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## Bulletin

No. A-04/05

Property &amp; Casualty

- Auto

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### Required Rate Filings for CLEAR

**To the attention of all insurance companies licensed  
to transact automobile insurance in Ontario**

The purpose of this bulletin is to advise insurers using [CLEAR](#) on the requirement to update their CLEAR rate group tables on an annual basis and to submit filings that reflect those updates for approval. This bulletin supercedes Bulletin No. A-03/02 issued by the Financial Services Commission of Ontario (FSCO) in May 2002.

#### 2005 CLEAR Rate Group Tables

FSCO has finalized its review of the 2005 CLEAR vehicle rate group tables prepared by the Insurance Bureau of Canada (IBC) and has determined that the tables are appropriate for use by insurers. Based on the IBC analysis, the impact of the Ontario rate group drift, by coverage, is estimated to be as follows:

|               |        |
|---------------|--------|
| DCPD          | 10.79% |
| Collision     | 9.97%  |
| Comprehensive | 8.82%  |

|                  |       |
|------------------|-------|
| All Perils       | 9.58% |
| Specified Perils | 8.82% |

The rate group drift for 2005 outweighs the future loss trends for the physical damage coverages.

### **Rate Filings**

In order to recognize the rate group drift that is produced by CLEAR, FSCO requires each insurer in Ontario that uses CLEAR for assigning rate groups to submit a filing for private passenger automobile insurance by May 6, 2005 to implement the 2005 CLEAR tables.

The attached *CLEAR Simplified Rate Filing Guidelines* package has been developed to assist insurers in filing. Only after the filing has been reviewed and approved by FSCO, can the CLEAR tables be used by the insurer.

Appendix D of the *CLEAR Simplified Rate Filing Guidelines* outlines the rate group drift estimated by the IBC, the expected loss trends by coverage developed by FSCO, and the benchmark base rate adjustments. The loss trends were reviewed by an Actuarial Advisory Committee consisting of FSCO and company representatives. Insurers submitting filings can use the benchmark base rate reductions as outlined in Appendix D to adjust base rates for physical damage coverages without providing further details. If this information is not used, insurers must provide detailed actuarial assumptions to arrive at the base rate adjustments.

For adjustments to rates other than for physical damage coverages, or for changes to a risk classification system, an insurer must submit a separate filing using the appropriate filing guidelines.

In future years, within two months of approval of updated CLEAR tables by FSCO, insurers using CLEAR will be required to adopt the new tables in filings using either the simplified filing guidelines, or the major filing guidelines, as appropriate in the circumstances.

### **FSCO Contacts**

If you have any questions about this bulletin, please contact your rate analyst in the Automobile Insurance Services Branch.

Bryan P. Davies

Chief Executive Officer and Superintendent of Financial Services

April 21, 2005

Attachments:

- [CLEAR Simplified Rate Filing Guidelines](#)
- [Appendix A](#)
- [Appendix B](#)
- [Appendix C](#)
- [Appendix D](#)



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Toronto, ON M2N 6L9  
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## Financial Services Commission of Ontario

### ***CLEAR Simplified Filing Guidelines - for Private Passenger Automobile Insurance Rates and Risk Classification Systems***

#### **A. GENERAL INFORMATION**

These filing guidelines are to be used to adopt the current year CLEAR rate group table and make the required base rate changes to the physical damage coverages.

##### **Filings**

The conditions for filing under this format are:

- \$** Base rate change to physical damage coverages only, not due to off-balancing differential or discount changes, that is uniform by territory.
- \$** No changes to territorial relativities.
- \$** No other changes to differentials or risk classification elements.
- \$** No changes to discounts, surcharges and rating rules.
- \$** No changes to the rating algorithm.

##### **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 algorithm                                   |
| 5.      | Base rates, differentials and discounts/surcharges |
| 6.      | Actuarial support                                  |
| 7.      | Dependent categories (if applicable)               |
| 8.      | Proposed manual pages                              |
| 9.      | Rating examples (Appendix C)                       |

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

Filings should be submitted to:

Financial Services Commission of Ontario  
Automobile Insurance Services Branch  
Rates and Classifications Unit  
Box 85, 16th Floor  
5160 Yonge Street  
North York ON M2N 6L9

Once an insurer has received notification of approval or authorization from FSCO of its filing, it must file a copy of its rate manual, containing the revised rates with FSCO.

## **B. GUIDELINES**

These guidelines are for the Private Passenger Automobile (PPA) category only. 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 proposed rate level. The form to be used is attached to this document as Appendix A.

### **SECTION 3: CERTIFICATE 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 ALGORITHM**

Each insurer is required to file its rating algorithm for all coverages.

### **SECTION 5: BASE RATES, DIFFERENTIALS, AND DISCOUNTS/SURCHARGES**

#### **a. Base Rates**

Each insurer must file current and proposed base rates for all coverages (Note – only changes to physical damage coverages are to be made).

**b. Differentials**

Each insurer must file its current differentials for all coverages.

**c. Discounts and Surcharges**

Each insurer must file its current discounts and surcharges.

**SECTION 6: DETAILED SUPPORT**

Only if the benchmarks outlined in Appendix D are not used must this section be completed. For insurers not using the benchmark, you must provide support including any differences in distributional data or loss trend assumptions.

**SECTION 7: SECTION 413 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.
- (iv) Rating examples must be completed for the dependent category of automobile insurance. Rating examples can be found as part of the Section 413 filing guidelines, Appendix C.

**SECTION 8: PROPOSED MANUAL PAGES CONTAINING RATES AND RISK CLASSIFICATION SYSTEMS AND THE VEHICLE RATE GROUP TABLES**

Each insurer must file its proposed manual pages containing the proposed rates, vehicle rate group tables, discounts, surcharges and rating rules (including definitions).

**SECTION 9: RATING EXAMPLES**

Each insurer must file with the FSCO the rating examples reflecting the rates it is proposing to charge. Please refer to the attached Private Passenger Automobile - Appendix C for the rating examples.

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

Group Name: \_\_\_\_\_

Category of Insurance: \_\_\_\_\_

### **SUMMARY OF INFORMATION**

1a. Describe the proposed changes by checking all items that apply to this filing:

- ☐ Base rate change to physical damage coverages only, not due to off-balancing differential or discount changes, that is uniform by territory

1b. Which CLEAR table are you proposing to use:

- ☐ IBC CLEAR Table
- ☐ IBC CLEAR-Combined Table
- ☐ IBC CLEAR Table with modifications (please describe):

\_\_\_\_\_  
\_\_\_\_\_

1c. Indicate the year of the CLEAR table that is currently in use.

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

2. Proposed effective date for **new** policies: \_\_\_\_\_

Proposed effective date for **renewal** policies: \_\_\_\_\_

3. Indicate the distribution of risks by policy term:

|          |       |   |
|----------|-------|---|
| 3 month  | _____ | % |
| 6 month  | _____ | % |
| 12 month | _____ | % |
| Other    | _____ | % |
| Total    | _____ | % |

4. 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              |                                   |                                                 |                |
| Accident Benefits                        |                                   |                                                 |                |
| Uninsured Automobile                     |                                   |                                                 |                |
| Direct Compensation<br>- Property Damage | %                                 |                                                 |                |
| <b>All Compulsory Coverages</b>          | %                                 |                                                 |                |
| Specified Perils                         | %                                 |                                                 |                |
| Comprehensive                            | %                                 |                                                 |                |
| Collision or Upset                       | %                                 |                                                 |                |
| All Perils                               | %                                 |                                                 |                |
| OPCF 44R                                 |                                   |                                                 |                |
| <b>All Optional Coverages</b>            | %                                 |                                                 |                |
| <b>All Coverages Combined</b>            | %                                 |                                                 | 100.00%        |

- 5a. State the dates and rate level change percentages that were effective for renewal business in the last 12 months (please round the figures to two decimals):

| Effective Date for Renewal Business   |                         |                         |                         |                         |
|---------------------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| <u>Coverage</u>                       | <u>1st Prior Change</u> | <u>2nd Prior Change</u> | <u>3rd Prior Change</u> | <u>4th Prior Change</u> |
| Liability - Bodily Injury             | %                       | %                       | %                       | %                       |
| Liability - Property Damage           | %                       | %                       | %                       | %                       |
| Accident Benefits                     | %                       | %                       | %                       | %                       |
| Uninsured Automobile                  | %                       | %                       | %                       | %                       |
| Direct Compensation - Property Damage | %                       | %                       | %                       | %                       |
|                                       |                         |                         |                         |                         |
| <b>All Compulsory Coverages</b>       | %                       | %                       | %                       | %                       |
| Specified Perils                      | %                       | %                       | %                       | %                       |
| Comprehensive                         | %                       | %                       | %                       | %                       |
| Collision or Upset                    | %                       | %                       | %                       | %                       |
| All Perils                            | %                       | %                       | %                       | %                       |
| OPCF 44R                              | %                       | %                       | %                       | %                       |
|                                       |                         |                         |                         |                         |
| <b>All Optional Coverages</b>         | %                       | %                       | %                       | %                       |
|                                       |                         |                         |                         |                         |
| <b>All Coverages Combined</b>         | %                       | %                       | %                       | %                       |

- 5b. State the *Average Cumulative Rate Change* for all coverages. It is based on the *All Coverages Combined Proposed Rate Level Change* (as stated in the response to question 4) and the *All Coverages Combined Rate Level Change(s)* (as stated in the response to question 5a), that occurred within the 12 months before the proposed rate change is expected to be effective for renewal business.

The *Average Cumulative Rate Change* for all coverages is: \_\_\_\_\_%.

- 5c. Provide the Earned Incurred Loss Ratios for the physical damage coverages for the latest three accident years. Indicate the source.

Source: \_\_\_\_\_

|                                       | Accident Year (please insert years) |   |   |
|---------------------------------------|-------------------------------------|---|---|
| <b><u>Coverage</u></b>                |                                     |   |   |
| Direct Compensation - Property Damage | %                                   | % | % |
| Specified Perils                      | %                                   | % | % |
| Comprehensive                         | %                                   | % | % |
| Collision or Upset                    | %                                   | % | % |
| All Perils                            | %                                   | % | % |

- 5d. If the rate group drift and loss trends in Appendix D are used, please check here: ☐

Otherwise, provide the following information regarding the rate group drift used for this filing and the selected future loss trends, if they deviate from the benchmarks in Appendix D.

| Coverage                              | Rate Group Drift | Future Loss Trends |
|---------------------------------------|------------------|--------------------|
| Direct Compensation – Property Damage | %                | %                  |
| Specified Perils                      | %                | %                  |
| Comprehensive                         | %                | %                  |
| Collision or Upset                    | %                | %                  |
| All Perils                            | %                | %                  |

6. State other categories of automobile insurance that are affected by the proposed rate change for private passenger automobile insurance (e.g., motorhome rates that are dependent on private passenger rates), and the rate level change percentage (*as per section 7 of the Bill 5 Simplified Filing Guidelines*). All changes must be based solely on the changes associated with the dependent category.

| Dependent Category<br>(check where applicable)      |  | Filing included<br>with this<br>submission               |  | If not included -<br>state the expected<br>filing date |  | Rate Level<br>Change impact<br>for each<br>category (%) |
|-----------------------------------------------------|--|----------------------------------------------------------|--|--------------------------------------------------------|--|---------------------------------------------------------|
| Personal Vehicles - Motorcycles                     |  | <input type="checkbox"/> Yes <input type="checkbox"/> No |  |                                                        |  |                                                         |
| Personal Vehicles - Motorhomes                      |  | <input type="checkbox"/> Yes <input type="checkbox"/> No |  |                                                        |  |                                                         |
| Personal Vehicles - Trailers and<br>Camper Units    |  | <input type="checkbox"/> Yes <input type="checkbox"/> No |  |                                                        |  |                                                         |
| Personal Vehicles - Off-Road<br>Vehicles            |  | <input type="checkbox"/> Yes <input type="checkbox"/> No |  |                                                        |  |                                                         |
| Personal Vehicles - Motorized<br>Snow Vehicles      |  | <input type="checkbox"/> Yes <input type="checkbox"/> No |  |                                                        |  |                                                         |
| Personal Vehicles - Historic<br>Vehicles            |  | <input type="checkbox"/> Yes <input type="checkbox"/> No |  |                                                        |  |                                                         |
| Commercial Vehicles                                 |  | <input type="checkbox"/> Yes <input type="checkbox"/> No |  |                                                        |  |                                                         |
| Public Vehicles - Taxi and<br>Limousines            |  | <input type="checkbox"/> Yes <input type="checkbox"/> No |  |                                                        |  |                                                         |
| Public Vehicles - Other Than<br>Taxi and Limousines |  | <input type="checkbox"/> Yes <input type="checkbox"/> No |  |                                                        |  |                                                         |
|                                                     |  | <input type="checkbox"/> Yes <input type="checkbox"/> No |  |                                                        |  |                                                         |
|                                                     |  | <input type="checkbox"/> Yes <input type="checkbox"/> No |  |                                                        |  |                                                         |

7. Individual to whom questions concerning this filing may be addressed:

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

Title: \_\_\_\_\_

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

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. The filing has been prepared for the Personal Vehicles - Private Passenger Automobile category of insurance to be effective as of  
\_\_\_\_\_ for new business and  
(Date of Implementation)  
\_\_\_\_\_ for renewal business.  
(Date of Implementation)
2. I have knowledge of the matters that are the subject of this certificate.
3. The changes requested are in compliance with the CLEAR Simplified Filing Guidelines requirements.
4. The information and each document contained in the filing accompanying this certificate are complete and accurate.
5. 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.

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

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

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

| CASE 1                                                    |                |                |    |    |                                                         |      |      |          |       |  |
|-----------------------------------------------------------|----------------|----------------|----|----|---------------------------------------------------------|------|------|----------|-------|--|
| Risk Description                                          |                |                |    |    | Coverages                                               |      |      |          |       |  |
| ▪ Adult, age 70, qualifies for retirees discount          |                |                |    |    | ▪ Liability and OPCF 44R - \$1,000,000                  |      |      |          |       |  |
| ▪ Licensed 50 years, class G licence                      |                |                |    |    | ▪ Basic Accident Benefits, Uninsured Automobile         |      |      |          |       |  |
| ▪ No chargeable accidents or convictions in last 10 years |                |                |    |    | ▪ Direct Compensation - Property Damage - no deductible |      |      |          |       |  |
| ▪ Pleasure use only, annual mileage under 10,000 km       |                |                |    |    | ▪ Collision - \$500 deductible                          |      |      |          |       |  |
| ▪ New business application to company                     |                |                |    |    | ▪ Comprehensive - \$300 deductible                      |      |      |          |       |  |
| ▪ 2000 Ford Focus LX 4DR (VICC Code 9020)                 |                |                |    |    |                                                         |      |      |          |       |  |
| Territory                                                 | Liability - BI | Liability - PD | AB | UA | DC-PD                                                   | Coll | Comp | OPCF 44R | Total |  |
| Toronto - (M4Y) Current                                   |                |                |    |    |                                                         |      |      |          |       |  |
| Proposed                                                  |                |                |    |    |                                                         |      |      |          |       |  |
| % +/- to Current Rates                                    |                |                |    |    |                                                         |      |      |          |       |  |
| Hamilton - (L8V) Current                                  |                |                |    |    |                                                         |      |      |          |       |  |
| Proposed                                                  |                |                |    |    |                                                         |      |      |          |       |  |
| % +/- to Current Rates                                    |                |                |    |    |                                                         |      |      |          |       |  |
| Ottawa - (K1Y) Current                                    |                |                |    |    |                                                         |      |      |          |       |  |
| Proposed                                                  |                |                |    |    |                                                         |      |      |          |       |  |
| % +/- to Current Rates                                    |                |                |    |    |                                                         |      |      |          |       |  |
| London - (N6A) Current                                    |                |                |    |    |                                                         |      |      |          |       |  |
| Proposed                                                  |                |                |    |    |                                                         |      |      |          |       |  |
| % +/- to Current Rates                                    |                |                |    |    |                                                         |      |      |          |       |  |
| Windsor - (N8W) Current                                   |                |                |    |    |                                                         |      |      |          |       |  |
| Proposed                                                  |                |                |    |    |                                                         |      |      |          |       |  |
| % +/- to Current Rates                                    |                |                |    |    |                                                         |      |      |          |       |  |
| Brockville - (K6V) Current                                |                |                |    |    |                                                         |      |      |          |       |  |
| Proposed                                                  |                |                |    |    |                                                         |      |      |          |       |  |
| % +/- to Current Rates                                    |                |                |    |    |                                                         |      |      |          |       |  |
| Sudbury - (P3E) Current                                   |                |                |    |    |                                                         |      |      |          |       |  |
| Proposed                                                  |                |                |    |    |                                                         |      |      |          |       |  |
| % +/- to Current Rates                                    |                |                |    |    |                                                         |      |      |          |       |  |
| Thunder Bay - (P7K) Current                               |                |                |    |    |                                                         |      |      |          |       |  |
| Proposed                                                  |                |                |    |    |                                                         |      |      |          |       |  |
| % +/- to Current Rates                                    |                |                |    |    |                                                         |      |      |          |       |  |

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

| CASE 2                                                     |                        |                                                             |               |    |                                                         |       |      |      |          |       |
|------------------------------------------------------------|------------------------|-------------------------------------------------------------|---------------|----|---------------------------------------------------------|-------|------|------|----------|-------|
| Risk Description                                           |                        |                                                             |               |    | Coverages                                               |       |      |      |          |       |
| Operator #1                                                |                        | Operator #2                                                 |               |    |                                                         |       |      |      |          |       |
| ▪ Male, age 40 (hus.), licensed 24 years, class G licence  |                        | ▪ Female, age 39 (wife), licensed 20 years, class G licence |               |    | ▪ Liability and OPCF 44R - \$1,000,000                  |       |      |      |          |       |
| ▪ No chargeable accidents or convictions in last 6 years   |                        | ▪ No chargeable accidents or convictions in last 6 years    |               |    | ▪ Basic Accident Benefits, Uninsured Automobile         |       |      |      |          |       |
| ▪ Drive to work, 10 km one way, annual mileage < 16,000 km |                        | ▪ Drive to work, 20 km one way, ann. Mileage < 20,000 km    |               |    | ▪ Direct Compensation - Property Damage - no deductible |       |      |      |          |       |
| ▪ 2001 Dodge Ram 1500 Club Cab 4WD (VICC Code 2737)        |                        | ▪ 2002 Dodge Neon 4 door (VICC Code 2261)                   |               |    | ▪ Collision - \$500 deductible                          |       |      |      |          |       |
| ▪ New business application to company                      |                        | ▪ New business application to company                       |               |    | ▪ Comprehensive - \$300 deductible                      |       |      |      |          |       |
| Territory                                                  |                        | Liability- BI                                               | Liability- PD | AB | UA                                                      | DC-PD | Coll | Comp | OPCF 44R | Total |
| Toronto - (M4Y)                                            | Current                |                                                             |               |    |                                                         |       |      |      |          |       |
|                                                            | Proposed               |                                                             |               |    |                                                         |       |      |      |          |       |
|                                                            | % +/- to Current Rates |                                                             |               |    |                                                         |       |      |      |          |       |
| Hamilton - (L8V)                                           | Current                |                                                             |               |    |                                                         |       |      |      |          |       |
|                                                            | Proposed               |                                                             |               |    |                                                         |       |      |      |          |       |
|                                                            | % +/- to Current Rates |                                                             |               |    |                                                         |       |      |      |          |       |
| Ottawa - (K1Y)                                             | Current                |                                                             |               |    |                                                         |       |      |      |          |       |
|                                                            | Proposed               |                                                             |               |    |                                                         |       |      |      |          |       |
|                                                            | % +/- to Current Rates |                                                             |               |    |                                                         |       |      |      |          |       |
| London - (N6A)                                             | Current                |                                                             |               |    |                                                         |       |      |      |          |       |
|                                                            | Proposed               |                                                             |               |    |                                                         |       |      |      |          |       |
|                                                            | % +/- to Current Rates |                                                             |               |    |                                                         |       |      |      |          |       |
| Windsor - (N8W)                                            | Current                |                                                             |               |    |                                                         |       |      |      |          |       |
|                                                            | Proposed               |                                                             |               |    |                                                         |       |      |      |          |       |
|                                                            | % +/- to Current Rates |                                                             |               |    |                                                         |       |      |      |          |       |
| Brockville - (K6V)                                         | Current                |                                                             |               |    |                                                         |       |      |      |          |       |
|                                                            | Proposed               |                                                             |               |    |                                                         |       |      |      |          |       |
|                                                            | % +/- to Current Rates |                                                             |               |    |                                                         |       |      |      |          |       |
| Sudbury - (P3E)                                            | Current                |                                                             |               |    |                                                         |       |      |      |          |       |
|                                                            | Proposed               |                                                             |               |    |                                                         |       |      |      |          |       |
|                                                            | % +/- to Current Rates |                                                             |               |    |                                                         |       |      |      |          |       |
| Thunder Bay - (P7K)                                        | Current                |                                                             |               |    |                                                         |       |      |      |          |       |
|                                                            | Proposed               |                                                             |               |    |                                                         |       |      |      |          |       |
|                                                            | % +/- to Current Rates |                                                             |               |    |                                                         |       |      |      |          |       |

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

| CASE 3                                                                                                                        |          |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
|-------------------------------------------------------------------------------------------------------------------------------|----------|----------------|----------------|---------------------------------------------------------------------------------------|----|-------|------|---------------------------------------------------------------------------------------------------------|----------|-------|
| Risk Description                                                                                                              |          |                |                | Coverages                                                                             |    |       |      |                                                                                                         |          |       |
| <ul style="list-style-type: none"> <li>Male, single, age 19</li> </ul>                                                        |          |                |                | <ul style="list-style-type: none"> <li>New business application to company</li> </ul> |    |       |      | <ul style="list-style-type: none"> <li>Liability and OPCF 44R - \$500,000</li> </ul>                    |          |       |
| <ul style="list-style-type: none"> <li>Licensed 3 years, 1 year with class G licence, Owner and Principal Operator</li> </ul> |          |                |                |                                                                                       |    |       |      | <ul style="list-style-type: none"> <li>Basic Accident Benefits, Uninsured Automobile</li> </ul>         |          |       |
| <ul style="list-style-type: none"> <li>2001 Honda Civic DX 2 door Coupe (VICC Code 0258)</li> </ul>                           |          |                |                |                                                                                       |    |       |      | <ul style="list-style-type: none"> <li>Direct Compensation - Property Damage - no deductible</li> </ul> |          |       |
| <ul style="list-style-type: none"> <li>Commute - 5 km one way, annual mileage under 12,000 km</li> </ul>                      |          |                |                |                                                                                       |    |       |      | <ul style="list-style-type: none"> <li>Collision - \$500 deductible</li> </ul>                          |          |       |
|                                                                                                                               |          |                |                |                                                                                       |    |       |      | <ul style="list-style-type: none"> <li>Comprehensive - \$300 deductible</li> </ul>                      |          |       |
| Territory                                                                                                                     |          | Liability - BI | Liability - PD | AB                                                                                    | UA | DC-PD | Coll | Comp                                                                                                    | OPCF 44R | Total |
| Toronto - (M4Y)                                                                                                               | Current  |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
|                                                                                                                               | Proposed |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
| % +/- to Current Rates                                                                                                        |          |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
| Hamilton - (L8V)                                                                                                              | Current  |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
|                                                                                                                               | Proposed |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
| % +/- to Current Rates                                                                                                        |          |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
| Ottawa - (K1Y)                                                                                                                | Current  |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
|                                                                                                                               | Proposed |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
| % +/- to Current Rates                                                                                                        |          |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
| London - (N6A)                                                                                                                | Current  |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
|                                                                                                                               | Proposed |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
| % +/- to Current Rates                                                                                                        |          |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
| Windsor - (N8W)                                                                                                               | Current  |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
|                                                                                                                               | Proposed |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
| % +/- to Current Rates                                                                                                        |          |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
| Brockville - (K6V)                                                                                                            | Current  |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
|                                                                                                                               | Proposed |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
| % +/- to Current Rates                                                                                                        |          |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
| Sudbury - (P3E)                                                                                                               | Current  |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
|                                                                                                                               | Proposed |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
| % +/- to Current Rates                                                                                                        |          |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
| Thunder Bay - (P7K)                                                                                                           | Current  |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
|                                                                                                                               | Proposed |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |
| % +/- to Current Rates                                                                                                        |          |                |                |                                                                                       |    |       |      |                                                                                                         |          |       |

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

| CASE 4                                                   |          |                                                |               |    |                                                         |       |           |      |          |       |
|----------------------------------------------------------|----------|------------------------------------------------|---------------|----|---------------------------------------------------------|-------|-----------|------|----------|-------|
| Risk Description                                         |          |                                                |               |    | Coverages                                               |       |           |      |          |       |
| ▪ Single Male, age 24                                    |          | ▪ 2003 Ford F150 Supercab 2WD (VICC Code 3630) |               |    | ▪ Liability and OPCF 44R - \$200,000                    |       |           |      |          |       |
| ▪ Licensed 6 years, class G licence                      |          | ▪ New business application to company          |               |    | ▪ Basic Accident Benefits, Uninsured Automobile         |       |           |      |          |       |
| ▪ No chargeable accidents in last 5 years                |          |                                                |               |    | ▪ Direct Compensation - Property Damage - no deductible |       |           |      |          |       |
| ▪ 2 minor convictions in last 3 years                    |          |                                                |               |    | ▪ Collision - \$500 deductible                          |       |           |      |          |       |
| ▪ Commute - 5 km one way, annual mileage under 12,000 km |          |                                                |               |    | ▪ Comprehensive - \$300 deductible                      |       |           |      |          |       |
| Territory                                                |          | Liability - BI                                 | Liability -PD | AB | UA                                                      | DC-PD | Collision | Comp | OPCF 44R | Total |
| Toronto - (M4Y)                                          | Current  |                                                |               |    |                                                         |       |           |      |          |       |
|                                                          | Proposed |                                                |               |    |                                                         |       |           |      |          |       |
| % +/- to Current Rates                                   |          |                                                |               |    |                                                         |       |           |      |          |       |
| Hamilton - (L8V)                                         | Current  |                                                |               |    |                                                         |       |           |      |          |       |
|                                                          | Proposed |                                                |               |    |                                                         |       |           |      |          |       |
| % +/- to Current Rates                                   |          |                                                |               |    |                                                         |       |           |      |          |       |
| Ottawa - (K1Y)                                           | Current  |                                                |               |    |                                                         |       |           |      |          |       |
|                                                          | Proposed |                                                |               |    |                                                         |       |           |      |          |       |
| % +/- to Current Rates                                   |          |                                                |               |    |                                                         |       |           |      |          |       |
| London - (N6A)                                           | Current  |                                                |               |    |                                                         |       |           |      |          |       |
|                                                          | Proposed |                                                |               |    |                                                         |       |           |      |          |       |
| % +/- to Current Rates                                   |          |                                                |               |    |                                                         |       |           |      |          |       |
| Windsor - (N8W)                                          | Current  |                                                |               |    |                                                         |       |           |      |          |       |
|                                                          | Proposed |                                                |               |    |                                                         |       |           |      |          |       |
| % +/- to Current Rates                                   |          |                                                |               |    |                                                         |       |           |      |          |       |
| Brockville - (K6V)                                       | Current  |                                                |               |    |                                                         |       |           |      |          |       |
|                                                          | Proposed |                                                |               |    |                                                         |       |           |      |          |       |
| % +/- to Current Rates                                   |          |                                                |               |    |                                                         |       |           |      |          |       |
| Sudbury - (P3E)                                          | Current  |                                                |               |    |                                                         |       |           |      |          |       |
|                                                          | Proposed |                                                |               |    |                                                         |       |           |      |          |       |
| % +/- to Current Rates                                   |          |                                                |               |    |                                                         |       |           |      |          |       |
| Thunder Bay-(P7K)                                        | Current  |                                                |               |    |                                                         |       |           |      |          |       |
|                                                          | Proposed |                                                |               |    |                                                         |       |           |      |          |       |
| % +/- to Current Rates                                   |          |                                                |               |    |                                                         |       |           |      |          |       |

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

| CASE 5                                                        |                |                |                                                             |    |           |                                                         |      |          |       |
|---------------------------------------------------------------|----------------|----------------|-------------------------------------------------------------|----|-----------|---------------------------------------------------------|------|----------|-------|
| Risk Description                                              |                |                |                                                             |    | Coverages |                                                         |      |          |       |
| Operator #1                                                   |                |                | Operator #1a                                                |    |           |                                                         |      |          |       |
| ▪ Adult, age 40, principal operator, licensed 20 years, cl. G |                |                | ▪ Single male, age 18, occasional operator                  |    |           | ▪ Liability and OPCF 44R - \$500,000                    |      |          |       |
| ▪ No chargeable accidents or convictions in last 10 years     |                |                | ▪ Licensed 2 yrs, 1 year G1, 1 year G2, newly licensed as G |    |           | ▪ Basic Accident Benefits, Uninsured Automobile         |      |          |       |
| ▪ Drive to work, 8 km one way, annual mileage < 16,000 km     |                |                | ▪ No chargeable accidents or convictions since licensed     |    |           | ▪ Direct Compensation - Property Damage - no deductible |      |          |       |
| ▪ 2002 Toyota Corolla 4 door (VICC Code 0445)                 |                |                |                                                             |    |           | ▪ Comprehensive - \$300 deductible                      |      |          |       |
| ▪ New business application to company                         |                |                |                                                             |    |           |                                                         |      |          |       |
| Territory                                                     | Liability - BI | Liability - PD | AB                                                          | UA | DC-PD     | Collision                                               | Comp | OPCF 44R | Total |
| Toronto - (M4Y) Current                                       |                |                |                                                             |    |           |                                                         |      |          |       |
| Proposed                                                      |                |                |                                                             |    |           |                                                         |      |          |       |
| % +/- to Current Rates                                        |                |                |                                                             |    |           |                                                         |      |          |       |
| Hamilton - (L8V) Current                                      |                |                |                                                             |    |           |                                                         |      |          |       |
| Proposed                                                      |                |                |                                                             |    |           |                                                         |      |          |       |
| % +/- to Current Rates                                        |                |                |                                                             |    |           |                                                         |      |          |       |
| Ottawa - (K1Y) Current                                        |                |                |                                                             |    |           |                                                         |      |          |       |
| Proposed                                                      |                |                |                                                             |    |           |                                                         |      |          |       |
| % +/- to Current Rates                                        |                |                |                                                             |    |           |                                                         |      |          |       |
| London - (N6A) Current                                        |                |                |                                                             |    |           |                                                         |      |          |       |
| Proposed                                                      |                |                |                                                             |    |           |                                                         |      |          |       |
| % +/- to Current Rates                                        |                |                |                                                             |    |           |                                                         |      |          |       |
| Windsor - (N8W) Current                                       |                |                |                                                             |    |           |                                                         |      |          |       |
| Proposed                                                      |                |                |                                                             |    |           |                                                         |      |          |       |
| % +/- to Current Rates                                        |                |                |                                                             |    |           |                                                         |      |          |       |
| Brockville - (K6V) Current                                    |                |                |                                                             |    |           |                                                         |      |          |       |
| Proposed                                                      |                |                |                                                             |    |           |                                                         |      |          |       |
| % +/- to Current Rates                                        |                |                |                                                             |    |           |                                                         |      |          |       |
| Sudbury - (P3E) Current                                       |                |                |                                                             |    |           |                                                         |      |          |       |
| Proposed                                                      |                |                |                                                             |    |           |                                                         |      |          |       |
| % +/- to Current Rates                                        |                |                |                                                             |    |           |                                                         |      |          |       |
| Thunder Bay - (P7K) Current                                   |                |                |                                                             |    |           |                                                         |      |          |       |
| Proposed                                                      |                |                |                                                             |    |           |                                                         |      |          |       |
| % +/- to Current Rates                                        |                |                |                                                             |    |           |                                                         |      |          |       |

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

| CASE 6                                                                              |                |                                                                                       |    |    |                                                         |           |      |          |       |
|-------------------------------------------------------------------------------------|----------------|---------------------------------------------------------------------------------------|----|----|---------------------------------------------------------|-----------|------|----------|-------|
| Risk Description                                                                    |                |                                                                                       |    |    | Coverages                                               |           |      |          |       |
| <u>Operator #1</u>                                                                  |                | <u>Operator #2</u>                                                                    |    |    |                                                         |           |      |          |       |
| ▪ Male, age 45 (husband)                                                            |                | ▪ Female, age 40 (wife)                                                               |    |    | ▪ Liability and OPCF 44R - \$1,000,000                  |           |      |          |       |
| ▪ Licensed 25 years, class G licence                                                |                | ▪ Licensed 20 years, class G licence                                                  |    |    | ▪ Basic Accident Benefits, Uninsured Automobile         |           |      |          |       |
| ▪ No chargeable accidents or convictions in last 10 years                           |                | ▪ No chargeable accidents or convictions in the last 6 years                          |    |    | ▪ Direct Compensation - Property Damage - no deductible |           |      |          |       |
| ▪ Drive to work - 50 km. one way, annual mileage < 40,000 km                        |                | ▪ Pleasure use only, annual mileage < 10,000 km                                       |    |    | ▪ Collision - \$500 deductible                          |           |      |          |       |
| ▪ 2003 Mazda Protege ES 5 door (VICC Code 7715)                                     |                | ▪ 2000 Dodge Caravan SE (VICC Code 2660)                                              |    |    | ▪ Comprehensive - \$300 deductible                      |           |      |          |       |
| ▪ New business application to company                                               |                | ▪ New business application to company                                                 |    |    |                                                         |           |      |          |       |
| <u>Operator #1a</u>                                                                 |                | <u>Operator #2a</u>                                                                   |    |    |                                                         |           |      |          |       |
| ▪ Single male, age 19                                                               |                | ▪ Female, age 22                                                                      |    |    |                                                         |           |      |          |       |
| ▪ Licensed 3 years with driver training: 1 year G1, 2 years G2, newly licensed as G |                | ▪ Licensed 2 years without driver training: 1 year G1, 1 year G2, newly licensed as G |    |    |                                                         |           |      |          |       |
| ▪ 1 minor conviction at G2 level                                                    |                | ▪ No chargeable accidents or convictions since licensed                               |    |    |                                                         |           |      |          |       |
| Territory                                                                           | Liability - BI | Liability - PD                                                                        | AB | UA | DC-PD                                                   | Collision | Comp | OPCF 44R | Total |
| Toronto - (M4Y) Current                                                             |                |                                                                                       |    |    |                                                         |           |      |          |       |
| Proposed                                                                            |                |                                                                                       |    |    |                                                         |           |      |          |       |
| % +/- to Current Rates                                                              |                |                                                                                       |    |    |                                                         |           |      |          |       |
| Hamilton - (L8V) Current                                                            |                |                                                                                       |    |    |                                                         |           |      |          |       |
| Proposed                                                                            |                |                                                                                       |    |    |                                                         |           |      |          |       |
| % +/- to Current Rates                                                              |                |                                                                                       |    |    |                                                         |           |      |          |       |
| Ottawa - (K1Y) Current                                                              |                |                                                                                       |    |    |                                                         |           |      |          |       |
| Proposed                                                                            |                |                                                                                       |    |    |                                                         |           |      |          |       |
| % +/- to Current Rates                                                              |                |                                                                                       |    |    |                                                         |           |      |          |       |
| London - (N6A) Current                                                              |                |                                                                                       |    |    |                                                         |           |      |          |       |
| Proposed                                                                            |                |                                                                                       |    |    |                                                         |           |      |          |       |
| % +/- to Current Rates                                                              |                |                                                                                       |    |    |                                                         |           |      |          |       |
| Windsor - (N8W) Current                                                             |                |                                                                                       |    |    |                                                         |           |      |          |       |
| Proposed                                                                            |                |                                                                                       |    |    |                                                         |           |      |          |       |
| % +/- to Current Rates                                                              |                |                                                                                       |    |    |                                                         |           |      |          |       |
| Brockville - (K6V) Current                                                          |                |                                                                                       |    |    |                                                         |           |      |          |       |
| Proposed                                                                            |                |                                                                                       |    |    |                                                         |           |      |          |       |
| % +/- to Current Rates                                                              |                |                                                                                       |    |    |                                                         |           |      |          |       |
| Sudbury - (P3E) Current                                                             |                |                                                                                       |    |    |                                                         |           |      |          |       |
| Proposed                                                                            |                |                                                                                       |    |    |                                                         |           |      |          |       |
| % +/- to Current Rates                                                              |                |                                                                                       |    |    |                                                         |           |      |          |       |
| Thunder Bay-(P7K) Current                                                           |                |                                                                                       |    |    |                                                         |           |      |          |       |
| Proposed                                                                            |                |                                                                                       |    |    |                                                         |           |      |          |       |
| % +/- to Current Rates                                                              |                |                                                                                       |    |    |                                                         |           |      |          |       |

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

| CASE 7                                                     |                        |                                                         |                |    |                                                       |       |           |      |          |       |
|------------------------------------------------------------|------------------------|---------------------------------------------------------|----------------|----|-------------------------------------------------------|-------|-----------|------|----------|-------|
| Risk Description                                           |                        |                                                         |                |    | Coverages                                             |       |           |      |          |       |
| Operator #1                                                |                        | Operator #2                                             |                |    |                                                       |       |           |      |          |       |
| Male, age 38 (husband), licensed 20 years, class G licence |                        | Female, age 35 (wife), licensed 15 yrs, class G licence |                |    | Liability and OPCF 44R - \$1,000,000                  |       |           |      |          |       |
| No chargeable accidents or convictions in last 6 years     |                        | No chargeable accidents or convictions in last 6 years  |                |    | Basic Accident Benefits, Uninsured Automobile         |       |           |      |          |       |
| Drive to work, 10km one way, annual mileage < 16,000 km    |                        |                                                         |                |    | Direct Compensation - Property Damage - no deductible |       |           |      |          |       |
| New business application to company                        |                        |                                                         |                |    | Collision - \$500 deductible                          |       |           |      |          |       |
| 2002 Ford Taurus LX 4 door (VICC Code 3427)                |                        |                                                         |                |    | Comprehensive - \$300 deductible                      |       |           |      |          |       |
|                                                            |                        |                                                         |                |    |                                                       |       |           |      |          |       |
| Territory                                                  |                        | Liability - BI                                          | Liability - PD | AB | UA                                                    | DC-PD | Collision | Comp | OPCF 44R | Total |
| Toronto - (M4Y)                                            | Current                |                                                         |                |    |                                                       |       |           |      |          |       |
|                                                            | Proposed               |                                                         |                |    |                                                       |       |           |      |          |       |
|                                                            | % +/- to Current Rates |                                                         |                |    |                                                       |       |           |      |          |       |
| Hamilton - (L8V)                                           | Current                |                                                         |                |    |                                                       |       |           |      |          |       |
|                                                            | Proposed               |                                                         |                |    |                                                       |       |           |      |          |       |
|                                                            | % +/- to Current Rates |                                                         |                |    |                                                       |       |           |      |          |       |
| Ottawa - (K1Y)                                             | Current                |                                                         |                |    |                                                       |       |           |      |          |       |
|                                                            | Proposed               |                                                         |                |    |                                                       |       |           |      |          |       |
|                                                            | % +/- to Current Rates |                                                         |                |    |                                                       |       |           |      |          |       |
| London - (N6A)                                             | Current                |                                                         |                |    |                                                       |       |           |      |          |       |
|                                                            | Proposed               |                                                         |                |    |                                                       |       |           |      |          |       |
|                                                            | % +/- to Current Rates |                                                         |                |    |                                                       |       |           |      |          |       |
| Windsor - (N8W)                                            | Current                |                                                         |                |    |                                                       |       |           |      |          |       |
|                                                            | Proposed               |                                                         |                |    |                                                       |       |           |      |          |       |
|                                                            | % +/- to Current Rates |                                                         |                |    |                                                       |       |           |      |          |       |
| Brockville - (K6V)                                         | Current                |                                                         |                |    |                                                       |       |           |      |          |       |
|                                                            | Proposed               |                                                         |                |    |                                                       |       |           |      |          |       |
|                                                            | % +/- to Current Rates |                                                         |                |    |                                                       |       |           |      |          |       |
| Sudbury - (P3E)                                            | Current                |                                                         |                |    |                                                       |       |           |      |          |       |
|                                                            | Proposed               |                                                         |                |    |                                                       |       |           |      |          |       |
|                                                            | % +/- to Current Rates |                                                         |                |    |                                                       |       |           |      |          |       |
| Thunder Bay - (P7K)                                        | Current                |                                                         |                |    |                                                       |       |           |      |          |       |
|                                                            | Proposed               |                                                         |                |    |                                                       |       |           |      |          |       |
|                                                            | % +/- to Current Rates |                                                         |                |    |                                                       |       |           |      |          |       |

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

| CASE 8                                                                              |  |                                       |  |  |                                                         |  |  |  |  |
|-------------------------------------------------------------------------------------|--|---------------------------------------|--|--|---------------------------------------------------------|--|--|--|--|
| Risk Description                                                                    |  |                                       |  |  | Coverages                                               |  |  |  |  |
| ▪ Adult, age 40                                                                     |  | ▪ Drive to work - 8 km one way        |  |  | ▪ Liability and OPCF 44R - \$1,000,000                  |  |  |  |  |
| ▪ Licensed 20 years, class G licence                                                |  | ▪ Annual mileage < 16,000 km          |  |  | ▪ Basic Accident Benefits, Uninsured Automobile         |  |  |  |  |
| ▪ 1 chargeable accident in last 5 years (Accident last year - 1 year accident free) |  | ▪ New business application to company |  |  | ▪ Direct Compensation - Property Damage - no deductible |  |  |  |  |
| ▪ 1 major conviction in last 3 years                                                |  |                                       |  |  | ▪ Collision - \$500 deductible                          |  |  |  |  |
| ▪ 2001 Hyundai Tiburon 2 door (VICC Code 0535)                                      |  |                                       |  |  | ▪ Comprehensive - \$300 deductible                      |  |  |  |  |

  

| Territory          |                        | Liability - BI | Liability - PD | AB | UA | DC-PD | Coll | Comp | OPCF 44R | Total |
|--------------------|------------------------|----------------|----------------|----|----|-------|------|------|----------|-------|
| Toronto - (M4Y)    | Current                |                |                |    |    |       |      |      |          |       |
|                    | Proposed               |                |                |    |    |       |      |      |          |       |
|                    | % +/- to Current Rates |                |                |    |    |       |      |      |          |       |
| Hamilton - (L8V)   | Current                |                |                |    |    |       |      |      |          |       |
|                    | Proposed               |                |                |    |    |       |      |      |          |       |
|                    | % +/- to Current Rates |                |                |    |    |       |      |      |          |       |
| Ottawa - (K1Y)     | Current                |                |                |    |    |       |      |      |          |       |
|                    | Proposed               |                |                |    |    |       |      |      |          |       |
|                    | % +/- to Current Rates |                |                |    |    |       |      |      |          |       |
| London - (N6A)     | Current                |                |                |    |    |       |      |      |          |       |
|                    | Proposed               |                |                |    |    |       |      |      |          |       |
|                    | % +/- to Current Rates |                |                |    |    |       |      |      |          |       |
| Windsor - (N8W)    | Current                |                |                |    |    |       |      |      |          |       |
|                    | Proposed               |                |                |    |    |       |      |      |          |       |
|                    | % +/- to Current Rates |                |                |    |    |       |      |      |          |       |
| Brockville - (K6V) | Current                |                |                |    |    |       |      |      |          |       |
|                    | Proposed               |                |                |    |    |       |      |      |          |       |
|                    | % +/- to Current Rates |                |                |    |    |       |      |      |          |       |
| Sudburv - (P3E)    | Current                |                |                |    |    |       |      |      |          |       |
|                    | Proposed               |                |                |    |    |       |      |      |          |       |
|                    | % +/- to Current Rates |                |                |    |    |       |      |      |          |       |
| Thunder Bav-(P7K)  | Current                |                |                |    |    |       |      |      |          |       |
|                    | Proposed               |                |                |    |    |       |      |      |          |       |
|                    | % +/- to Current Rates |                |                |    |    |       |      |      |          |       |

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

| CASE 9                                                       |  |                                                   |  |  |                                                         |  |  |  |  |
|--------------------------------------------------------------|--|---------------------------------------------------|--|--|---------------------------------------------------------|--|--|--|--|
| Risk Description                                             |  |                                                   |  |  | Coverages                                               |  |  |  |  |
| ▪ Female, age 23, licensed 6 years                           |  | ▪ 2003 Chevrolet Cavalier 4 door (VICC Code 5570) |  |  | ▪ Liability and OPCF 44R - \$500,000                    |  |  |  |  |
| ▪ Class G licence (without driver training)                  |  | ▪ New business application to company             |  |  | ▪ Basic Accident Benefits, Uninsured Automobile         |  |  |  |  |
| ▪ 1 chargeable accident in last year (0 years accident free) |  |                                                   |  |  | ▪ Direct Compensation - Property Damage - no deductible |  |  |  |  |
| ▪ 1 minor conviction in last 3 years                         |  |                                                   |  |  | ▪ Collision - \$500 deductible                          |  |  |  |  |
| ▪ Drive to work - 8 km one way, annual mileage < 16,000 km   |  |                                                   |  |  | ▪ Comprehensive - \$300 deductible                      |  |  |  |  |

  

| Territory              |          | Liability - BI | Liability - PD | AB | UA | DC-PD | Coll | Comp | OPCF 44R | Total |
|------------------------|----------|----------------|----------------|----|----|-------|------|------|----------|-------|
| Toronto - (M4Y)        | Current  |                |                |    |    |       |      |      |          |       |
|                        | Proposed |                |                |    |    |       |      |      |          |       |
| % +/- to Current Rates |          |                |                |    |    |       |      |      |          |       |
| Hamilton - (L8V)       | Current  |                |                |    |    |       |      |      |          |       |
|                        | Proposed |                |                |    |    |       |      |      |          |       |
| % +/- to Current Rates |          |                |                |    |    |       |      |      |          |       |
| Ottawa - (K1Y)         | Current  |                |                |    |    |       |      |      |          |       |
|                        | Proposed |                |                |    |    |       |      |      |          |       |
| % +/- to Current Rates |          |                |                |    |    |       |      |      |          |       |
| London - (N6A)         | Current  |                |                |    |    |       |      |      |          |       |
|                        | Proposed |                |                |    |    |       |      |      |          |       |
| % +/- to Current Rates |          |                |                |    |    |       |      |      |          |       |
| Windsor - (N8W)        | Current  |                |                |    |    |       |      |      |          |       |
|                        | Proposed |                |                |    |    |       |      |      |          |       |
| % +/- to Current Rates |          |                |                |    |    |       |      |      |          |       |
| Brockville - (K6V)     | Current  |                |                |    |    |       |      |      |          |       |
|                        | Proposed |                |                |    |    |       |      |      |          |       |
| % +/- to Current Rates |          |                |                |    |    |       |      |      |          |       |
| Sudburv - (P3E)        | Current  |                |                |    |    |       |      |      |          |       |
|                        | Proposed |                |                |    |    |       |      |      |          |       |
| % +/- to Current Rates |          |                |                |    |    |       |      |      |          |       |
| Thunder Bav-(P7K)      | Current  |                |                |    |    |       |      |      |          |       |
|                        | Proposed |                |                |    |    |       |      |      |          |       |
| % +/- to Current Rates |          |                |                |    |    |       |      |      |          |       |

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

| CASE 10                                                                           |                                                                                     |                                                |
|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|------------------------------------------------|
| Risk Description                                                                  |                                                                                     | Coverages                                      |
| Operator #1                                                                       | Operator #2                                                                         | Income replacement at \$600, \$800 and \$1,000 |
| Male, age 45 (husband)                                                            | Female, age 40 (wife)                                                               | Medical, Rehab and Attendant Care              |
| Licensed 25 years, class G licence                                                | Licensed 20 years, class G licence                                                  | Caregiver and Dependant Care                   |
| No chargeable accidents or convictions in last 10 years                           | No chargeable accidents or convictions in the last 6 years                          | Funeral and Death                              |
| Drive to work - 50 km. one way, annual mileage < 40,000 km                        | Pleasure use only, annual mileage < 10,000 km                                       | Indexation                                     |
| 2003 Mazda Protege ES 5 door (VICC Code 7715)                                     | 2000 Dodge Caravan SE (VICC Code 2660)                                              |                                                |
| New business application to company                                               | New business application to company                                                 |                                                |
| Operator #1a                                                                      | Operator #2a                                                                        |                                                |
| Single male, age 19                                                               | Female, age 22                                                                      |                                                |
| Licensed 3 years with driver training: 1 year G1, 2 years G2, newly licensed as G | Licensed 2 years without driver training: 1 year G1, 1 year G2, newly licensed as G |                                                |
| 1 minor conviction at G2 level                                                    | No chargeable accidents or convictions since licensed                               |                                                |

| Territory              | Income Replacement (IR) |       |         | Medical, Rehab & Att. Care | Caregiver and Dependant Care | Funeral and Death | Indexation                  |                             |                               | Total                 |                       |                       |
|------------------------|-------------------------|-------|---------|----------------------------|------------------------------|-------------------|-----------------------------|-----------------------------|-------------------------------|-----------------------|-----------------------|-----------------------|
|                        | \$600                   | \$800 | \$1,000 |                            |                              |                   | \$600 - IR & Other Benefits | \$800 - IR & Other Benefits | \$1,000 - IR & Other Benefits | \$600                 | \$800                 | \$1,000               |
|                        | (1a)                    | (1b)  | (1c)    | (2)                        | (3)                          | (4)               | (5a)                        | (5b)                        | (5c)                          | (1a)+(2)+(3)+(4)+(5a) | (1b)+(2)+(3)+(4)+(5b) | (1c)+(2)+(3)+(4)+(5c) |
| Toronto - Current      |                         |       |         |                            |                              |                   |                             |                             |                               |                       |                       |                       |
| (M4Y) Proposed         |                         |       |         |                            |                              |                   |                             |                             |                               |                       |                       |                       |
| % +/- to Current Rates |                         |       |         |                            |                              |                   |                             |                             |                               |                       |                       |                       |

**Notes:** In (1a), (1b), and (1c), record only the cost of income replacement, non-indexed.

In (5a) record the cost of indexation of income replacement at \$600, Medical, Rehabilitation and Attendant Care, and Caregiver and Dependant Care.

In (5b) record the cost of indexation of income replacement at \$800, Medical, Rehabilitation and Attendant Care, and Caregiver and Dependant Care.

In (5c) record the cost of indexation of income replacement at \$1,000, Medical, Rehabilitation and Attendant Care, and Caregiver and Dependant Care.

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

| CASE 11                                                    |                                                         |                                                 |
|------------------------------------------------------------|---------------------------------------------------------|-------------------------------------------------|
| Risk Description                                           |                                                         | Coverages                                       |
| Operator #1                                                | Operator #2                                             | Income replacement at \$600, \$800, and \$1,000 |
| Male, age 38 (husband), licensed 20 years, class G licence | Female, age 35 (wife), licensed 15 yrs, class G licence | Medical, Rehab, and Attendant Care              |
| No chargeable accidents or convictions in last 6 years     | No chargeable accidents or convictions in last 6 years  | Caregiver and Dependant Care                    |
| Drive to work, 10 km one way, annual mileage < 16,000 km   |                                                         | Funeral and Death                               |
| New business application to company                        |                                                         | Indexation                                      |
| 2002 Ford Taurus LX 4 door (VICC Code 3427)                |                                                         |                                                 |

| Territory              | Income Replacement (IR) |       |         | Medical, Rehab & Att. Care | Caregiver and Dependant Care | Funeral and Death | Indexation                  |                             |                               | Total                 |                       |                       |
|------------------------|-------------------------|-------|---------|----------------------------|------------------------------|-------------------|-----------------------------|-----------------------------|-------------------------------|-----------------------|-----------------------|-----------------------|
|                        | \$600                   | \$800 | \$1,000 |                            |                              |                   | \$600 - IR & Other Benefits | \$800 - IR & Other Benefits | \$1,000 - IR & Other Benefits | \$600                 | \$800                 | \$1,000               |
|                        | (1a)                    | (1b)  | (1c)    | (2)                        | (3)                          | (4)               | (5a)                        | (5b)                        | (5c)                          | (1a)+(2)+(3)+(4)+(5a) | (1b)+(2)+(3)+(4)+(5b) | (1c)+(2)+(3)+(4)+(5c) |
| Toronto - Current      |                         |       |         |                            |                              |                   |                             |                             |                               |                       |                       |                       |
| (M4Y) Proposed         |                         |       |         |                            |                              |                   |                             |                             |                               |                       |                       |                       |
| % +/- to Current Rates |                         |       |         |                            |                              |                   |                             |                             |                               |                       |                       |                       |

**Notes:** In (1a), (1b), and (1c), record only the cost of income replacement, non-indexed.

In (5a) record the cost of indexation of income replacement at \$600, Medical, Rehabilitation and Attendant Care, and Caregiver and Dependant Care.

In (5b) record the cost of indexation of income replacement at \$800, Medical, Rehabilitation and Attendant Care, and Caregiver and Dependant Care.

In (5c) record the cost of indexation of income replacement at \$1,000, Medical, Rehabilitation and Attendant Care, and Caregiver and Dependant Care.

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

**Risk Profiles Rating Criteria**

| Case | Territory         | Rating Territory |  | Operator    | Rate Class |      | Driving Record |      | Vehicle Rate Group |      |              |      |         |      | Discount/<br>Surcharge |      |
|------|-------------------|------------------|--|-------------|------------|------|----------------|------|--------------------|------|--------------|------|---------|------|------------------------|------|
|      |                   |                  |  |             |            |      |                |      | AB                 |      | DC-PD & Coll |      | Comp/SP |      |                        |      |
|      |                   |                  |  |             | curr       | prop | curr           | prop | curr               | prop | curr         | prop | curr    | prop | curr                   | prop |
| 1    | Toronto (M4Y)     |                  |  |             |            |      |                |      |                    |      |              |      |         |      |                        |      |
|      | Hamilton (L8V)    |                  |  |             |            |      |                |      |                    |      |              |      |         |      |                        |      |
|      | Ottawa (K1Y)      |                  |  |             |            |      |                |      |                    |      |              |      |         |      |                        |      |
|      | London (N6A)      |                  |  | Operator    |            |      |                |      |                    |      |              |      |         |      |                        |      |
|      | Windsor (N8W)     |                  |  |             |            |      |                |      |                    |      |              |      |         |      |                        |      |
|      | Brockville (K6V)  |                  |  |             |            |      |                |      |                    |      |              |      |         |      |                        |      |
|      | Sudbury (P3E)     |                  |  |             |            |      |                |      |                    |      |              |      |         |      |                        |      |
|      | Thunder Bay (P7K) |                  |  |             |            |      |                |      |                    |      |              |      |         |      |                        |      |
| 2    | Toronto (M4Y)     |                  |  |             |            |      |                |      |                    |      |              |      |         |      |                        |      |
|      | Hamilton (L8V)    |                  |  |             |            |      |                |      |                    |      |              |      |         |      |                        |      |
|      | Ottawa (K1Y)      |                  |  | Operator #1 |            |      |                |      |                    |      |              |      |         |      |                        |      |
|      | London (N6A)      |                  |  |             |            |      |                |      |                    |      |              |      |         |      |                        |      |
|      | Windsor (N8W)     |                  |  |             |            |      |                |      |                    |      |              |      |         |      |                        |      |
|      | Brockville (K6V)  |                  |  | Operator #2 |            |      |                |      |                    |      |              |      |         |      |                        |      |
|      | Sudbury (P3E)     |                  |  |             |            |      |                |      |                    |      |              |      |         |      |                        |      |
|      | Thunder Bay (P7K) |                  |  |             |            |      |                |      |                    |      |              |      |         |      |                        |      |
| 3    | Toronto (M4Y)     |                  |  |             |            |      |                |      |                    |      |              |      |         |      |                        |      |
|      | Hamilton (L8V)    |                  |  |             |            |      |                |      |                    |      |              |      |         |      |                        |      |
|      | Ottawa (K1Y)      |                  |  |             |            |      |                |      |                    |      |              |      |         |      |                        |      |
|      | London (N6A)      |                  |  | Operator    |            |      |                |      |                    |      |              |      |         |      |                        |      |
|      | Windsor (N8W)     |                  |  |             |            |      |                |      |                    |      |              |      |         |      |                        |      |
|      | Brockville (K6V)  |                  |  |             |            |      |                |      |                    |      |              |      |         |      |                        |      |
|      | Sudbury (P3E)     |                  |  |             |            |      |                |      |                    |      |              |      |         |      |                        |      |
|      | Thunder Bay (P7K) |                  |  |             |            |      |                |      |                    |      |              |      |         |      |                        |      |
| 4    | Toronto (M4Y)     |                  |  |             |            |      |                |      |                    |      |              |      |         |      |                        |      |

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

| Case | Territory         | Rating Territory |  | Operator     | Rate Class |      | Driving Record |      | Vehicle Rate Group |      |         |      |      |      | Discount/<br>Surcharge |      |
|------|-------------------|------------------|--|--------------|------------|------|----------------|------|--------------------|------|---------|------|------|------|------------------------|------|
|      |                   |                  |  |              |            |      | AB             |      | DC-PD & Coll       |      | Comp/SP |      |      |      |                        |      |
|      |                   |                  |  |              | curr       | prop | curr           | prop | curr               | prop | curr    | prop | curr | prop | curr                   | prop |
|      | Hamilton (L8V)    |                  |  |              |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | Ottawa (K1Y)      |                  |  |              |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | London (N6A)      |                  |  | Operator     |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | Windsor (N8W)     |                  |  |              |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | Brockville (K6V)  |                  |  |              |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | Sudbury (P3E)     |                  |  |              |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | Thunder Bay (P7K) |                  |  |              |            |      |                |      |                    |      |         |      |      |      |                        |      |
| 5    | Toronto (M4Y)     |                  |  |              |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | Hamilton (L8V)    |                  |  |              |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | Ottawa (K1Y)      |                  |  | Operator #1  |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | London (N6A)      |                  |  |              |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | Windsor (N8W)     |                  |  |              |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | Brockville (K6V)  |                  |  | Operator #1a |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | Sudbury (P3E)     |                  |  |              |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | Thunder Bay (P7K) |                  |  |              |            |      |                |      |                    |      |         |      |      |      |                        |      |
| 6    | Toronto (M4Y)     |                  |  |              |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | Hamilton (L8V)    |                  |  | Operator #1  |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | Ottawa (K1Y)      |                  |  | Operator #1a |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | London (N6A)      |                  |  |              |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | Windsor (N8W)     |                  |  | Operator #2  |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | Brockville (K6V)  |                  |  | Operator #2a |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | Sudbury (P3E)     |                  |  |              |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | Thunder Bay (P7K) |                  |  |              |            |      |                |      |                    |      |         |      |      |      |                        |      |
| 7    | Toronto (M4Y)     |                  |  |              |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | Hamilton (L8V)    |                  |  | Operator #1  |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | Ottawa (K1Y)      |                  |  | Operator #2  |            |      |                |      |                    |      |         |      |      |      |                        |      |
|      | London (N6A)      |                  |  |              |            |      |                |      |                    |      |         |      |      |      |                        |      |

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

| Case | Territory         | Rating Territory |  | Operator | Rate Class |  | Driving Record |  | Vehicle Rate Group |  |              |  |         |  | Discount/ Surcharge |  |
|------|-------------------|------------------|--|----------|------------|--|----------------|--|--------------------|--|--------------|--|---------|--|---------------------|--|
|      |                   |                  |  |          |            |  |                |  | AB                 |  | DC-PD & Coll |  | Comp/SP |  |                     |  |
|      |                   |                  |  |          |            |  |                |  |                    |  |              |  |         |  |                     |  |
|      | Windsor (N8W)     |                  |  |          |            |  |                |  |                    |  |              |  |         |  |                     |  |
|      | Brockville (K6V)  |                  |  |          |            |  |                |  |                    |  |              |  |         |  |                     |  |
|      | Sudbury (P3E)     |                  |  |          |            |  |                |  |                    |  |              |  |         |  |                     |  |
|      | Thunder Bay (P7K) |                  |  |          |            |  |                |  |                    |  |              |  |         |  |                     |  |
| 8    | Toronto (M4Y)     |                  |  |          |            |  |                |  |                    |  |              |  |         |  |                     |  |
|      | Hamilton (L8V)    |                  |  |          |            |  |                |  |                    |  |              |  |         |  |                     |  |
|      | Ottawa (K1Y)      |                  |  |          |            |  |                |  |                    |  |              |  |         |  |                     |  |
|      | London (N6A)      |                  |  | Operator |            |  |                |  |                    |  |              |  |         |  |                     |  |
|      | Windsor (N8W)     |                  |  |          |            |  |                |  |                    |  |              |  |         |  |                     |  |
|      | Brockville (K6V)  |                  |  |          |            |  |                |  |                    |  |              |  |         |  |                     |  |
|      | Sudbury (P3E)     |                  |  |          |            |  |                |  |                    |  |              |  |         |  |                     |  |
|      | Thunder Bay (P7K) |                  |  |          |            |  |                |  |                    |  |              |  |         |  |                     |  |
| 9    | Toronto (M4Y)     |                  |  |          |            |  |                |  |                    |  |              |  |         |  |                     |  |
|      | Hamilton (L8V)    |                  |  |          |            |  |                |  |                    |  |              |  |         |  |                     |  |
|      | Ottawa (K1Y)      |                  |  |          |            |  |                |  |                    |  |              |  |         |  |                     |  |
|      | London (N6A)      |                  |  | Operator |            |  |                |  |                    |  |              |  |         |  |                     |  |
|      | Windsor (N8W)     |                  |  |          |            |  |                |  |                    |  |              |  |         |  |                     |  |
|      | Brockville (K6V)  |                  |  |          |            |  |                |  |                    |  |              |  |         |  |                     |  |
|      | Sudbury (P3E)     |                  |  |          |            |  |                |  |                    |  |              |  |         |  |                     |  |
|      | Thunder Bay (P7K) |                  |  |          |            |  |                |  |                    |  |              |  |         |  |                     |  |

## Appendix D

| Coverages                             | Rate Group Drift | Benchmark Loss Trend | Benchmark Base Rate Adjustment for 2005 CLEAR* |
|---------------------------------------|------------------|----------------------|------------------------------------------------|
| Direct Compensation – Property Damage | 10.79%           | 3.0%                 | -7.1%                                          |
| Collision or Upset                    | 9.97%            | 3.7 %                | - 5.9%                                         |
| Comprehensive                         | 8.82%            | - 1.6%               | - 9.2%                                         |
| All Perils                            | 9.58%            | 3.2%                 | - 6.2%                                         |
| Specified Perils                      | 8.82%            | 1.2%                 | - 7.1%                                         |

\*Based on industry distribution for CLEAR rate groups.