

Financial Services Commission of Ontario

***Five-Year Review Reform
Simplified Filing Guidelines
for Proposed Revisions to Other Than Private Passenger
Automobile Insurance Rates and Risk Classification Systems***

A. GENERAL INFORMATION

These Filing Guidelines are to be used for filing rate and risk classification changes for categories of automobile insurance other than Private Passenger Automobile (Other Than PPA) as a result of reforms from the Five-Year Automobile Insurance Review.

The reforms include a reduction to compulsory accident benefits coverage, with the ability for consumers to buy enhanced optional benefits. Actuarial costings have shown that the reforms should result in significant decreases in the cost for standard accident benefits coverages. There will also be some increase in tort cost. The reforms also are expected to significantly lower the future trend rate for the standard accident benefits coverage. It is required that all renewals be issued with the standard accident benefits coverage. For other coverages, renewals will be issued at the limits or deductibles that consumers had previously selected.

The reforms also include a change to Ontario Regulation 664, such that an insurer may no longer use as an element of a risk classification system a claim where the insured was 25% or less at fault, arising out of accidents occurring on or after September 1, 2010.

As a result of regulation changes, insurers that write non-fleet automobile insurance on OAP 1 or OAP 2 will be required to send rate and risk classification filings to the Financial Services Commission of Ontario (FSCO) by April 15, 2010. The current base rates included in this submission must be those that have been approved by FSCO on or before March 10, 2010.

Required Filing

As a result of these auto insurance reforms, insurers are **required** to take the reforms into consideration and make certain changes to their current risk classification systems and rates and send a filing to the FSCO. These changes that insurers are to include in filings are listed below:

1. Changes to standard statutory accident benefits rates to reflect:
 - elimination of standard caregiver, housekeeping and home maintenance benefits for non-catastrophic injuries;
 - lowering of standard medical and rehabilitation benefits limit to \$50,000 from \$100,000 for non-catastrophic injuries;

- lowering of standard attendant care benefits limit to \$36,000 from \$72,000 for non-catastrophic injuries;
 - changing the income replacement benefit calculation from 80% of net income to 70% of gross income;
 - introduction of \$3,500 cap on medical/rehabilitation expenses and assessment/examination report costs for minor injuries;
 - other changes to standard accident benefits as outlined in Appendix D of the Five-Year Review Reform PPA Simplified Filing Guidelines.
2. Rates for the following optional accident benefits:
- increased medical and rehabilitation benefit to \$100,000 for non-catastrophic injuries;
 - increased attendant care benefit to \$72,000 for non-catastrophic injuries;
 - increased medical and rehabilitation benefit to \$1,100,000 and increased attendant care benefit to \$1,072,000 for non-catastrophic injuries;
 - 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;
 - dependant care benefit of up to \$75 per week for first dependant plus up to \$25 per week per additional dependant, to maximum of \$150 per week;
 - increased income replacement benefits;
 - increased death and funeral benefits;
 - indexation benefit.
3. The introduction of a \$500 deductible for the Direct Compensation - Property Damage (DC-PD) coverage (if an insurer does not currently offer a \$500 deductible).
4. The introduction of Ontario Policy Change Form 48 (OPCF 48) providing optional first party coverage offsetting the statutory third party liability tort deductible of \$30,000 for pain and suffering awards, and \$15,000 for family members under the Family Law Act, to \$20,000 and \$10,000, respectively.
5. Revised wording for the definition of a rateable at-fault accident to be used in risk classification systems, reflecting the requirement that no claim arising out of an accident occurring on or after September 1, 2010 for which an insured is 25% or less at fault be used as an element of an insurer's risk classification system.

Optional Components of the Filing

Insurers, **at their option**, may also choose to re-align the rates charged for other coverages. The conditions for filing under this simplified format for these changes are:

- on an all coverages combined basis the rate level change cannot exceed 0%;

- the rate change for any coverage cannot exceed 0% except in the case of Liability – Bodily Injury, where rates can increase to reflect the increase in tort as a result of the reform; and
- the rate change for a particular coverage must be uniform by each territory.

No other changes may be made under this simplified filing process. If an insurer is proposing changes other than those listed above, it must submit a filing using the *Other Than Private Passenger Filing Guidelines*. However, FSCO will not be in a position to review non-reform filings until all reform filings have been approved.

Filing Process

Each simplified filing should contain the following informational sections, in the order indicated below:

Section	Contents
1.	Table of contents
2.	Summary of information (Appendix A)
3.	Certificate of the Officer/Designate (Appendix B)
4.	Rating methodology <ul style="list-style-type: none"> a. Optional Accident Benefits b. Tort Deductible c. Base rate changes
5.	Rating algorithm
6.	Base rates, differentials and discounts/surcharges
7.	Rating rules
8.	Calculation of Final Rate Level Change
9.	Dependent Categories (if applicable)
10.	Proposed manual pages
11.	Rating profiles examples (Appendix C)

FSCO may request further information from the insurer, other than that specified above.

Filings should be submitted by using our web-based filing system called ARCTICS. If you require a password, please contact your Team Lead/Rate Analyst.

Alternatively, you may send the filing to:

Financial Services Commission of Ontario
Automobile Insurance Division, Rates and Classifications Unit
5160 Yonge Street, P.O. Box 85
Toronto ON M2N 6L9

A final set of manual pages in electronic format (e-mail or CD) containing the approved rates and risk classification system **must** be submitted within 30 days after the filing has been approved. The electronic copy of the rate manual submitted to FSCO **must** be identical to any hard copy or versions that are being distributed to anyone, including brokers, agents or other vendors. The insurer shall also provide a copy of the most current vehicle rate group tables if they have not already been filed with FSCO. Refer to the *Rate Manual Filing Guidelines* for instructions. The insurer may be subject to regulatory action by FSCO if it fails to provide the required information within this time frame.

B. GUIDELINES

An insurer must provide a separate filing for each category of automobile insurance. The format of the filing should be as follows:

SECTION 1: TABLE OF CONTENTS

The table of contents must list the page number of each section of the filing. The pages of the filing, including exhibits, must be numbered consecutively and dated.

SECTION 2: SUMMARY OF INFORMATION

The summary section contains certain key information on the nature of the filed rate level, differentials or risk classification element changes. The form to be used is attached to this document as Appendix A.

SECTION 3: CERTIFICATES OF THE OFFICER/DESIGNATE

Each filing must be accompanied by an original signed authorized Certificate of the Officer/Designate. A copy of the Officer/Designate form is attached as Appendix B. Authorized officers are the President, CEO, COO, CFO or Chief Agent for Canada. Alternatively, the President, CEO, COO, or CFO may authorize a designate to sign the Certificate of Officer/Designate. The Designate must be Vice-President rank or above.

SECTION 4: RATING METHODOLOGY

a. Optional Accident Benefits

This section of the filing should indicate the approach used in costing, a general narrative of the process, a general description of the data used and the data itself.

b. Tort Deductible Offset Endorsement

This section of the filing should indicate the approach used in costing, a general narrative of the process, a general description of the data used and the data itself.

c. Base Rate Changes

The reform benchmark rate adjustment factors will be provided for your consideration (see Appendix E to Five-Year Review Reform PPA Simplified Filing Guidelines). Provide a general narrative of any changes proposed to base rates.

SECTION 5: RATING ALGORITHM

Each insurer is required to file its current and proposed rating algorithm including the application of discounts and surcharges for all coverages, including 6 month policy calculation (if applicable) and, including optional accident benefits.

SECTION 6: BASE RATES, DIFFERENTIALS AND DISCOUNTS/SURCHARGES

a. Base Rates

Each insurer must file current and proposed base rates for all coverages, and for optional accident benefits.

b. Differentials

Each insurer must file its current and proposed differentials for all coverages, and for optional accident benefits.

c. Discounts and Surcharges

Each insurer must file its discounts and surcharges. No changes to discounts and surcharges are permitted in auto reform filings.

SECTION 7: RATING RULES

Each insurer is required to file its current and proposed rating rules that must reflect the requirement that an insurer may no longer use as an element of a risk classification system any claim arising out of accidents occurring on or after September 1, 2010, where the insured was 25% or less at fault.

The only changes permitted to rating rules are those required to implement auto insurance reforms.

SECTION 8: CALCULATION OF FINAL RATE LEVEL CHANGE

The section must clearly describe and show how the rating rule changes and the rate level impact of changes to base rates are used to calculate the overall rate level change on a per coverage basis. This calculation should reconcile with the Proposed Rate Level Change from Appendix A, Question 3.

SECTION 9: DEPENDENT CATEGORIES

For those categories of automobile insurance that are dependent on the rate filing submitted, please provide the following:

- (i) The rate level effects of the proposed changes.
- (ii) The calculations that validate the rate level effect of the proposed changes.
- (iii) A copy of the rating rule that stipulates the linkage to the category of automobile insurance.

SECTION 10: PROPOSED MANUAL PAGES CONTAINING RATES AND RISK CLASSIFICATION SYSTEMS

A draft set of manual pages containing all proposed rating rule changes or definition changes must be provided in the filing. A draft set of rate manual pages that contain the rates by territory, class, driving record, vehicle rate group table, etc. is optional at the time of submitting the filing. Any proposed changes to the manual pages should be denoted by a side bar (|).

A rate manual filing containing the approved rates and risk classification system must be submitted within 30 days after approval in electronic format (e-mail or CD) in accordance with the *Rate Manual Filing Guidelines*. Failure to submit a rate manual filing can be treated as a compliance matter and the insurer may be subject to further regulatory action by FSCO.

SECTION 11: RATING PROFILES

Each insurer must file with FSCO the rating examples reflecting the rates it is proposing to charge. Please refer to the attached Appendix C for the rating profiles. A standardized spreadsheet will be provided to each insurer for completion and then submission to FSCO.

If, based on the insurer's filed underwriting rules, a risk profile is not written, please indicate so and do not complete the risk profile.

Company Name: _____
 Group Name: _____
 Category of Insurance: _____

SUMMARY OF INFORMATION

1. Check all the items that apply to the changes proposed in this filing:

- Optional accident benefits:
- a) increased income replacement benefit
 - b) increased death and funeral benefits
 - c) increased medical and rehabilitation care benefit to \$100,000 for non-catastrophic injuries
 - d) increased attendant care benefit to \$72,000 for non-catastrophic injuries
 - e) increased medical and rehabilitation benefit to \$1,100,000 and increased attendant care benefit to \$1,072,000 for non-catastrophic injuries
 - f) 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
 - g) dependant care benefit up to \$75 per week for first dependant, plus up to \$25 per week per additional dependant, to a maximum of \$150 per week
 - h) indexation benefit

\$500 deductible level for Direct Compensation - Property Damage (in addition to existing \$300 deductible).

First party coverage offsetting tort deductible of \$30,000/\$15,000 to \$20,000/\$10,000

Base rate change, uniform by territory

Rating Rule or definition change(s)

2. Proposed effective date for **new** policies: _____ September 1, 2010 _____

Proposed effective date for **renewal** policies: _____ September 1, 2010 _____

3. Please state the proposed rate level changes and premium weights using direct written premiums that have been adjusted for previous rate changes. (If direct written premiums are not available, please use direct earned premiums.)

Please indicate whether the changes by coverage are weighted by written or earned premiums by placing a checkmark (✓) in the appropriate box, and state the source and date of data.

direct written premium

direct earned premium

Source and date of data: _____

<u>Coverage</u>	<u>Proposed Rate Level Change</u>	<u>Direct Written (or Earned) Premium \$000</u>	<u>Weights</u>
Liability - Bodily Injury	%		
Liability - Property Damage	%		
Standard Accident Benefits	%		
Uninsured Automobile	%		
Direct Compensation - Property Damage	%		
All Compulsory Coverages	%		
Specified Perils	%		
Comprehensive	%		
Collision or Upset	%		
All Perils	%		
OPCF 44 R	%		
All Optional Coverages	%		
All Coverages Combined	%		%

4. Please indicate whether the reform benchmark rate adjustment factors being utilized are the same as those published by FSCO (see Appendix E to the PPA Simplified Filing Guidelines)

yes no

5. State other categories of automobile insurance that may be affected by this proposed rate change (e.g., public vehicle rates that are dependent on commercial vehicle rates), and the rate level change percentage (as per section 9 of the Five Year Review Reform Other Than PPA Simplified Filing Guidelines). All changes must be based solely on the changes associated with the dependent category.

Dependent Category (check where applicable)	Filing included with this submission		Rate Level Change impact for each category
	Yes	No	
Personal Vehicles – Motorcycles	Yes	No	
Personal Vehicles - Motorhomes	Yes	No	
Personal Vehicles – Trailers and Camper Units	Yes	No	

Personal Vehicles – Off Road Vehicles	Yes	No	
Personal Vehicles - Motorized Snow Vehicles	Yes	No	
Commerical Vehicles	Yes	No	
Public Vehicles-Taxis and Limousines	Yes	No	
Public Vehicles – Other Than Taxis and Limousines	Yes	No	

6. Individual to whom questions concerning this filing may be addressed.

Name: _____

Title: _____

Address _____

Phone No.: _____

Facsimile No.: _____

E-mail address: _____

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. This rate filing is in respect of _____ and the following
(Category of Automobile Insurance)
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 knowledge of the matters that are the subject of this certificate.
3. The changes requested are in compliance with the Five-Year Review Reform Other Than Private Passenger Automobile 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

Appendix C

Company Name: _____

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

Profile 1 - Commercial Vehicle:

Operator 1:

Male, Age 45
 No driver training
 Licensed 25 years, Appropriate class licence
 New business
 1 AF 12 months ago
 No convictions in 3 years
 2002 Ford Ecoline E450, Heavy Vehicle
 Use: wholesale delivery truck for a T.V sales and service operation
 List Price New: \$35,530

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Collision \$500 Deductible
Comprehensive \$500 Deductible
DCPD - No Deductible
Accident Benefits - Standard

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
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%
Windsor N8W Current						0				0	0
Windsor N8W 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: _____

Appendix C

Company Name: _____

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

Profile 2 - Commercial Vehicle:

Operator 1:

Male, Age 35
 No driver training
 Licensed 12 years, Appropriate class licence
 New business
 1 AF 12 months ago
 No convictions in 3 years
 2003 Dodge Caravan CV Cargo, 1773 kg (VICC 2657)
 Use: wholesale delivery truck for a computer sales and service operation
 List Price New: \$26,074

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Collision \$500 Deductible
Comprehensive \$500 Deductible
DCPD - No Deductible
Accident Benefits - Standard

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
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%
Windsor N8W	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: _____

Appendix C

Company Name: _____

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

Profile 3 - Commercial Vehicle:

Operator 1:

Male, Age 40
 No driver training
 Licensed 20 years, Appropriate class licence
 Renewal, Insured with current insurer for the last 10 years
 No AF accidents in 10 years
 No convictions in 10 years
 2005 Ford F150 Lariat Supercab 2WD, 2309 kg. (VICC 3630(03))
 Use: Artisan's Truck. No personal use
 List Price New: \$39,940

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Collision \$500 Deductible
Comprehensive \$500 Deductible
DCPD - No Deductible
Accident Benefits - Standard

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
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%
Windsor N8W	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 4 - Commercial Vehicle:

Operator 1:

Male, Age 45
 No driver training
 Licensed 25 years, Appropriate class licence
 New business
 No AF accidents in 10 years
 No convictions in 10 years
 2005 Tri Axle Mack Dump
 List Price New: \$100,000

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Collision \$5000 Deductible
Comprehensive \$5000 Deductible
DCPD - No Deductible
Accident Benefits - Standard

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
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%
Windsor N8W Current						0				0	0
Windsor N8W 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

Motorcycle Profile 1:

Operator 1:

Male, Age 20
 Licensed 3 years, Class M
 New business
 No other vehicles
 Annual mileage 3,000 km, commute 5km one way
 No AF accidents
 No convictions
 2005 Yamaha YZF R6, 600 c.c. (VICC Code YA1Q)
 List price \$12,625, Cash value \$5,408

Coverages:

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

PPA also insured with company (i.e. Multi-Line Policy)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Toronto M4Y	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:

Only vehicle on policy (i.e. No Multi-Line Discount)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Toronto M4Y	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

Motorcycle Profile 2:

Operator 1:

Male, Age 45
 Insured on a PP vehicle for 25 years
 Licensed 25 years, Class M
 New business
 Annual mileage 6,000 km
 No AF accidents
 No convictions
 2006 Harley Davidson FLHT Electra Glide, 1450 c.c. (VICC Code HD51)
 List price \$22,169, Cash value \$13,965

Coverages:

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

PPA also insured with company (i.e. Multi-Line Policy)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Toronto M4Y	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:

Only vehicle on policy (i.e. No Multi-Line Discount)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Toronto M4Y	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

Off Road Vehicle Profile 1:

Operator 1:

Male, Age 22
 Insured on a PP vehicle for 3 years
 Licensed 3 years, Class M
 New business
 Pleasure use
 No AF accidents
 No convictions
 2005 Suzuki LT-A700 King Quad 4x4, 695 c.c. (VICC Code M433)
 List price \$11,448, Cash value \$4,620

Coverages:

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

PPA also insured with company (i.e. Multi-Line Policy)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Ottawa K1Y	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%

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

Current:

Proposed:

Only vehicle on policy (i.e. No Multi-Line Discount)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Ottawa K1Y	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%

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

Off Road Vehicle Profile 2

Operator 1:

Male, Age 43
 Insured on a PP vehicle for 25 years
 Licensed 20 years, Class M
 New business
 Pleasure use
 No AF accidents
 No convictions
 2004 Polaris Sportsman 500 4x4, 499 c.c. (VICC Code Z318)

Coverages:

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

PPA also insured with company (i.e. Multi-Line Policy)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Ottawa K1Y	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%

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

Current:

Proposed:

Only vehicle on policy (i.e. No Multi-Line Discount)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Ottawa K1Y	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%

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

Snow Vehicle - Profile 1

Operator 1:

Male, Age 30
 Insured on a PP vehicle for 10 years
 Licensed 10 years, Class G
 New business
 Pleasure use
 No AF accidents
 No convictions
 2008 Polaris Indy 500 Widetrak, 488 c.c. (VICC Code PL50)
 List price \$10,281, Cash value \$8,243

Coverages:

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

PPA also insured with company (i.e. Multi-Line Policy)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Ottawa K1Y	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%

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

Current:

Proposed:

Only vehicle on policy (i.e. No Multi-Line Discount)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Ottawa K1Y	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%

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

Snow Vehicle - Profile 2

Operator 1:

Male, Age 23
 Insured on a PP vehicle for 5 years
 Licensed 5 years, Class G
 New business
 Pleasure use
 No AF accidents
 No convictions
 2007 Arctic Cat Panther 570, 565 c.c. (VICC Code U1G2)
 List price \$8,797, Cash value \$5,985

Coverages:

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

PPA also insured with company (i.e. Multi-Line Policy)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Ottawa K1Y	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%

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

Current:

Proposed:

Only vehicle on policy (i.e. No Multi-Line Discount)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Ottawa K1Y	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%

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

Motor home - Profile 1:

Operator 1:

Male, Age 55, Married
 No driver training
 Licensed over 10 years, Class G
 New business
 Pleasure use, annual mileage 6000 km
 No AF accidents in over 10 years
 No convictions in over 10 years
 2001 Triple E Commander
 List price: \$85 000

Operator 2: (Secondary)

Female, Age 53, Married
 Licensed over 10 years, Class G
 No AF accidents in over 10 years
 No convictions in over 10 years

Coverages:

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

PPA also insured with company (i.e. Multi-Line Policy)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Toronto M4Y	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%

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

Current:

Proposed:

Only vehicle on policy (i.e. No Multi-Line Discount)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Toronto M4Y	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%

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

Current:

Proposed:

Company Name:

Taxi - Profile 1:

Operator 1 (Owner):

Male, Age 45
 No driver training
 Insured with current insurer 2 years
 Licensed 25 years, Class G in Ontario
 Used as taxi, annual mileage 120 000 km, shared equally between drivers
 1 AF 2 years ago
 2 minor convictions in the past 3 years
 2006 Chevrolet Malibu LS 4DR (VICC 5557(01))
 List price: \$42 000

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

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Collision \$500 Deductible
Comprehensive \$300 Deductible
DCPD - No Deductible
Accident Benefits - Standard

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
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%
Windsor N8W Current						0				0	0
Windsor N8W 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

Taxi - Profile 2:

Operator 1 (Non-Owner):

Male, Age 40
 No driver training
 Insured with current insurer 2 years
 Licensed 20 years, Class G
 Used as limousine, not for airport use, annual mileage 90 000 km
 No AF accidents
 No convictions
 2007 Lincoln Town Car Signature L 4DR (VICC 4150(00))
 List price: \$to be determined

Operator 2 (Non-Owner):

Male, Age 30
 Licensed 12 years, Class G
 No AF accidents
 3 minor convictions in the past 3 years

Coverages:

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

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
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%
Windsor N8W Current						0				0	0
Windsor N8W 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

Interurban Truck - Profile 1:

Operator 1:

No driver training
 Licensed 19 years, Class D
 New business
 No AF accidents in 10 years
 No convictions in 10 years
 2001 Freightliner truck C120
 Use: 50% Ontario exposure, radius of operation over 160 km
 List Price New: \$130,000

Coverages:

Liability and OPCF 44R \$1,000,000 Limit
 Collision \$6,500 Deductible
 Comprehensive \$6,500 Deductible
 DCPD - No Deductible
 Accident Benefits - Standard

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Toronto 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

Interurban Truck - Profile 2:

Operator 1:

No driver training
 Licensed 35 years, Class D License
 New business
 No AF accidents in 10 years
 No convictions in 10 years
 2001 Freightliner truck C120
 Use: 20% Quebec exposure, radius of operation over 160 km
 List Price New: \$130,000

Coverages:
Liability and OPCF 44R \$1,000,000 Limit
Collision \$6,500 Deductible
Comprehensive \$6,500 Deductible
DCPD - No Deductible
Accident Benefits - Standard

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
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: _____

