introduce a \$72,000 optional cap on the attendant care benefit.
5. The cost of each assessment or insurer examination is capped at \$2,000.
6. Assessment (excluding insurer examinations) expenses are included within the same maximum monetary and time limits that apply to medical and rehabilitation benefits under the SABS.
7. Section 42.1 of the current SABS which allows claimants to obtain an assessment from their health care provider to address issues raised in an insurer examination is revoked.
8. Income replacement benefits calculation based on 70% of gross income.
9. Reduce the interest rate chargeable on overdue SABS payments by insurers to 1 per cent per month from 2 per cent per month.
10. Availability of in-home assessments is limited to claimants who have not sustained a minor injury.
11. The time frame provided to adjusters to review assessment requests is the same as the time frame that applies to treatment plans (10 business days).
12. Restrict the ability to conduct catastrophic impairment assessments to practitioners to physicians and neuropsychologists while providing the Superintendent with authority to release guidelines to determine practitioners with appropriate training and experience.
13. Provide adjusters with discretion in reviewing assessment and treatment requests without the need for an insurer exam and Ontario Regulation 7/00 modified to reflect amendments to the SABS.

14. Only occupational therapists and nurses are permitted to assess auto accident victims for the attendant care benefit.
15. The attendant care benefit compensates claimants for incurred expenses which are intended to reflect actual economic losses.
16. Amend the SABS to provide for a \$2,500 cap on the cost of accounting reports to substantiate a claim for weekly benefits.
17. The cost of future care cost reports is not an expense recoverable under the SABS.
18. Fee for completing a treatment and assessment plan is not payable unless one or more of the proposed goods, services, assessments or examinations have been approved.
19. Eliminate ability to claim income replacement benefits based on future contracts.
20. Eliminate consultation fee for health care provider when contacted by insurer appointed provider conducting an insurer examination.
21. Elimination of pre-claim examinations.
22. Elimination of specific distance requirements for insurers from person's home to conduct assessments.
23. Elimination of timing requirement for insurer to conduct insurer examinations.
24. Exemption for need to submit treatment plan for prescription drugs, goods or services under \$250, dental treatment.

## BENCHMARKS

The following benchmark assumptions will be provided for your information. The benchmarks are being released to facilitate the preparation of filings and are based on the most recent data available. The cost estimates have been reviewed by a group of industry actuaries. As loss experience emerges following the reforms, relevant benchmarks will be reviewed and updated as necessary.

### 1. Benchmark Reform Rate Adjustment Factors

The following automobile insurance reform rate adjustment factors can be used to reflect the impact of the Five -Year Review reforms on *premiums*. The factors apply, in full, to the current rates in effect on August 31, 2010.

Coverage	Benchmark Rate Adjustment Factors New Standard Product
Bodily Injury	
Standard Accident Benefits – Total	

### 2. Benchmark Loss Trends

Loss trends should reflect the expected changes in loss costs in the future period that new rates will be effective after reforms. The following loss trends for a new standard product are generally considered to be reasonable by FSCO. The benchmark loss trends have taken into consideration the expected impact of reforms on the loss cost trends. These loss trend rates should apply to loss costs for the standard policy coverages effective on and after September 1, 2010.

Standard Coverage	Benchmark Loss Trends New Standard Product
Bodily Injury	
Accident Benefits – Medical	
Accident Benefits-Rehab	
Accident Benefits-Long Term Care (LTC)	
<b>AB-Medical/Rehab/LTC -combined</b>	
Accident Benefits-Disability Income	
Accident Benefits-Death	
Accident Benefits-Funeral	
<b>Accident Benefits – Total</b>	

3. Benchmark Reform Loss Cost Adjustment Factors

The following automobile insurance reform loss cost adjustment factors are provided for use in adjusting loss costs for accidents occurring in the pre-reform period (1/1/2004-8/30/2010). These benchmark factors take into consideration the expected loss cost changes on a per vehicle basis, for accident periods prior to September 1, 2010.

<b>Coverages</b>	<b>Benchmark Loss Cost Adjustment Factors New Standard Product</b>
Bodily Injury	
Accident Benefits – Medical Accident Benefits – Rehab Accident Benefits – Long Term Care (LTC)	
<b>AB Medical/Rehab/LTC – combined</b>	
Accident Benefits – Disability Income	
Accident Benefits – Death	1.00
Accident Benefits Funeral	1.00
<b>Accident Benefits - Total</b>	

4. Benchmark Loss Cost Changes for Optional Benefits, Tort deductible and DCPD Deductible

<b>Optional Benefit/Deductible</b>	<b>% Increase to Standard Coverage Loss Costs</b>
Medical/Rehabilitation to \$100,000	
Attendant Care to \$72,000	
Tort deductible decrease to \$20,000	
Direct Comp/Property Damage from \$0 to \$500	