



You are here: [Home](#) > [French](#) > [Publications](#) > [Bulletins](#) > [Property and Casualty - Auto Bulletins](#) > [2010](#) > Réforme de l'examen quinquennal Directives de dépôt des grilles de taux d'assurance et de classification des risques

Bulletin

N° A-02/10
I.A.R.D.
– Automobile

Réforme de l'examen quinquennal Directives de dépôt des grilles de taux d'assurance et de classification des risques

À l'attention de toutes les compagnies d'assurance autorisées à faire souscrire de l'assurance-automobile en Ontario

Le présent bulletin décrit les exigences relatives au dépôt des grilles de tarifs d'assurance et de classification des risques exigé en vertu des règlements qui entreront en vigueur le 1er septembre 2010. Les règlements donnent effet aux modifications apportées à l'assurance-automobile à la suite du Rapport sur l'examen quinquennal de l'assurance-automobile.

Les assureurs qui établissent des contrats d'assurance-automobile en vertu de la FAO1 ou FAO2 à l'égard de véhicules qui ne font pas partie d'un parc automobile sont tenus de déposer leurs grilles de taux d'assurance et de classification des risques pour chaque catégorie d'assurance auprès de la Commission des services financiers de l'Ontario (CSFO) d'ici le 15 avril 2010. La CSFO examinera uniquement les dépôts reliés à la réforme; les dépôts non reliés à la réforme seront traités lorsque les dépôts relatifs à la réforme auront été approuvés.

Les directives de dépôt simplifiées se trouvent en annexe. Ces directives ont été passées en revue par le Comité consultatif technique de la tarification et de la souscription de la CSFO.

Dépôt obligatoire

Les assureurs sont tenus d'apporter des modifications à leurs systèmes actuels de classification des risques et à leurs tarifs de la manière suivante:

1) Les modifications des indemnités d'accident de base doivent refléter:

- l'élimination des garanties de base couvrant les frais du soignant, les indemnités pour le maintien à domicile et l'entretien ménager dans le cas de blessures non invalidantes;
- la réduction du plafond des indemnités de base pour frais médicaux et de réadaptation dans le cas de blessures non invalidantes, qui passent de 100000\$ à 50000\$;
- la réduction du plafond des indemnités de base versées pour les soins auxiliaires, qui passent de 72000\$ à 36000\$ dans le cas de blessures non invalidantes;
- la modification du calcul de l'indemnité de remplacement du revenu, qui passe de 80% du revenu net à 70% du revenu brut;
- l'introduction d'un plafond de 3500\$ relatif aux frais médicaux/de réadaptation et aux frais associés aux rapports d'examen/évaluations dans le cas de blessures non invalidantes;
- les autres modifications relatives aux indemnités d'accident de base, conformément aux directives de dépôt.

2) Tarifs pour les indemnités d'accident facultatives suivantes:

- Hausse de l'indemnité de soins médicaux et de réadaptation, qui s'élève maintenant à 100000\$ pour les blessures non invalidantes;
- Hausse de l'indemnité de soins auxiliaires, qui s'élève maintenant à 72000\$ pour les blessures non invalidantes;
- Hausse de l'indemnité de soins médicaux et de réadaptation, qui atteint maintenant 110000\$ et hausse de l'indemnité de soins auxiliaires, qui s'élève maintenant à 1072000\$ pour blessures non invalidantes;
- Indemnité pour personnel soignant, jusqu'à concurrence de 250\$ par semaine pour la première personne à charge, et une prestation additionnelle pouvant atteindre 50\$ par semaine par personne à charge supplémentaire dans le cas de blessures non invalidantes, et indemnités de maintien à domicile et d'entretien ménager jusqu'à concurrence de 100\$ par semaine dans le cas de blessures non invalidantes;
- Indemnité pour les soins des personnes à charge jusqu'à concurrence de 75\$ par semaine pour la première personne à charge, plus une indemnité maximale de 25\$ par personne à charge supplémentaire, jusqu'à concurrence de 150\$ par semaine;
- Hausse de l'indemnité de remplacement du revenu;
- Hausse de l'indemnité des prestations de décès et des frais funéraires;
- Indexation de prestations.

3) L'introduction d'une franchise de 500\$ pour l'indemnisation directe pour dommages matériels (si l'assureur n'offre pas déjà une franchise de 500\$).

4) L'introduction de la formule de modification de police de l'Ontario 48 (FMPO 48), qui propose une couverture facultative des risques propres afin de ramener la franchise délictuelle de responsabilité civile obligatoire de 30000\$ en indemnités pour la douleur et les souffrances, et de faire passer les indemnités de 15000\$ versées aux membres de la famille en vertu de la *Loi sur le droit de la famille*, à 20000\$ et à 10000\$, respectivement.

5) Révision du libellé de la définition d'un accident responsable ayant une incidence sur les primes, laquelle sera utilisée dans les systèmes de classification des risques, conformément à l'exigence selon laquelle aucune demande de règlement découlant d'un an accident survenu le 1er septembre 2010 ou après cette date pour lequel un assuré est responsable dans une proportion de 25% ou moins ne devrait faire partie des éléments de risque du système de classification des risques de l'assureur.

Indemnités d'accident facultatives

Les indemnités d'accident facultatives sont définies dans le nouveau *Barème des indemnités d'accident obligatoires – en vigueur à compter du 1er septembre 2010*. Dès le moment de la souscription, les indemnités d'accident facultatives s'étendent automatiquement à l'assuré désigné, à son conjoint et aux personnes à sa charge, aux personnes à la charge du conjoint de l'assuré désigné, et à toute personne précisée dans la police en tant que conducteur de l'automobile assurée. Par conséquent, les indemnités d'accident facultatives sont souscrites une seule fois, et non pour chacun des véhicules qui sont conduits par l'assuré désigné ou par les personnes indiquées ci-dessus.

Renouvellements

Il faut que l'établissement de tous les renouvellements soit fondé sur les indemnités d'accident de base. Pour toute autre couverture, les renouvellements seront établis en fonction des plafonds ou des franchises déjà sélectionnés par les clients.

Bancs d'essai

Les bancs d'essai sont en voie d'être achevés de manière à servir à la préparation des dépôts. Les résultats seront publiés au cours de la semaine du 8 mars 2010. Comme il est noté dans les directives de dépôt, les résultats des bancs d'essai seront fournis pour appuyer les facteurs d'ajustement des nouveaux tarifs, les tendances de perte, les facteurs d'ajustement des coûts de sinistres conformément à la réforme et les changements de coûts de sinistres pour les indemnités facultatives, la franchise délictuelle et la franchise pour l'indemnisation directe de dommages matériels.

Profils de taux

Le Bureau d'assurance du Canada et la CARR (Canadian Auto Insurance Rate Regulators Association) ont uni leurs efforts pour dresser les profils de taux utilisés dans les directives de dépôt. L'harmonisation des profils de taux simplifiera les exigences relatives au dépôt.

Les assureurs doivent présenter leurs profils à la CSFO sur des feuilles de calcul Excel normalisées. Le modèle Excel sera fourni par la CSFO.

Système automatisé de communication de renseignements techniques sur les taux et les classifications (SACRTTC)

Nous procédons à une mise à jour du système SACRTTC de la CSFO offert en ligne pour refléter ces directives de dépôt. Les assureurs devraient pouvoir l'utiliser d'ici le 12 mars 2010. L'utilisation du système SACRTTC accélérera l'examen et l'approbation des dépôts relatifs à la réforme de l'assurance automobile.

Mesures de réforme à long terme

La CSFO prévoit adopter d'autres mesures de réforme après le 1er septembre 2010. Les réformes à plus long terme seront examinées par un comité consultatif des intervenants et porteront sur le contrôle continu des coûts des soins médicaux et de la réadaptation, tout en veillant à ce que les personnes blessées dans un accident de la route obtiennent un traitement approprié.

Personnes-ressources de la CSFO

Si vous avez des questions sur les exigences relatives au dépôt, veuillez communiquer avec votre analyste de la tarification ou votre chef d'équipe de la Division de l'assurance-

automobile de la CSFO.

Philip Howell
Directeur général et
surintendant des services financiers

le 5 mars 2010

Pièces jointes:

- [Réforme de l'examen quinquennal - directives de dépôt simplifiées s'appliquant aux voitures de tourisme](#) (en anglais seulement)
- [Réforme de l'examen quinquennal - directives de dépôt simplifiées s'appliquant aux autres véhicules](#) (en anglais seulement)



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Page: 6793 Trouver la page: **ALLER**



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Financial Services Commission of Ontario
Five-Year Review Reform
Simplified Filing Guidelines
for Proposed Revisions to Private Passenger
Automobile Insurance Rates and Risk Classification Systems

A. GENERAL INFORMATION

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

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

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

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

Required Filing

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

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

- lowering of standard attendant care benefits limit to \$36,000 from \$72,000 for non-catastrophic injuries;
- changing the income replacement benefit calculation from 80% of net income to 70% of gross income;
- introduction of \$3,500 cap on medical/rehabilitation expenses and assessment/examination report costs for minor injuries;
- other changes to standard accident benefits as outlined in Appendix D of these Filing Guidelines.

2. Rates for the following optional accident benefits:

- increased medical and rehabilitation benefit to \$100,000 for non-catastrophic injuries;
- increased attendant care benefit to \$72,000 for non-catastrophic injuries;
- increased medical and rehabilitation benefit to \$1,100,000 and increased attendant care benefit to \$1,072,000 for non-catastrophic injuries;
- caregiver benefit of up to \$250 per week for first dependant plus up to \$50 per week per additional dependant for non-catastrophic injuries, and housekeeping and home maintenance benefit of up to \$100 per week for non-catastrophic injuries;
- dependant care benefit of up to \$75 per week for first dependant plus up to \$25 per week per additional dependant, to maximum of \$150 per week;
- increased income replacement benefits;
- increased death and funeral benefits;
- indexation benefit.

3. The introduction of a \$500 deductible for the Direct Compensation - Property Damage (DC-PD) coverage (if an insurer does not currently offer a \$500 deductible).

4. The introduction of Ontario Policy Change Form 48 (OPCF 48) providing optional first party coverage offsetting the statutory third party liability tort deductible of \$30,000 for pain and suffering awards, and \$15,000 for family members under the Family Law Act, to \$20,000 and \$10,000, respectively.

5. Revised wording for the definition of a rateable at-fault accident to be used in risk classification systems, reflecting the requirement that no claim arising out of an accident occurring on or after September 1, 2010 for which an insured is 25% or less at fault be used as an element of an insurer's risk classification system.

Optional Components of the Filing

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

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

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

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

Filing Process

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

Section	Contents
1.	Table of contents
2.	Summary of information (Appendix A)
3a.	Certificate of the Officer/Designate (Appendix B1)
3b.	Certificate of the Actuary (Appendix B2)
4.	Rating methodology a. Optional Accident Benefits b. Tort Deductible c. Liability-Bodily Injury base rate changes d. Accident Benefit base rate changes
5.	Rating algorithm
6.	Base rates, differentials and discounts/surcharges
7.	Rating rules
8.	Calculation of Final Rate Level Change
9.	Dependent Categories (if applicable)
10.	Proposed manual pages
11.	Rating profiles (Appendix C)

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

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

Alternatively, you may send the filing to:

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

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

B. GUIDELINES

The format of the filing should be as follows:

SECTION 1: TABLE OF CONTENTS

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

SECTION 2: SUMMARY OF INFORMATION

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

SECTION 3a: 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 B1. 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 3b: CERTIFICATE OF THE ACTUARY

Filings that do not use the FSCO reform benchmark rate adjustment factor must be accompanied by an original certificate of a Fellow of the Canadian Institute of Actuaries. A copy of the required form is attached as Appendix B2.

SECTION 4: RATING METHODOLOGY

a. Optional Accident Benefits

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

b. Tort Deductible Offset Endorsement

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

c. Liability-Bodily Injury Base Rates

- i If you are increasing Liability – Bodily Injury base rates by no more than the reform benchmark rate adjustment factor, you must show how current base rates are adjusted.
- ii If you are increasing Liability-Bodily Injury base rates by more than the benchmark rate adjustment factor, you must show detailed support and analysis for the impact of the reform and provide a Certificate of the Actuary.

d. Accident Benefits Base Rates

Each insurer must indicate the approach used for determining standard Accident Benefits (AB) rates. The level of further information required will vary based on the two scenarios outlined below.

- i. If you are decreasing standard AB rates by the reform benchmark rate adjustment factors as set out in Appendix E (which are being finalized and will be released under separate cover), you must show how your current AB base rates are adjusted. A Certificate of the Actuary **is not** required in this instance.

or
- ii. If you are **not** decreasing standard AB rates by the reform benchmark rate adjustment factors due to rate level inadequacy, a full analysis of the AB coverage rate level indication must be provided. The rate level analysis should take into consideration the benchmark loss cost adjustment factors and loss trend benchmark provided in Appendix E. Where the benchmark loss cost mapping factors are not used, a full actuarial analysis of the reform loss cost impact is required. The indication should also take into account all appropriate factors as set out in the Technical Notes for Automobile Insurance Rate and Risk Classification Filings, including tax rates. An All Coverages Combined indication should not be provided. A Certificate of the Actuary **is** required.

SECTION 5: RATING ALGORITHM

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

SECTION 6: BASE RATES, DIFFERENTIALS AND DISCOUNTS/SURCHARGES

a. Base Rates

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

b. Differentials

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

c. Discounts and Surcharges

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

SECTION 7: RATING RULES

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

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

SECTION 8: CALCULATION OF FINAL RATE LEVEL CHANGE

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

SECTION 9: DEPENDENT CATEGORIES

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

- (i) The rate level effects of the proposed changes.

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

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

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

A rate manual filing containing the approved rates and risk classification system must be submitted within 30 days after approval, in electronic format (e-mail or CD), in accordance with the *Rate Manual Filing Guidelines*.

Failure to submit a rate manual filing can be treated as a compliance matter and the insurer may be subject to further regulatory action by FSCO.

SECTION 11: RATING PROFILES

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

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

Note that the optional coverage profiles, attached to profiles 5, 6 and 11, require both standalone pricing and indexation pricing on all optional accident benefit coverages, except Death and Funeral.

Company Name: _____

Group Name: _____

Category of Insurance: _____

SUMMARY OF INFORMATION

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

☒ Optional accident benefits:

- a) increased income replacement benefit
- b) increased death and funeral benefit
- c) increased medical and rehabilitation care benefit to \$100,000 for non-catastrophic injuries
- d) increased attendant care benefit to \$72,000 for non-catastrophic injuries
- e) increased medical and rehabilitation benefit to \$1,100,000 and increased attendant care benefit to \$1,072,000 for non-catastrophic injuries
- f) caregiver benefit of up to \$250 per week for first dependant, plus up to \$50 per week per additional dependant for non-catastrophic injuries, and housekeeping and home maintenance benefit of up to \$100 per week for non-catastrophic injuries
- g) dependant care benefit up to \$75 per week for first dependant, plus up to \$25 per week per additional dependant, to a maximum of \$150 per week
- h) indexation benefit

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

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

☒ Base rate change, uniform by territory

☒ Rating Rule or definition change(s)

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

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

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

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

☐ **direct written premium**

☐ **direct earned premium**

Source and date of data: _____

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

4. Please indicate whether the reform benchmark rate adjustment factors being utilized are the same as those published by FSCO (see Appendix E). If "No", then answer question (5), if "Yes" continue to question (6).

☐ yes ☐ no

5. Accident Benefits rate level indication (Standard Product): _____ %
 Assumed Future standard AB Trend: _____ %
 Assumed Expense ratio in rate level analysis: _____ %
 Target ROE in rate level analysis: _____ %
 Assumed Reform loss cost adjustment factor used for Accident Benefits: _____ %
 Assumed Reform loss cost adjustment factor used for BI: _____ %
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 9 of the Five-Year Review Reform PPA Simplified Filing Guidelines*). All changes must be based solely on the changes associated with the dependent category.

Dependent Category (check where applicable)	Filing included with this submission		Rate Level Change impact for each category (%)
Personal Vehicles – Motorcycles	Yes	No	_____
Personal Vehicles - Motorhomes	Yes	No	_____
Personal Vehicles - Trailers and Camper Units	Yes	No	_____
Personal Vehicles - Off-Road Vehicles	Yes	No	_____
Personal Vehicles - Motorized Snow Vehicles	Yes	No	_____
Personal Vehicles - Historic Vehicles	Yes	No	_____
Commercial Vehicles	Yes	No	_____
Public Vehicles - Taxis and Limousines	Yes	No	_____
Public Vehicles - Other Than Taxis and Limousines	Yes	No	_____

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

Name: _____

Title: _____

Address: _____

Phone No.: _____

Facsimile No.: _____

E-mail address: _____

CERTIFICATE OF THE OFFICER/DESIGNATE

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

CERTIFY THAT:

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

Signature of Officer

Date, Location

CERTIFICATE OF THE ACTUARY

I, _____, a Fellow of the Canadian Institute of Actuaries,
(Name of Actuary)

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

_____ (the "Insurer"), CERTIFY THAT:

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

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

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

2. I have reviewed the data underlying this rate filing for reasonableness and consistency, and I believe the data is reliable and sufficient for the determination of the indicated rate changes.
3. The indicated rate changes have been calculated in accordance with accepted actuarial practice.

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

Signature of Actuary

Date, Location

Company Name:

Implementation Dates

Profile 5.1 Private Passenger:

Additional Optional Benefits

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

Operator 1:

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

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

Territory	(1a) Increased Income Replacement \$600	(1b) Increased Income Replacement \$800	(1c) Increased Income Replacement \$1,000	(2) Increased Death and Funeral	(3) Increased Med Rehab \$100,000	(4) Increased Attendant Care to \$72,000	(5) Incr Med and Rehab to \$1.1 Mil and Att Care to \$1,072 Mil	(6) Caregiver, Housekeeping and Home Maint	(7) Dependant Care Benefit	(8) OPCF 48 Tort Deductible Offset
Toronto M4Y Current										
(9) Indexation										
Total										
Proposed										
(9) Indexation										
Total										
Ottawa K1Y Current										
(9) Indexation										
Total										
Proposed										
(9) Indexation										
Total										
London N6A Current										
(9) Indexation										
Total										
Proposed										
(9) Indexation										
Total										
Windsor N8W Current										
(9) Indexation										
Total										
Proposed										
(9) Indexation										
Total										
Sudbury P3E Current										
(9) Indexation										
Total										
Proposed										
(9) Indexation										
Total										
Thunder Bay P7K Current										
(9) Indexation										
Total										
Proposed										
(9) Indexation										
Total										

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

March 2010

Proposed:

Financial Services Commission of Ontario

Page C29

Five-Year Review Reform

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

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

March 2010

Financial Services Commission of Ontario

Page 68

Proposed:

Five-Year Review Reform

Company Name:

Implementation Dates

New Business: September 01, 2010

Renewal Business: September 01, 2010

Profile 11.1 Private Passenger:

Additional Optional Benefits

Operator 1:

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

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

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

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

March 2010

Financial Services Commission of Ontario

Page C31 Proposed:

5 Year-Review Reform

Company Name:

Profile 1.1 Private Passenger:

Operator 1: **COMBINED**
Male, Age 23, Married
Driver training
licensed 6 years, Class G
Renewal - with present company 2 years
Annual mileage 15,000 km, travel to/from work 10 km one way
No AF accidents
No convictions
2005 Hyundai Elantra GLS 4DR (VICC Code 0528)

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

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

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

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

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

Current:

Proposed:

Company Name:

Profile 1.2 Private Passenger:

Operator 1:
Male, Age 23, Married
Driver training
licensed 6 years, Class G
Renewal - with present company 2 years
Annual mileage 15,000 km, travel to/from work 10 km one way
No AF accidents
No convictions
2005 Hyundai Elantra GLS 4DR (VICC Code 0528)

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

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

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

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

Current:

Proposed:

Company Name:

Profile 1.3 Private Passenger:

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

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

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

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

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

Current:

Proposed:

Company Name:

Profile 2.1 Private Passenger:

Operator 1:
Male, Age 28, Married
Driver training
licensed 10 years, Class 5 licence/G in Ontario
Renewal - with present company 2 years
Annual mileage 15,000 km, travel to/from work 10 km one way
No AF accidents
No convictions
2005 Toyota RAV4 4WD (VICC Code 7638)

COMBINED

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

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

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

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

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

Current:

Proposed:

Company Name:

Profile 2.2 Private Passenger:

Operator 1:
Male, Age 28, Married
Driver training
licensed 10 years, Class G
Renewal - with present company 2 years
Annual mileage 15,000 km, travel to/from work 10 km one way
No AF accidents
No convictions
2005 Toyota RAV4 4WD (VICC Code 7638)

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

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

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

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

Current:

Proposed:

Company Name:

Profile 2.3 Private Passenger:

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

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

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

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

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

Current:

Proposed:

Company Name:

Profile 3.1 Private Passenger:

Operator 1: **COMBINED**
Female, Age 52
No driver training
licensed 30 years, Class G
New business
Annual mileage 25,000 km, travel to/from work 25 km one way
No AF accidents
No convictions
2007 Dodge Caravan SXT (VICC Code 2660)

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

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

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

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

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

Current:

Proposed:

Company Name:

Profile 3.2 Private Passenger:

Operator 1:
Female, Age 52
No driver training
licensed 30 years, Class G
New business
Annual mileage 25,000 km, travel to/from work 25 km one way
No AF accidents
No convictions
2007 Dodge Caravan SXT (VICC Code 2660)

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

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

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

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

Current:

Proposed:

Company Name:

Profile 3.3 Private Passenger:

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

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

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

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

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

Current:

Proposed:

Company Name:

Profile 4.1 Private Passenger:

Operator 1: COMBINED

Male, Age 55

No driver training

licensed 35 years, Class G

Renewal - with present company 5 years

Annual mileage 15,000 km, travel to/from work 10 km one way

1 AF 24 months ago

No convictions

2008 Nissan Altima, 2.5S Hybrid 4DR (VICC Code 1457)

Operator 2 (Occasional):

Male, Age 19

Driver Training

licenced 2 years, Class G

1 year level 2 graduated licence (G2), 1 year full licence (G)

No AF accidents

Convictions - 1 minor violation 12 months ago,

1 minor violation 24 months ago

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

Coverages:

Liability and OPCF 44R \$1,000,000 Limit

Accident Benefits - Standard

DCPD - \$0 Deductible

Collision-\$500 Deductible

Comprehensive -\$300 Deductible

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

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

Current:

Proposed:

Company Name:

Profile 4.2 Private Passenger:

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

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

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

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

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

Current:

Proposed:

Company Name:

Profile 4.3 Private Passenger:

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

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

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

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

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

Current:

Proposed:

Company Name: _____

Profile 5.1 Private Passenger:**Operator 1:**

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

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

Coverages:

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

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

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

Current:

Proposed:

Company Name:

Profile 6.1 Private Passenger:

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

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

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

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

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

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

Current:

Proposed:

Company Name: _____

Profile 6.2 Private Passenger:**Operator 1:**

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

Implementation Dates

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

Coverages:

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

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

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

Current:

Proposed:

Company Name: **Profile 6.3 Private Passenger:****Operator 2:**

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

Implementation Dates

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

Coverages:

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

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

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

Current:

Proposed:

Company Name:

Profile 7.1 Private Passenger:

Operator 1:

Male, Age 55
No driver training
licensed 30 years, Class G
Renewal, 3 years with present company
Annual mileage 20,000 km, travel to/from work 15 km one way
No AF accidents
Convictions - 1 minor conviction 12 months ago, 1 minor conviction 24 months ago
2005 Toyota Corolla CE 4DR (VICC Code 0445)

COMBINED

Operator 2 (Occasional):

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

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

Coverages:

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

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

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

Current:

Proposed:

Company Name: _____

Profile 7.2 Private Passenger:**Operator 1:**

Male, Age 55
 No driver training
 licensed 30 years, Class G
 Renewal, 3 years with present company
 Annual mileage 20,000 km, travel to/from work 15 km one way
 No AF accidents
 Convictions - 1 minor conviction 12 months ago, 1 minor conviction 24 months ago
 2005 Toyota Corolla CE 4DR (VICC Code 0445)

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

Coverages:

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

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

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

Current:

Proposed:

Company Name:

Profile 7.3 Private Passenger:

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

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

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

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

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

Current:

Proposed:

Company Name:

Profile 8.1 Private Passenger:

Operator 1:
Female, Age 50
No driver training
licensed 25 years, Class G
Renewal, 3 years with present company
Annual mileage 15,000 km, travel to/from work 15 km one way
1 AF 4 years ago
No convictions
2008 Audi A4 3.2 Quattro Wagon (VICC Code 9576)

COMBINED

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

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

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

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

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

Current:

Proposed:

Company Name:

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

Profile 8.2 Private Passenger:**Operator 1:**

Female, Age 50
 No driver training
 licensed 25 years, Class G
 Renewal, 3 years with present company
 Annual mileage 15,000 km, travel to/from work 15 km one way
 1 AF 4 years ago
 No convictions
 2008 Audi A4 3.2 Quattro Wagon (VICC Code 9576)

Coverages:

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

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

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

Current:

Proposed:

Company Name:

Profile 8.3 Private Passenger:

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

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

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

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

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

Current:

Proposed:

Company Name:

Profile 9.1 Private Passenger:

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

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

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

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

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

Current:

Proposed:

Company Name:

Profile 10.1 Private Passenger:

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

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

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

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

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

Current:

Proposed:

Company Name:

Profile 11.1 Private Passenger:

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

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

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

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

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

Current:

Proposed:

RATING PROFILES

Company Name: _____

Implementation Dates	
New Business:	
Renewal Business:	

Profile 12.1 Private Passenger:

Operator 1:

Female, Age 35
No driver training
licensed 15 years, Class G
New business
Annual mileage 25,000 km, travel to/from work 25 km one way
1 AF 2 years ago 1 AF 4 years ago
Convictions - 1 criminal code conviction 12 months ago, 1 major violation 18 months ago, 1 major violation 24 months ago
2009 Nissan Versa Hatchback 1.8S 4DR (VICC Code 1433)

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

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

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

Current:

Proposed:

Regulation Changes Affecting Accident Benefits Coverage

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

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

BENCHMARKS

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

1. Benchmark Reform Rate Adjustment Factors

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

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

2. Benchmark Loss Trends

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

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

3. Benchmark Reform Loss Cost Adjustment Factors

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

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

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

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

Financial Services Commission of Ontario

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

A. GENERAL INFORMATION

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

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

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

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

Required Filing

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

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

- lowering of standard attendant care benefits limit to \$36,000 from \$72,000 for non-catastrophic injuries;
- changing the income replacement benefit calculation from 80% of net income to 70% of gross income;
- introduction of \$3,500 cap on medical/rehabilitation expenses and assessment/examination report costs for minor injuries;
- other changes to standard accident benefits as outlined in Appendix D of the Five-Year Review Reform PPA Simplified Filing Guidelines.

2. Rates for the following optional accident benefits:

- increased medical and rehabilitation benefit to \$100,000 for non-catastrophic injuries;
- increased attendant care benefit to \$72,000 for non-catastrophic injuries;
- increased medical and rehabilitation benefit to \$1,100,000 and increased attendant care benefit to \$1,072,000 for non-catastrophic injuries;
- caregiver benefit of up to \$250 per week for first dependant plus up to \$50 per week per additional dependant for non-catastrophic injuries, and housekeeping and home maintenance benefit of up to \$100 per week for non-catastrophic injuries;
- dependant care benefit of up to \$75 per week for first dependant plus up to \$25 per week per additional dependant, to maximum of \$150 per week;
- increased income replacement benefits;
- increased death and funeral benefits;
- indexation benefit.

3. The introduction of a \$500 deductible for the Direct Compensation - Property Damage (DC-PD) coverage (if an insurer does not currently offer a \$500 deductible).

4. The introduction of Ontario Policy Change Form 48 (OPCF 48) providing optional first party coverage offsetting the statutory third party liability tort deductible of \$30,000 for pain and suffering awards, and \$15,000 for family members under the Family Law Act, to \$20,000 and \$10,000, respectively.

5. Revised wording for the definition of a rateable at-fault accident to be used in risk classification systems, reflecting the requirement that no claim arising out of an accident occurring on or after September 1, 2010 for which an insured is 25% or less at fault be used as an element of an insurer's risk classification system.

Optional Components of the Filing

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

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

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

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

Filing Process

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

Section	Contents
1.	Table of contents
2.	Summary of information (Appendix A)
3.	Certificate of the Officer/Designate (Appendix B)
4.	Rating methodology a. Optional Accident Benefits b. Tort Deductible c. Base rate changes
5.	Rating algorithm
6.	Base rates, differentials and discounts/surcharges
7.	Rating rules
8.	Calculation of Final Rate Level Change
9.	Dependent Categories (if applicable)
10.	Proposed manual pages
11.	Rating profiles examples (Appendix C)

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

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

Alternatively, you may send the filing to:

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

B. GUIDELINES

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

SECTION 1: TABLE OF CONTENTS

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

SECTION 2: SUMMARY OF INFORMATION

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

SECTION 3: CERTIFICATES OF THE OFFICER/DESIGNATE

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

SECTION 4: RATING METHODOLOGY

a. Optional Accident Benefits

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

b. Tort Deductible Offset Endorsement

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

c. Base Rate Changes

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

SECTION 5: RATING ALGORITHM

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

SECTION 6: BASE RATES, DIFFERENTIALS AND DISCOUNTS/SURCHARGES

a. Base Rates

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

b. Differentials

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

c. Discounts and Surcharges

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

SECTION 7: RATING RULES

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

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

SECTION 8: CALCULATION OF FINAL RATE LEVEL CHANGE

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

SECTION 9: DEPENDENT CATEGORIES

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

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

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

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

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

SECTION 11: RATING PROFILES

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

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

Company Name: _____

Group Name: _____

Category of Insurance: _____

SUMMARY OF INFORMATION

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



Optional accident benefits:

- a) increased income replacement benefit
- b) increased death and funeral benefits
- c) increased medical and rehabilitation care benefit to \$100,000 for non-catastrophic injuries
- d) increased attendant care benefit to \$72,000 for non-catastrophic injuries
- e) increased medical and rehabilitation benefit to \$1,100,000 and increased attendant care benefit to \$1,072,000 for non-catastrophic injuries
- f) caregiver benefit of up to \$250 per week for first dependant, plus up to \$50 per week per additional dependant, for non-catastrophic injuries, and housekeeping and home maintenance benefit of up to \$100 per week for non-catastrophic injuries
- g) dependant care benefit up to \$75 per week for first dependant, plus up to \$25 per week per additional dependant, to a maximum of \$150 per week
- h) indexation benefit



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



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



Base rate change, uniform by territory



Rating Rule or definition change(s)

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

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

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

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



direct written premium



direct earned premium

Source and date of data: _____

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

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

☐

yes

☐

no

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

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

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

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

Name: _____

Title: _____

Address _____

Phone No.: _____

Facsimile No.: _____

E-mail address: _____

CERTIFICATE OF THE OFFICER/DESIGNATE

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

CERTIFY THAT:

1. This rate filing is in respect of _____ and the following
 (Category of Automobile Insurance)
 dependent categories: *(Please check all that apply)*

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

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

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

Signature of Officer

Date, Location

Company Name: _____

Profile 1 - Commercial Vehicle:**Operator 1:**

Male, Age 45

No driver training

Licensed 25 years, Appropriate class licence

New business

1 AF 12 months ago

No convictions in 3 years

2002 Ford Ecoline E450, Heavy Vehicle

Use: wholesale delivery truck for a T.V sales and service operation

List Price New: \$35,530

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

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

Current:

Proposed:

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

Coverages:

Liability and OPCF 44R \$1,000,000 Limit

Collision \$500 Deductible

Comprehensive \$500 Deductible

DCPD - No Deductible

Accident Benefits - Standard

Company Name:

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

Profile 2 - Commercial Vehicle:**Operator 1:**

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

Coverages:

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

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

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

Current:

Proposed:

Company Name:

Profile 3 - Commercial Vehicle:**Operator 1:**

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

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

Coverages:

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

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

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

Current:

Proposed:

Company Name: _____

Profile 4 - Commercial Vehicle:**Operator 1:**

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

Implementation Dates

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

Coverages:

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

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

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

Current:

Proposed:

Company Name:

Motorcycle Profile 1:**Operator 1:**

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

Implementation Dates

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

Coverages:

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

PPA also insured with company (i.e. Multi-Line Policy)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Toronto M4Y	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%
Thunder Bay P7K	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%

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

Current:

Proposed:

Only vehicle on policy (i.e. No Multi-Line Discount)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Toronto M4Y	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%
Thunder Bay P7K	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%

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

Current:

Proposed:

Company Name:

Motorcycle Profile 2:**Operator 1:**

Male, Age 45

Insured on a PP vehicle for 25 years

Licensed 25 years, Class M

New business

Annual mileage 6,000 km

No AF accidents

No convictions

2006 Harley Davidson FLHT Electra Glide, 1450 c.c. (VICC Code HD51)

List price \$22,169, Cash value \$13,965

Implementation Dates

New Business: September 01, 2010

Renewal Business: September 01, 2010

Coverages:

Liability and OPCF 44R \$1,000,000 Limit

Accident Benefits - Standard

DCPD - \$0 Deductible

Collision \$500 Deductible

Comprehensive \$300 deductible

PPA also insured with company (i.e. Multi-Line Policy)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Toronto M4Y	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%
Thunder Bay P7K	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%

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

Current:

Proposed:

Only vehicle on policy (i.e. No Multi-Line Discount)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Toronto M4Y	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%
Thunder Bay P7K	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%

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

Current:

Proposed:

Company Name: **Off Road Vehicle Profile 1:****Operator 1:**

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

Implementation Dates

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

Coverages:

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

PPA also insured with company (i.e. Multi-Line Policy)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Ottawa K1Y	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%
Sudbury P3E	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%

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

Current:												

Proposed:

Only vehicle on policy (i.e. No Multi-Line Discount)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Ottawa K1Y	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%
Sudbury P3E	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%

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

Current:												

Proposed:

Company Name:

Off Road Vehicle Profile 2**Operator 1:**

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

Implementation Dates

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

Coverages:

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

PPA also insured with company (i.e. Multi-Line Policy)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Ottawa K1Y	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%
Sudbury P3E	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%

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

Current:

Proposed:

Only vehicle on policy (i.e. No Multi-Line Discount)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Ottawa K1Y	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%
Sudbury P3E	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%

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

Current:

Proposed:

Company Name:

Snow Vehicle - Profile 1**Operator 1:**

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

Implementation Dates

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

Coverages:

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

PPA also insured with company (i.e. Multi-Line Policy)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Ottawa K1Y	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%
Sudbury P3E	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%

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

Current:

Proposed:

Only vehicle on policy (i.e. No Multi-Line Discount)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Ottawa K1Y	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%
Sudbury P3E	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%

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

Current:

Proposed:

Company Name:

Snow Vehicle - Profile 2**Operator 1:**

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

Implementation Dates

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

Coverages:

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

PPA also insured with company (i.e. Multi-Line Policy)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Ottawa K1Y	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%
Sudbury P3E	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%

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

Current:

Proposed:

Only vehicle on policy (i.e. No Multi-Line Discount)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Ottawa K1Y	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%
Sudbury P3E	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%

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

Current:

Proposed:

Company Name:

Motor home - Profile 1:**Operator 1:**

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

Operator 2: (Secondary)

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

Implementation Dates

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

Coverages:

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

PPA also insured with company (i.e. Multi-Line Policy)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Toronto M4Y	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%
Windsor N8W	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%

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

Current:

Proposed:

Only vehicle on policy (i.e. No Multi-Line Discount)												
Territory		Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Toronto M4Y	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%
Windsor N8W	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.00%				0.00%	0.00%

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

Current:

Proposed:

Company Name:

Taxi - Profile 1:**Operator 1 (Owner):**

Male, Age 45

No driver training

Insured with current insurer 2 years

Licensed 25 years, Class G in Ontario

Used as taxi, annual mileage 120 000 km, shared equally between drivers

1 AF 2 years ago

2 minor convictions in the past 3 years

2006 Chevrolet Malibu LS 4DR (VICC 5557(01))

List price: \$42 000

Implementation Dates

New Business: September 01, 2010

Renewal Business: September 01, 2010

Coverages:

Liability and OPCF 44R \$1,000,000 Limit

Collision \$500 Deductible

Comprehensive \$300 Deductible

DCPD - No Deductible

Accident Benefits - Standard

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

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

Current:

Proposed:

Company Name:

Taxi - Profile 2:**Operator 1 (Non-Owner):**

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

Operator 2 (Non-Owner):

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

Implementation Dates

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

Coverages:

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

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

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

Current:

Proposed:

Company Name:

Interurban Truck - Profile 1:**Operator 1:**

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

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

Coverages:

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

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Toronto Current						0				0	0
Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

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

Current:

Proposed:

Company Name:

Interurban Truck - Profile 2:**Operator 1:**

No driver training

Licensed 35 years, Class D License

New business

No AF accidents in 10 years

No convictions in 10 years

2001 Freightliner truck C120

Use: 20% Quebec exposure, radius of operation over 160 km

List Price New: \$130,000

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

Coverages:

Liability and OPCF 44R \$1,000,000 Limit

Collision \$6,500 Deductible

Comprehensive \$6,500 Deductible

DCPD - No Deductible

Accident Benefits - Standard

Territory	Bodily Injury	Property Damage	DCPD	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	OPCF 44R	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Current						0				0	0
Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

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

Current:

Proposed:
