

Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 1.1 Private Passenger:**

**Operator 1:**

Male, Age 23, Married  
 Driver training  
 Licensed 6 years, Class 5 license/G in Ontario  
 Renewal - with present company 2 years  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 No AF accidents  
 No convictions  
 2014 Honda Civic LX 4DR

**Operator 2 (Occasional):**

Female, Age 23, Married  
 Driver training  
 Licensed 4 years, Class 5 license  
 1 year level 2 graduated license, 3 years full license  
 Renewal - with present company 2 years  
 No AF accidents  
 No convictions

**Coverages:**

Liability and END 44 \$1,000,000 Limit  
 Accident Benefits - Basic  
 DCPD - \$0 Deductible  
 Collision \$500 Deductible  
 Comprehensive \$250 Deductible

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	2080	56	591	36	2763	219	19	683	230	1151	3914
Proposed	2305	61	654	39	3059	231	19	672	213	1135	4194
% +/- to Current Rates	<b>10.82%</b>	<b>8.93%</b>	<b>10.66%</b>	<b>8.33%</b>	<b>10.71%</b>	<b>5.48%</b>	<b>0.00%</b>	<b>-1.61%</b>	<b>-7.39%</b>	<b>-1.39%</b>	<b>7.15%</b>
<b>005</b> Current	973	26	278	36	1313	170	19	560	147	896	2209
Proposed	1078	28	308	39	1453	179	19	552	135	885	2338
% +/- to Current Rates	<b>10.79%</b>	<b>7.69%</b>	<b>10.79%</b>	<b>8.33%</b>	<b>10.66%</b>	<b>5.29%</b>	<b>0.00%</b>	<b>-1.43%</b>	<b>-8.16%</b>	<b>-1.23%</b>	<b>5.84%</b>
<b>006</b> Current	922	24	271	36	1253	170	19	629	181	999	2252
Proposed	1021	28	295	39	1383	179	19	618	168	984	2367
% +/- to Current Rates	<b>10.74%</b>	<b>16.67%</b>	<b>8.86%</b>	<b>8.33%</b>	<b>10.38%</b>	<b>5.29%</b>	<b>0.00%</b>	<b>-1.75%</b>	<b>-7.18%</b>	<b>-1.50%</b>	<b>5.11%</b>
<b>007</b> Current	973	26	278	36	1313	170	19	560	147	896	2209
Proposed	1078	28	308	39	1453	179	19	552	135	885	2338
% +/- to Current Rates	<b>10.79%</b>	<b>7.69%</b>	<b>10.79%</b>	<b>8.33%</b>	<b>10.66%</b>	<b>5.29%</b>	<b>0.00%</b>	<b>-1.43%</b>	<b>-8.16%</b>	<b>-1.23%</b>	<b>5.84%</b>

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:

Proposed:

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 1.2 Private Passenger:**

**Operator 1:**

Male, Age 23, Married  
 Driver training  
 Licensed 6 years, Class 5 license/G in Ontario  
 Renewal - with present company 2 years  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 No AF accidents  
 No convictions  
 2014 Honda Civic LX 4DR

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	1582	42	449	36	2109	219	19	525	230	993	3102
Proposed	1752	47	497	39	2335	231	19	517	213	980	3315
% +/- to Current Rates	<b>10.75%</b>	<b>11.90%</b>	<b>10.69%</b>	<b>8.33%</b>	<b>10.72%</b>	<b>5.48%</b>	<b>0.00%</b>	<b>-1.52%</b>	<b>-7.39%</b>	<b>-1.31%</b>	<b>6.87%</b>
<b>005</b> Current	775	21	222	36	1054	170	19	439	147	775	1829
Proposed	858	22	246	39	1165	179	19	434	135	767	1932
% +/- to Current Rates	<b>10.71%</b>	<b>4.76%</b>	<b>10.81%</b>	<b>8.33%</b>	<b>10.53%</b>	<b>5.29%</b>	<b>0.00%</b>	<b>-1.14%</b>	<b>-8.16%</b>	<b>-1.03%</b>	<b>5.63%</b>
<b>006</b> Current	734	19	215	36	1004	170	19	492	181	862	1866
Proposed	813	22	236	39	1110	179	19	484	168	850	1960
% +/- to Current Rates	<b>10.76%</b>	<b>15.79%</b>	<b>9.77%</b>	<b>8.33%</b>	<b>10.56%</b>	<b>5.29%</b>	<b>0.00%</b>	<b>-1.63%</b>	<b>-7.18%</b>	<b>-1.39%</b>	<b>5.04%</b>
<b>007</b> Current	775	21	222	36	1054	170	19	439	147	775	1829
Proposed	858	22	246	39	1165	179	19	434	135	767	1932
% +/- to Current Rates	<b>10.71%</b>	<b>4.76%</b>	<b>10.81%</b>	<b>8.33%</b>	<b>10.53%</b>	<b>5.29%</b>	<b>0.00%</b>	<b>-1.14%</b>	<b>-8.16%</b>	<b>-1.03%</b>	<b>5.63%</b>

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Note: FA minimum deductible is \$500 (Rule 101).

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

Current:	Class	12 Coll. Deductible	500	Proposed:	Class	12 Coll. Deductible	500
	DR	5 Comp. Deductible	500		DR	5 Comp. Deductible	500
	Limit	1,000,000 Collision Rate Group	30		Limit	1000000 Collision Rate Group	30
	Conv s/c	0% Comprehensive Rate Group	21		Conv s/c	0% Comprehensive Rate Group	21
	Claim s/c	0% AB Rate Group	11		Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	35 Clean Driver Discounts	20%		DCPD Rate Group	35 Clean Driver Discounts	20%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 1.3 Private Passenger:**

**Operator 2: (Occasional)**

Female, Age 23, Married  
 Driver training  
 Licensed 4 years, Class 5 license/G in Ontario:  
 1 year level 2 graduated license (G2/L2), 3 years full license (G/L)  
 Renewal - with present company 2 years  
 No AF accidents  
 No convictions

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b>	Current	498	14	142	654			158		158	812
	Proposed	553	14	157	724			155		155	879
% +/- to Current Rates		11.04%	0.00%	10.56%	10.70%			-1.90%		-1.90%	8.25%
<b>005</b>	Current	198	5	56	259			121		121	380
	Proposed	220	6	62	288			118		118	406
% +/- to Current Rates		11.11%	20.00%	10.71%	11.20%			-2.48%		-2.48%	6.84%
<b>006</b>	Current	188	5	56	249			137		137	386
	Proposed	208	6	59	273			134		134	407
% +/- to Current Rates		10.64%	20.00%	5.36%	9.64%			-2.19%		-2.19%	5.44%
<b>007</b>	Current	198	5	56	259			121		121	380
	Proposed	220	6	62	288			118		118	406
% +/- to Current Rates		11.11%	20.00%	10.71%	11.20%			-2.48%		-2.48%	6.84%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:	Class	05 Coll. Deductible	500
	DR	4 Comp. Deductible	
	Limit	1000000 Collision Rate Group	30
	Conv s/c	0% Comprehensive Rate Group	
	Claim s/c	0% AB Rate Group	
	DCPD Rate Group	35 Clean Driver Discounts	20%

Proposed:	Class	05 Coll. Deductible	500
	DR	4 Comp. Deductible	
	Limit	1000000 Collision Rate Group	30
	Conv s/c	0% Comprehensive Rate Group	
	Claim s/c	0% AB Rate Group	
	DCPD Rate Group	35 Clean Driver Discounts	20%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 2.1 Private Passenger:**

**Operator 1:**

Male, Age 28, Married  
 Driver training  
 Licensed 10 years, Class 5 license/G in Ontario  
 Renewal - with present company 2 years  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 No AF accidents  
 No convictions  
 2015 Ford Escape SE 4DR 4WD

**Operator 2 (Secondary):**

Female, Age 27, Married  
 Driver training  
 Licensed 10 years, Class 5 license/G in Ontario  
 Renewal - with present company 2 years  
 No AF accidents  
 No convictions

**Coverages:**

Liability and END 44 \$1,000,000 Limit  
 Accident Benefits - Basic  
 DCPD - \$0 Deductible  
 Collision \$500 Deductible  
 Comprehensive \$250 Deductible

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	1020	27	275	36	1358	182	19	300	415	916	2274
Proposed	1130	30	305	39	1504	192	19	297	385	893	2397
% +/- to Current Rates	<b>10.78%</b>	<b>11.11%</b>	<b>10.91%</b>	<b>8.33%</b>	<b>10.75%</b>	<b>5.49%</b>	<b>0.00%</b>	<b>-1.00%</b>	<b>-7.23%</b>	<b>-2.51%</b>	<b>5.41%</b>
<b>005</b> Current	426	12	116	36	590	141	19	246	265	671	1261
Proposed	472	13	130	39	654	148	19	242	245	654	1308
% +/- to Current Rates	<b>10.80%</b>	<b>8.33%</b>	<b>12.07%</b>	<b>8.33%</b>	<b>10.85%</b>	<b>4.96%</b>	<b>0.00%</b>	<b>-1.63%</b>	<b>-7.55%</b>	<b>-2.53%</b>	<b>3.73%</b>
<b>006</b> Current	404	10	113	36	563	141	19	276	327	763	1326
Proposed	447	12	122	39	620	148	19	273	303	743	1363
% +/- to Current Rates	<b>10.64%</b>	<b>20.00%</b>	<b>7.96%</b>	<b>8.33%</b>	<b>10.12%</b>	<b>4.96%</b>	<b>0.00%</b>	<b>-1.09%</b>	<b>-7.34%</b>	<b>-2.62%</b>	<b>2.79%</b>
<b>007</b> Current	426	12	116	36	590	141	19	246	265	671	1261
Proposed	472	13	130	39	654	148	19	242	245	654	1308
% +/- to Current Rates	<b>10.80%</b>	<b>8.33%</b>	<b>12.07%</b>	<b>8.33%</b>	<b>10.85%</b>	<b>4.96%</b>	<b>0.00%</b>	<b>-1.63%</b>	<b>-7.55%</b>	<b>-2.53%</b>	<b>3.73%</b>

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:

Proposed:

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 2.2 Private Passenger:**

**Operator 1:**

Male, Age 28, Married  
 Driver training  
 Licensed 10 years, Class 5 license/G in Ontario  
 Renewal - with present company 2 years  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 No AF accidents  
 No convictions  
 2015 Ford Escape SE 4DR 4WD

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1020	27	275	36	1358	182	19	300	415	916	2274
	Proposed	1130	30	305	39	1504	192	19	297	385	893	2397
% +/- to Current Rates		10.78%	11.11%	10.91%	8.33%	10.75%	5.49%	0.00%	-1.00%	-7.23%	-2.51%	5.41%
005	Current	426	12	116	36	590	141	19	246	265	671	1261
	Proposed	472	13	130	39	654	148	19	242	245	654	1308
% +/- to Current Rates		10.80%	8.33%	12.07%	8.33%	10.85%	4.96%	0.00%	-1.63%	-7.55%	-2.53%	3.73%
006	Current	404	10	113	36	563	141	19	276	327	763	1326
	Proposed	447	12	122	39	620	148	19	273	303	743	1363
% +/- to Current Rates		10.64%	20.00%	7.96%	8.33%	10.12%	4.96%	0.00%	-1.09%	-7.34%	-2.62%	2.79%
007	Current	426	12	116	36	590	141	19	246	265	671	1261
	Proposed	472	13	130	39	654	148	19	242	245	654	1308
% +/- to Current Rates		10.80%	8.33%	12.07%	8.33%	10.85%	4.96%	0.00%	-1.63%	-7.55%	-2.53%	3.73%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Note: FA minimum deductible is \$500 (Rule 101).

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

Current:	Class	02 Coll. Deductible	500	Proposed:	Class	02 Coll. Deductible	500
	DR	5 Comp. Deductible	500		DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	32		Limit	1000000 Collision Rate Group	32
	Conv s/c	0% Comprehensive Rate Group	34		Conv s/c	0% Comprehensive Rate Group	34
	Claim s/c	0% AB Rate Group	10		Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	34 Clean Driver Discounts	20%		DCPD Rate Group	34 Clean Driver Discounts	20%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 2.3 Private Passenger:**

**Operator 2: (Secondary)**

Female, Age 27, Married  
 Driver training  
 Licensed 10 years, Class 5 license/G in Ontario  
 Renewal - with present company 2 years  
 No AF accidents  
 No convictions

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>005</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>006</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>007</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:


Proposed:


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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 3.1 Private Passenger:**

**Operator 1:**

Female, Age 52  
 No driver training  
 Licensed 30 years, Class 5 license/G in Ontario  
 New business  
 Annual mileage 25,000 km, travel to/from work 25 km one way  
 No AF accidents  
 No convictions  
 2013 Lexus RX350 4DR AWD

**Operator 2 (Occasional):**

Male, Age 21  
 Driver training  
 Licensed 3 years, Class 5 license/G in Ontario:  
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)  
 New business  
 No AF accidents  
 No convictions

**Coverages:**

Liability and END 44 \$1,000,000 Limit  
 Accident Benefits - Basic  
 DCPD - \$0 Deductible  
 Collision \$500 Deductible  
 Comprehensive \$250 Deductible

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1695	46	701	36	2478	152	19	733	810	1714	4192
	Proposed	1877	50	781	39	2747	160	19	725	753	1657	4404
% +/- to Current Rates		10.74%	8.70%	11.41%	8.33%	10.86%	5.26%	0.00%	-1.09%	-7.04%	-3.33%	5.06%
005	Current	682	19	290	36	1027	118	19	602	519	1258	2285
	Proposed	756	20	315	39	1130	124	19	598	478	1219	2349
% +/- to Current Rates		10.85%	5.26%	8.62%	8.33%	10.03%	5.08%	0.00%	-0.66%	-7.90%	-3.10%	2.80%
006	Current	645	16	275	36	972	118	19	679	640	1456	2428
	Proposed	716	20	304	39	1079	124	19	668	591	1402	2481
% +/- to Current Rates		11.01%	25.00%	10.55%	8.33%	11.01%	5.08%	0.00%	-1.62%	-7.66%	-3.71%	2.18%
007	Current	682	19	290	36	1027	118	19	602	519	1258	2285
	Proposed	756	20	315	39	1130	124	19	598	478	1219	2349
% +/- to Current Rates		10.85%	5.26%	8.62%	8.33%	10.03%	5.08%	0.00%	-0.66%	-7.90%	-3.10%	2.80%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:


Proposed:


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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 3.2 Private Passenger:**

**Operator 1:**

Female, Age 52  
 No driver training  
 Licensed 30 years, Class 5 license/G in Ontario  
 New business  
 Annual mileage 25,000 km, travel to/from work 25 km one way  
 No AF accidents  
 No convictions  
 2013 Lexus RX350 4DR AWD

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	1092	30	452	36	1610	152	19	440	810	1421	3031
Proposed	1210	32	502	39	1783	160	19	436	753	1368	3151
% +/- to Current Rates	<b>10.81%</b>	<b>6.67%</b>	<b>11.06%</b>	<b>8.33%</b>	<b>10.75%</b>	<b>5.26%</b>	<b>0.00%</b>	<b>-0.91%</b>	<b>-7.04%</b>	<b>-3.73%</b>	<b>3.96%</b>
<b>005</b> Current	442	12	188	36	678	118	19	378	519	1034	1712
Proposed	490	13	203	39	745	124	19	374	478	995	1740
% +/- to Current Rates	<b>10.86%</b>	<b>8.33%</b>	<b>7.98%</b>	<b>8.33%</b>	<b>9.88%</b>	<b>5.08%</b>	<b>0.00%</b>	<b>-1.06%</b>	<b>-7.90%</b>	<b>-3.77%</b>	<b>1.64%</b>
<b>006</b> Current	418	10	178	36	642	118	19	427	640	1204	1846
Proposed	464	13	198	39	714	124	19	419	591	1153	1867
% +/- to Current Rates	<b>11.00%</b>	<b>30.00%</b>	<b>11.24%</b>	<b>8.33%</b>	<b>11.21%</b>	<b>5.08%</b>	<b>0.00%</b>	<b>-1.87%</b>	<b>-7.66%</b>	<b>-4.24%</b>	<b>1.14%</b>
<b>007</b> Current	442	12	188	36	678	118	19	378	519	1034	1712
Proposed	490	13	203	39	745	124	19	374	478	995	1740
% +/- to Current Rates	<b>10.86%</b>	<b>8.33%</b>	<b>7.98%</b>	<b>8.33%</b>	<b>9.88%</b>	<b>5.08%</b>	<b>0.00%</b>	<b>-1.06%</b>	<b>-7.90%</b>	<b>-3.77%</b>	<b>1.64%</b>

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Note: FA minimum deductible is \$1,000 for Rate Groups 41-59 (Rule 101) for Collision. FA minimum deductible is \$1,000 for Rate Groups 41-59 (Rule 101) for Comprehensive.

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

Current:	Class	03 Coll. Deductible	1000
	DR	5 Comp. Deductible	1000
	Limit	1000000 Collision Rate Group	44
	Conv s/c	0% Comprehensive Rate Group	57
	Claim s/c	0% AB Rate Group	9
	DCPD Rate Group	45 Clean Driver Discounts	20%

Proposed:	Class	03 Coll. Deductible	1000
	DR	5 Comp. Deductible	1000
	Limit	1000000 Collision Rate Group	44
	Conv s/c	0% Comprehensive Rate Group	57
	Claim s/c	0% AB Rate Group	9
	DCPD Rate Group	45 Clean Driver Discounts	20%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 3.3 Private Passenger:**

**Operator 2: (Occasional)**

Male, Age 21  
 Driver training  
 Licensed 3 years, Class 5 license/G in Ontario:  
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)  
 New business  
 No AF accidents  
 No convictions

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	603	16	249	868			293		293	1161
	Proposed	667	18	279	964			289		289	1253
% +/- to Current Rates		10.61%	12.50%	12.05%	11.06%			-1.37%		-1.37%	7.92%
005	Current	240	7	102	349			224		224	573
	Proposed	266	7	112	385			224		224	609
% +/- to Current Rates		10.83%	0.00%	9.80%	10.32%			0.00%		0.00%	6.28%
006	Current	227	6	97	330			252		252	582
	Proposed	252	7	106	365			249		249	614
% +/- to Current Rates		11.01%	16.67%	9.28%	10.61%			-1.19%		-1.19%	5.50%
007	Current	240	7	102	349			224		224	573
	Proposed	266	7	112	385			224		224	609
% +/- to Current Rates		10.83%	0.00%	9.80%	10.32%			0.00%		0.00%	6.28%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Note: FA minimum deductible is \$1,000 for Rate Groups 41-59 (Rule 101) for Collision.

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

Current:	Class	05 Coll. Deductible	1000
	DR	3 Comp. Deductible	
	Limit	1000000 Collision Rate Group	44
	Conv s/c	0% Comprehensive Rate Group	
	Claim s/c	0% AB Rate Group	
	DCPD Rate Group	45 Clean Driver Discounts	20%

Proposed:	Class	05 Coll. Deductible	1000
	DR	3 Comp. Deductible	
	Limit	1000000 Collision Rate Group	44
	Conv s/c	0% Comprehensive Rate Group	
	Claim s/c	0% AB Rate Group	
	DCPD Rate Group	45 Clean Driver Discounts	20%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 4.1 Private Passenger:**

**Operator 1:**

Male, Age 55  
 No driver training  
 Licensed 35 years, Class 5 license/G in Ontario  
 Renewal - with present company 5 years  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 1 AF 2 years ago  
 No convictions  
 2013 Hyundai Elantra GL 4DR

**Operator 2 (Occasional):**

Male, Age 19  
 Driver Training  
 Licensed 2 years, Class 5 license/G in Ontario:  
 1 year level 2 graduated license (G2/L2), 1 year full license (G/L)  
 No AF accidents  
 Convictions - 1 minor violation 12 months ago,  
 1 minor violation 2 years ago

**Coverages:**

Liability and END 44 \$1,000,000 Limit  
 Accident Benefits - Basic  
 DCPD - \$0 Deductible  
 Collision \$500 Deductible  
 Comprehensive \$250 Deductible

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	2441	66	663	36	3206	263	19	673	190	1145	4351
Proposed	2701	72	734	39	3546	277	19	663	176	1135	4681
% +/- to Current Rates	<b>10.65%</b>	<b>9.09%</b>	<b>10.71%</b>	<b>8.33%</b>	<b>10.61%</b>	<b>5.32%</b>	<b>0.00%</b>	<b>-1.49%</b>	<b>-7.37%</b>	<b>-0.87%</b>	<b>7.58%</b>
<b>005</b> Current	1006	27	274	36	1343	205	19	538	121	883	2226
Proposed	1113	30	302	39	1484	215	19	532	112	878	2362
% +/- to Current Rates	<b>10.64%</b>	<b>11.11%</b>	<b>10.22%</b>	<b>8.33%</b>	<b>10.50%</b>	<b>4.88%</b>	<b>0.00%</b>	<b>-1.12%</b>	<b>-7.44%</b>	<b>-0.57%</b>	<b>6.11%</b>
<b>006</b> Current	953	25	266	36	1280	205	19	607	150	981	2261
Proposed	1054	29	290	39	1412	215	19	598	138	970	2382
% +/- to Current Rates	<b>10.60%</b>	<b>16.00%</b>	<b>9.02%</b>	<b>8.33%</b>	<b>10.31%</b>	<b>4.88%</b>	<b>0.00%</b>	<b>-1.48%</b>	<b>-8.00%</b>	<b>-1.12%</b>	<b>5.35%</b>
<b>007</b> Current	1006	27	274	36	1343	205	19	538	121	883	2226
Proposed	1113	30	302	39	1484	215	19	532	112	878	2362
% +/- to Current Rates	<b>10.64%</b>	<b>11.11%</b>	<b>10.22%</b>	<b>8.33%</b>	<b>10.50%</b>	<b>4.88%</b>	<b>0.00%</b>	<b>-1.12%</b>	<b>-7.44%</b>	<b>-0.57%</b>	<b>6.11%</b>

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:


Proposed:


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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 4.2 Private Passenger:**

**Operator 1:**

Male, Age 55  
 No driver training  
 Licensed 35 years, Class 5 license/G in Ontario  
 Renewal - with present company 5 years  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 1 AF 2 years ago  
 No convictions  
 2013 Hyundai Elantra GL 4DR

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	1680	45	456	36	2217	263	19	443	190	915	3132
Proposed	1859	50	506	39	2454	277	19	437	176	909	3363
% +/- to Current Rates	<b>10.65%</b>	<b>11.11%</b>	<b>10.96%</b>	<b>8.33%</b>	<b>10.69%</b>	<b>5.32%</b>	<b>0.00%</b>	<b>-1.35%</b>	<b>-7.37%</b>	<b>-0.66%</b>	<b>7.38%</b>
<b>005</b> Current	703	18	191	36	948	205	19	362	121	707	1655
Proposed	777	21	211	39	1048	215	19	359	112	705	1753
% +/- to Current Rates	<b>10.53%</b>	<b>16.67%</b>	<b>10.47%</b>	<b>8.33%</b>	<b>10.55%</b>	<b>4.88%</b>	<b>0.00%</b>	<b>-0.83%</b>	<b>-7.44%</b>	<b>-0.28%</b>	<b>5.92%</b>
<b>006</b> Current	666	18	187	36	907	205	19	409	150	783	1690
Proposed	737	20	203	39	999	215	19	403	138	775	1774
% +/- to Current Rates	<b>10.66%</b>	<b>11.11%</b>	<b>8.56%</b>	<b>8.33%</b>	<b>10.14%</b>	<b>4.88%</b>	<b>0.00%</b>	<b>-1.47%</b>	<b>-8.00%</b>	<b>-1.02%</b>	<b>4.97%</b>
<b>007</b> Current	703	18	191	36	948	205	19	362	121	707	1655
Proposed	777	21	211	39	1048	215	19	359	112	705	1753
% +/- to Current Rates	<b>10.53%</b>	<b>16.67%</b>	<b>10.47%</b>	<b>8.33%</b>	<b>10.55%</b>	<b>4.88%</b>	<b>0.00%</b>	<b>-0.83%</b>	<b>-7.44%</b>	<b>-0.28%</b>	<b>5.92%</b>

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Note: FA minimum deductible is \$500 (Rule 101).

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

Current:	Class	02 Coll. Deductible	500	Proposed:	Class	02 Coll. Deductible	500
	DR	2 Comp. Deductible	500		DR	2 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	29		Limit	1000000 Collision Rate Group	29
	Conv s/c	0% Comprehensive Rate Group	17		Conv s/c	0% Comprehensive Rate Group	17
	Claim s/c	0% AB Rate Group	12		Claim s/c	0% AB Rate Group	12
	DCPD Rate Group	34 Clean Driver Discounts	0%		DCPD Rate Group	34 Clean Driver Discounts	0%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 4.3 Private Passenger:**

**Operator 2 (Occasional):**

Male, Age 19  
 Driver training  
 Licensed 2 years, Class 5 license/G in Ontario:  
 1 year level 2 graduated license (G2/L2), 1 year full license (G/L)  
 No AF accidents  
 Convictions - 1 minor violation 12 months ago, 1 minor violation 2 years ago

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	761	21	207	989			230		230	1219
	Proposed	842	22	228	1092			226		226	1318
% +/- to Current Rates	10.64%	4.76%	10.14%		10.41%			-1.74%		-1.74%	8.12%
005	Current	303	9	83	395			176		176	571
	Proposed	336	9	91	436			173		173	609
% +/- to Current Rates	10.89%	0.00%	9.64%		10.38%			-1.70%		-1.70%	6.65%
006	Current	287	7	79	373			198		198	571
	Proposed	317	9	87	413			195		195	608
% +/- to Current Rates	10.45%	28.57%	10.13%		10.72%			-1.52%		-1.52%	6.48%
007	Current	303	9	83	395			176		176	571
	Proposed	336	9	91	436			173		173	609
% +/- to Current Rates	10.89%	0.00%	9.64%		10.38%			-1.70%		-1.70%	6.65%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:	Class	05 Coll. Deductible	500	Proposed:	Class	05 Coll. Deductible	500
	DR	2 Comp. Deductible			DR	2 Comp. Deductible	
	Limit	1000000 Collision Rate Group	29		Limit	1000000 Collision Rate Group	29
	Conv s/c	0% Comprehensive Rate Group			Conv s/c	0% Comprehensive Rate Group	
	Claim s/c	0% AB Rate Group			Claim s/c	0% AB Rate Group	
	DCPD Rate Group	34 Clean Driver Discounts	0%		DCPD Rate Group	34 Clean Driver Discounts	0%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 5.1 Private Passenger:**

**Operator 1:**

Male, Age 70, Retired  
 No driver training  
 Licensed 45 years, Class 5 license/G in Ontario  
 New business  
 Pleasure use - annual mileage 11,000 km  
 No AF accidents  
 No convictions  
 2015 Toyota RAV4 LE 4DR AWD

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	946	26	317	36	1325	219	19	278	455	971	2296
Proposed	1048	28	354	39	1469	231	19	274	423	947	2416
% +/- to Current Rates	<b>10.78%</b>	<b>7.69%</b>	<b>11.67%</b>	<b>8.33%</b>	<b>10.87%</b>	<b>5.48%</b>	<b>0.00%</b>	<b>-1.44%</b>	<b>-7.03%</b>	<b>-2.47%</b>	<b>5.23%</b>
<b>005</b> Current	373	10	127	36	546	170	19	230	291	710	1256
Proposed	413	10	140	39	602	179	19	227	268	693	1295
% +/- to Current Rates	<b>10.72%</b>	<b>0.00%</b>	<b>10.24%</b>	<b>8.33%</b>	<b>10.26%</b>	<b>5.29%</b>	<b>0.00%</b>	<b>-1.30%</b>	<b>-7.90%</b>	<b>-2.39%</b>	<b>3.11%</b>
<b>006</b> Current	354	10	123	36	523	170	19	258	359	806	1329
Proposed	391	10	136	39	576	179	19	256	332	786	1362
% +/- to Current Rates	<b>10.45%</b>	<b>0.00%</b>	<b>10.57%</b>	<b>8.33%</b>	<b>10.13%</b>	<b>5.29%</b>	<b>0.00%</b>	<b>-0.78%</b>	<b>-7.52%</b>	<b>-2.48%</b>	<b>2.48%</b>
<b>007</b> Current	373	10	127	36	546	170	19	230	291	710	1256
Proposed	413	10	140	39	602	179	19	227	268	693	1295
% +/- to Current Rates	<b>10.72%</b>	<b>0.00%</b>	<b>10.24%</b>	<b>8.33%</b>	<b>10.26%</b>	<b>5.29%</b>	<b>0.00%</b>	<b>-1.30%</b>	<b>-7.90%</b>	<b>-2.39%</b>	<b>3.11%</b>

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Note: FA minimum deductible is \$500 (Rule 101).

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

Current:	Class	01 Coll. Deductible	500	Proposed:	Class	01 Coll. Deductible	500
	DR	5 Comp. Deductible	500		DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	33		Limit	1000000 Collision Rate Group	33
	Conv s/c	0% Comprehensive Rate Group	36		Conv s/c	0% Comprehensive Rate Group	36
	Claim s/c	0% AB Rate Group	11		Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	39 Clean Driver Discounts	20%		DCPD Rate Group	39 Clean Driver Discounts	20%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 6.1 Private Passenger:**

Operator 1:	Operator 2:
Male, Age 40	Female, Age 39
No driver training	No driver training
Licensed 24 years, Class 5 license/G in Ontario	Licensed 20 years, Class 5 license/G in Ontario
New business	New Business
Annual mileage 15,000 km, travel to/from work 10 km one way	Pleasure use - annual mileage 9,000 km
No AF accidents	No AF accidents
No convictions	No convictions
2014 Ford F150 XLT Supercrew 4WD	2013 Toyota Corolla CE 4DR

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	1966	53	530	72	2621	307	38	598	745	1688	4309
Proposed	2178	58	589	78	2903	324	38	590	691	1643	4546
% +/- to Current Rates	<b>10.78%</b>	<b>9.43%</b>	<b>11.13%</b>	<b>8.33%</b>	<b>10.76%</b>	<b>5.54%</b>	<b>0.00%</b>	<b>-1.34%</b>	<b>-7.25%</b>	<b>-2.67%</b>	<b>5.50%</b>
<b>005</b> Current	799	22	218	72	1111	239	38	492	476	1245	2356
Proposed	885	23	241	78	1227	251	38	486	439	1214	2441
% +/- to Current Rates	<b>10.76%</b>	<b>4.55%</b>	<b>10.55%</b>	<b>8.33%</b>	<b>10.44%</b>	<b>5.02%</b>	<b>0.00%</b>	<b>-1.22%</b>	<b>-7.77%</b>	<b>-2.49%</b>	<b>3.61%</b>
<b>006</b> Current	758	20	211	72	1061	239	38	553	587	1417	2478
Proposed	838	22	231	78	1169	251	38	546	544	1379	2548
% +/- to Current Rates	<b>10.55%</b>	<b>10.00%</b>	<b>9.48%</b>	<b>8.33%</b>	<b>10.18%</b>	<b>5.02%</b>	<b>0.00%</b>	<b>-1.27%</b>	<b>-7.33%</b>	<b>-2.68%</b>	<b>2.82%</b>
<b>007</b> Current	799	22	218	72	1111	239	38	492	476	1245	2356
Proposed	885	23	241	78	1227	251	38	486	439	1214	2441
% +/- to Current Rates	<b>10.76%</b>	<b>4.55%</b>	<b>10.55%</b>	<b>8.33%</b>	<b>10.44%</b>	<b>5.02%</b>	<b>0.00%</b>	<b>-1.22%</b>	<b>-7.77%</b>	<b>-2.49%</b>	<b>3.61%</b>

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:	Proposed:

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 6.2 Private Passenger:**

**Operator 1:**

Male, Age 40  
 No driver training  
 Licensed 24 years, Class 5 license/G in Ontario  
 New business  
 Annual mileage 15,000 km, travel to/from work 10 km one way  
 No AF accidents  
 No convictions  
 2014 Ford F150 XLT Supercrew 4WD

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	1020	27	262	36	1345	88	19	348	515	970	2315
Proposed	1130	30	290	39	1489	93	19	344	478	934	2423
% +/- to Current Rates	<b>10.78%</b>	<b>11.11%</b>	<b>10.69%</b>	<b>8.33%</b>	<b>10.71%</b>	<b>5.68%</b>	<b>0.00%</b>	<b>-1.15%</b>	<b>-7.18%</b>	<b>-3.71%</b>	<b>4.67%</b>
<b>005</b> Current	426	12	110	36	584	69	19	285	329	702	1286
Proposed	472	13	123	39	647	72	19	282	304	677	1324
% +/- to Current Rates	<b>10.80%</b>	<b>8.33%</b>	<b>11.82%</b>	<b>8.33%</b>	<b>10.79%</b>	<b>4.35%</b>	<b>0.00%</b>	<b>-1.05%</b>	<b>-7.60%</b>	<b>-3.56%</b>	<b>2.95%</b>
<b>006</b> Current	404	10	107	36	557	69	19	320	406	814	1371
Proposed	447	12	117	39	615	72	19	316	376	783	1398
% +/- to Current Rates	<b>10.64%</b>	<b>20.00%</b>	<b>9.35%</b>	<b>8.33%</b>	<b>10.41%</b>	<b>4.35%</b>	<b>0.00%</b>	<b>-1.25%</b>	<b>-7.39%</b>	<b>-3.81%</b>	<b>1.97%</b>
<b>007</b> Current	426	12	110	36	584	69	19	285	329	702	1286
Proposed	472	13	123	39	647	72	19	282	304	677	1324
% +/- to Current Rates	<b>10.80%</b>	<b>8.33%</b>	<b>11.82%</b>	<b>8.33%</b>	<b>10.79%</b>	<b>4.35%</b>	<b>0.00%</b>	<b>-1.05%</b>	<b>-7.60%</b>	<b>-3.56%</b>	<b>2.95%</b>

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Note: FA minimum deductible is \$500 (Rule 101).

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

Current:	Class	02 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	35
	Conv s/c	0% Comprehensive Rate Group	39
	Claim s/c	0% AB Rate Group	6
	DCPD Rate Group	33 Clean Driver Discounts	20%

Proposed:	Class	02 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	35
	Conv s/c	0% Comprehensive Rate Group	39
	Claim s/c	0% AB Rate Group	6
	DCPD Rate Group	33 Clean Driver Discounts	20%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 6.3 Private Passenger:**

**Operator 2:**

Female, Age 39  
 No driver training  
 Licensed 20 years, Class 5 license/G in Ontario  
 New Business  
 Pleasure use - annual mileage 9,000 km  
 No AF accidents  
 No convictions  
 2013 Toyota Corolla CE 4DR

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	946	26	268	36	1276	219	19	250	230	718	1994
Proposed	1048	28	299	39	1414	231	19	246	213	709	2123
% +/- to Current Rates	<b>10.78%</b>	<b>7.69%</b>	<b>11.57%</b>	<b>8.33%</b>	<b>10.82%</b>	<b>5.48%</b>	<b>0.00%</b>	<b>-1.60%</b>	<b>-7.39%</b>	<b>-1.25%</b>	<b>6.47%</b>
<b>005</b> Current	373	10	108	36	527	170	19	207	147	543	1070
Proposed	413	10	118	39	580	179	19	204	135	537	1117
% +/- to Current Rates	<b>10.72%</b>	<b>0.00%</b>	<b>9.26%</b>	<b>8.33%</b>	<b>10.06%</b>	<b>5.29%</b>	<b>0.00%</b>	<b>-1.45%</b>	<b>-8.16%</b>	<b>-1.10%</b>	<b>4.39%</b>
<b>006</b> Current	354	10	104	36	504	170	19	233	181	603	1107
Proposed	391	10	114	39	554	179	19	230	168	596	1150
% +/- to Current Rates	<b>10.45%</b>	<b>0.00%</b>	<b>9.62%</b>	<b>8.33%</b>	<b>9.92%</b>	<b>5.29%</b>	<b>0.00%</b>	<b>-1.29%</b>	<b>-7.18%</b>	<b>-1.16%</b>	<b>3.88%</b>
<b>007</b> Current	373	10	108	36	527	170	19	207	147	543	1070
Proposed	413	10	118	39	580	179	19	204	135	537	1117
% +/- to Current Rates	<b>10.72%</b>	<b>0.00%</b>	<b>9.26%</b>	<b>8.33%</b>	<b>10.06%</b>	<b>5.29%</b>	<b>0.00%</b>	<b>-1.45%</b>	<b>-8.16%</b>	<b>-1.10%</b>	<b>4.39%</b>

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Note: FA minimum deductible is \$500 (Rule 101).

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

Current:	Class	01 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	31
	Conv s/c	0% Comprehensive Rate Group	21
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	35 Clean Driver Discounts	20%

Proposed:	Class	01 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	31
	Conv s/c	0% Comprehensive Rate Group	21
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	35 Clean Driver Discounts	20%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 7.1 Private Passenger:**

**Operator 1:**

Male, Age 55  
 No driver training  
 Licensed 30 years, Class 5 license/G in Ontario  
 Renewal, 3 years with present company  
 Annual mileage 20,000 km, travel to/from work 15 km one way  
 No AF accidents  
 Convictions - 1 minor conviction 12 months ago, 1 minor conviction 2 years ago  
 2013 Ford Fusion SE 4DR

**Operator 2 (Occasional):**

Male, Age 20  
 Driver training  
 Licensed 3 years, Class 5 license/G in Ontario:  
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)  
 Renewal, 3 years with present company  
 1 AF 2 years ago  
 No convictions

**Coverages:**

Liability and END 44 \$1,000,000 Limit  
 Accident Benefits - Basic  
 DCPD - \$0 Deductible  
 Collision \$500 Deductible  
 Comprehensive \$250 Deductible

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
<b>004</b>	Current	2036	55	631	36	2758	182	19	718	315	1234	3992
	Proposed	2254	60	698	39	3051	192	19	708	292	1211	4262
% +/- to Current Rates		<b>10.71%</b>	<b>9.09%</b>	<b>10.62%</b>	<b>8.33%</b>	<b>10.62%</b>	<b>5.49%</b>	<b>0.00%</b>	<b>-1.39%</b>	<b>-7.30%</b>	<b>-1.86%</b>	<b>6.76%</b>
<b>005</b>	Current	836	24	261	36	1157	141	19	572	201	933	2090
	Proposed	926	25	289	39	1279	148	19	564	186	917	2196
% +/- to Current Rates		<b>10.77%</b>	<b>4.17%</b>	<b>10.73%</b>	<b>8.33%</b>	<b>10.54%</b>	<b>4.96%</b>	<b>0.00%</b>	<b>-1.40%</b>	<b>-7.46%</b>	<b>-1.71%</b>	<b>5.07%</b>
<b>006</b>	Current	792	20	251	36	1099	141	19	642	248	1050	2149
	Proposed	876	24	276	39	1215	148	19	634	230	1031	2246
% +/- to Current Rates		<b>10.61%</b>	<b>20.00%</b>	<b>9.96%</b>	<b>8.33%</b>	<b>10.56%</b>	<b>4.96%</b>	<b>0.00%</b>	<b>-1.25%</b>	<b>-7.26%</b>	<b>-1.81%</b>	<b>4.51%</b>
<b>007</b>	Current	836	24	261	36	1157	141	19	572	201	933	2090
	Proposed	926	25	289	39	1279	148	19	564	186	917	2196
% +/- to Current Rates		<b>10.77%</b>	<b>4.17%</b>	<b>10.73%</b>	<b>8.33%</b>	<b>10.54%</b>	<b>4.96%</b>	<b>0.00%</b>	<b>-1.40%</b>	<b>-7.46%</b>	<b>-1.71%</b>	<b>5.07%</b>

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: 


Proposed: 


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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 7.2 Private Passenger:**

**Operator 1:**

Male, Age 55  
 No driver training  
 Licensed 30 years, Class 5 license/G in Ontario  
 Renewal, 3 years with present company  
 Annual mileage 20,000 km, travel to/from work 15 km one way  
 No AF accidents  
 Convictions - 1 minor conviction 12 months ago, 1 minor conviction 2 years ago  
 2013 Ford Fusion SE 4DR

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1275	34	394	36	1739	182	19	415	315	931	2670
	Proposed	1412	38	437	39	1926	192	19	410	292	913	2839
% +/- to Current Rates		10.75%	11.76%	10.91%	8.33%	10.75%	5.49%	0.00%	-1.20%	-7.30%	-1.93%	6.33%
005	Current	533	15	166	36	750	141	19	340	201	701	1451
	Proposed	590	16	185	39	830	148	19	336	186	689	1519
% +/- to Current Rates		10.69%	6.67%	11.45%	8.33%	10.67%	4.96%	0.00%	-1.18%	-7.46%	-1.71%	4.69%
006	Current	505	13	161	36	715	141	19	381	248	789	1504
	Proposed	559	15	176	39	789	148	19	377	230	774	1563
% +/- to Current Rates		10.69%	15.38%	9.32%	8.33%	10.35%	4.96%	0.00%	-1.05%	-7.26%	-1.90%	3.92%
007	Current	533	15	166	36	750	141	19	340	201	701	1451
	Proposed	590	16	185	39	830	148	19	336	186	689	1519
% +/- to Current Rates		10.69%	6.67%	11.45%	8.33%	10.67%	4.96%	0.00%	-1.18%	-7.46%	-1.71%	4.69%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Note: FA minimum deductible is \$500 (Rule 101).

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

Current:	Class	02 Coll. Deductible	500	Proposed:	Class	02 Coll. Deductible	500
	DR	5 Comp. Deductible	500		DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	34		Limit	1000000 Collision Rate Group	34
	Conv s/c	0% Comprehensive Rate Group	29		Conv s/c	0% Comprehensive Rate Group	29
	Claim s/c	0% AB Rate Group	10		Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	37 Clean Driver Discounts	0%		DCPD Rate Group	37 Clean Driver Discounts	0%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 7.3 Private Passenger:**

**Operator 2: (Occasional)**

Male, Age 20  
 Driver training  
 Licensed 3 years, Class 5 license/G in Ontario:  
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)  
 Renewal, 3 years with present company  
 1 AF 2 years ago  
 No convictions

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	761	21	237		1019			303		303	1322
Proposed	842	22	261		1125			298		298	1423
% +/- to Current Rates	<b>10.64%</b>	<b>4.76%</b>	<b>10.13%</b>		<b>25.53%</b>			<b>-1.65%</b>		<b>-1.65%</b>	<b>23.88%</b>
<b>005</b> Current	303	9	95		407			232		232	639
Proposed	336	9	104		449			228		228	677
% +/- to Current Rates	<b>10.89%</b>	<b>0.00%</b>	<b>9.47%</b>		<b>20.36%</b>			<b>-1.72%</b>		<b>-1.72%</b>	<b>18.64%</b>
<b>006</b> Current	287	7	90		384			261		261	645
Proposed	317	9	100		426			257		257	683
% +/- to Current Rates	<b>10.45%</b>	<b>28.57%</b>	<b>11.11%</b>		<b>50.13%</b>			<b>-1.53%</b>		<b>-1.53%</b>	<b>48.60%</b>
<b>007</b> Current	303	9	95		407			232		232	639
Proposed	336	9	104		449			228		228	677
% +/- to Current Rates	<b>10.89%</b>	<b>0.00%</b>	<b>9.47%</b>		<b>20.36%</b>			<b>-1.72%</b>		<b>-1.72%</b>	<b>18.64%</b>

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:	Class	05 Coll. Deductible	500
	DR	2 Comp. Deductible	
	Limit	1000000 Collision Rate Group	34
	Conv s/c	0% Comprehensive Rate Group	
	Claim s/c	0% AB Rate Group	
	DCPD Rate Group	37 Clean Driver Discounts	0%

Proposed:	Class	05 Coll. Deductible	500
	DR	2 Comp. Deductible	
	Limit	1000000 Collision Rate Group	34
	Conv s/c	0% Comprehensive Rate Group	
	Claim s/c	0% AB Rate Group	
	DCPD Rate Group	37 Clean Driver Discounts	0%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 8.1 Private Passenger:**

**Operator 1:**

Female, Age 50  
 No driver training  
 Licensed 25 years, Class 5 license/G in Ontario  
 Renewal, 3 years with present company  
 Annual mileage 15,000 km, travel to/from work 15 km one way  
 1 AF 4 years ago  
 No convictions  
 2014 Nissan Rogue S 4DR 2WD

**Operator 2 (Occasional):**

Female, Age 19  
 Driver training  
 Licensed 2 years, Class 5 license/G in Ontario:  
 1 year level 2 graduated license (G2/L2), 1 year full license (G/L)  
 Renewal, 3 years with present company  
 No AF accidents  
 Convictions - 1 minor conviction 12 months ago

**Coverages:**

Liability and END 44 \$1,000,000 Limit  
 Accident Benefits - Basic  
 DCPD - \$0 Deductible  
 Collision \$500 Deductible  
 Comprehensive \$250 Deductible

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	2130	57	687	36	2910	219	19	730	230	1198	4108
Proposed	2358	62	767	39	3226	231	19	722	213	1185	4411
% +/- to Current Rates	<b>10.70%</b>	<b>8.77%</b>	<b>11.64%</b>	<b>8.33%</b>	<b>10.86%</b>	<b>5.48%</b>	<b>0.00%</b>	<b>-1.10%</b>	<b>-7.39%</b>	<b>-1.09%</b>	<b>7.38%</b>
<b>005</b> Current	876	25	287	36	1224	170	19	584	147	920	2144
Proposed	969	26	317	39	1351	179	19	580	135	913	2264
% +/- to Current Rates	<b>10.62%</b>	<b>4.00%</b>	<b>10.45%</b>	<b>8.33%</b>	<b>10.38%</b>	<b>5.29%</b>	<b>0.00%</b>	<b>-0.68%</b>	<b>-8.16%</b>	<b>-0.76%</b>	<b>5.60%</b>
<b>006</b> Current	829	22	277	36	1164	170	19	655	181	1025	2189
Proposed	919	25	302	39	1285	179	19	647	168	1013	2298
% +/- to Current Rates	<b>10.86%</b>	<b>13.64%</b>	<b>9.03%</b>	<b>8.33%</b>	<b>10.40%</b>	<b>5.29%</b>	<b>0.00%</b>	<b>-1.22%</b>	<b>-7.18%</b>	<b>-1.17%</b>	<b>4.98%</b>
<b>007</b> Current	876	25	287	36	1224	170	19	584	147	920	2144
Proposed	969	26	317	39	1351	179	19	580	135	913	2264
% +/- to Current Rates	<b>10.62%</b>	<b>4.00%</b>	<b>10.45%</b>	<b>8.33%</b>	<b>10.38%</b>	<b>5.29%</b>	<b>0.00%</b>	<b>-0.68%</b>	<b>-8.16%</b>	<b>-0.76%</b>	<b>5.60%</b>

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:

Proposed:

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 8.2 Private Passenger:**

**Operator 1:**

Female, Age 50  
 No driver training  
 Licensed 25 years, Class 5 license/G in Ontario  
 Renewal, 3 years with present company  
 Annual mileage 15,000 km, travel to/from work 15 km one way  
 1 AF 4 years ago  
 No convictions  
 2014 Nissan Rogue S 4DR 2WD

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	1376	37	445	36	1894	219	19	446	230	914	2808
Proposed	1524	40	495	39	2098	231	19	442	213	905	3003
% +/- to Current Rates	<b>10.76%</b>	<b>8.11%</b>	<b>11.24%</b>	<b>8.33%</b>	<b>10.77%</b>	<b>5.48%</b>	<b>0.00%</b>	<b>-0.90%</b>	<b>-7.39%</b>	<b>-0.98%</b>	<b>6.94%</b>
<b>005</b> Current	576	16	188	36	816	170	19	367	147	703	1519
Proposed	637	17	208	39	901	179	19	363	135	696	1597
% +/- to Current Rates	<b>10.59%</b>	<b>6.25%</b>	<b>10.64%</b>	<b>8.33%</b>	<b>10.42%</b>	<b>5.29%</b>	<b>0.00%</b>	<b>-1.09%</b>	<b>-8.16%</b>	<b>-1.00%</b>	<b>5.13%</b>
<b>006</b> Current	545	15	183	36	779	170	19	410	181	780	1559
Proposed	604	16	198	39	857	179	19	406	168	772	1629
% +/- to Current Rates	<b>10.83%</b>	<b>6.67%</b>	<b>8.20%</b>	<b>8.33%</b>	<b>10.01%</b>	<b>5.29%</b>	<b>0.00%</b>	<b>-0.98%</b>	<b>-7.18%</b>	<b>-1.03%</b>	<b>4.49%</b>
<b>007</b> Current	576	16	188	36	816	170	19	367	147	703	1519
Proposed	637	17	208	39	901	179	19	363	135	696	1597
% +/- to Current Rates	<b>10.59%</b>	<b>6.25%</b>	<b>10.64%</b>	<b>8.33%</b>	<b>10.42%</b>	<b>5.29%</b>	<b>0.00%</b>	<b>-1.09%</b>	<b>-8.16%</b>	<b>-1.00%</b>	<b>5.13%</b>

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Note: FA minimum deductible is \$500 (Rule 101).

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

Current:	Class	02 Coll. Deductible	500	Proposed:	Class	02 Coll. Deductible	500
	DR	4 Comp. Deductible	500		DR	4 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	33		Limit	1000000 Collision Rate Group	33
	Conv s/c	0% Comprehensive Rate Group	21		Conv s/c	0% Comprehensive Rate Group	21
	Claim s/c	0% AB Rate Group	11		Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	38 Clean Driver Discounts	0%		DCPD Rate Group	38 Clean Driver Discounts	0%

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Company Name:

Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 8.3 Private Passenger:**

**Operator 2: (Occasional)**

Female, Age 19  
 Driver training  
 Licensed 2 years, Class 5 license/G in Ontario:  
 1 year level 2 graduated license (G2/L2), 1 year full license (G/L)  
 Renewal, 3 years with present company  
 No AF accidents  
 Convictions - 1 minor conviction 12 months ago

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	754	20	242	1016			284		284	1300
	Proposed	834	22	272	1128			280		280	1408
% +/- to Current Rates		10.61%	10.00%	12.40%	33.01%			-1.41%		-1.41%	31.60%
005	Current	300	9	99	408			217		217	625
	Proposed	332	9	109	450			217		217	667
% +/- to Current Rates		10.67%	0.00%	10.10%	20.77%			0.00%		0.00%	20.77%
006	Current	284	7	94	385			245		245	630
	Proposed	315	9	104	428			241		241	669
% +/- to Current Rates		10.92%	28.57%	10.64%	50.13%			-1.63%		-1.63%	48.50%
007	Current	300	9	99	408			217		217	625
	Proposed	332	9	109	450			217		217	667
% +/- to Current Rates		10.67%	0.00%	10.10%	20.77%			0.00%		0.00%	20.77%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:	Class	05 Coll. Deductible	500	Proposed:	Class	05 Coll. Deductible	500
	DR	3 Comp. Deductible			DR	3 Comp. Deductible	
	Limit	1000000 Collision Rate Group	33		Limit	1000000 Collision Rate Group	33
	Conv s/c	0% Comprehensive Rate Group			Conv s/c	0% Comprehensive Rate Group	
	Claim s/c	0% AB Rate Group			Claim s/c	0% AB Rate Group	
	DCPD Rate Group	38 Clean Driver Discounts	0%		DCPD Rate Group	38 Clean Driver Discounts	0%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 9.1 Private Passenger:**

**Operator 1:**

Male, Age 19  
 Driver training  
 Licensed 2 years, Class 5 license/G in Ontario:  
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)  
 Renewal, 2 years with present company  
 Pleasure use - annual mileage 18,000 km  
 No AF accidents  
 No Convictions  
 2012 Ford Focus SE 5DR

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	3686	98	854	36	4674	182	19	908	220	1329	6003
	Proposed	4081	110	947	39	5177	192	19	894	204	1309	6486
% +/- to Current Rates		10.72%	12.24%	10.89%	8.33%	10.76%	5.49%	0.00%	-1.54%	-7.27%	-1.50%	8.05%
005	Current	1548	41	363	36	1988	141	19	800	140	1100	3088
	Proposed	1714	46	402	39	2201	148	19	788	130	1085	3286
% +/- to Current Rates		10.72%	12.20%	10.74%	8.33%	10.71%	4.96%	0.00%	-1.50%	-7.14%	-1.36%	6.41%
006	Current	1467	39	349	36	1891	141	19	898	173	1231	3122
	Proposed	1624	43	386	39	2092	148	19	886	160	1213	3305
% +/- to Current Rates		10.70%	10.26%	10.60%	8.33%	10.63%	4.96%	0.00%	-1.34%	-7.51%	-1.46%	5.86%
007	Current	1548	41	363	36	1988	141	19	800	140	1100	3088
	Proposed	1714	46	402	39	2201	148	19	788	130	1085	3286
% +/- to Current Rates		10.72%	12.20%	10.74%	8.33%	10.71%	4.96%	0.00%	-1.50%	-7.14%	-1.36%	6.41%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Note: FA minimum deductible is \$500 (Rule 101).

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

Current:	Class	10 Coll. Deductible	500
	DR	3 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	28
	Conv s/c	0% Comprehensive Rate Group	20
	Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	31 Clean Driver Discounts	20%

Proposed:	Class	10 Coll. Deductible	500
	DR	3 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	28
	Conv s/c	0% Comprehensive Rate Group	20
	Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	31 Clean Driver Discounts	20%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 10.1 Private Passenger:**

**Operator 1:**

Male, Age 19  
 Driver training  
 Licensed 2 years, Class 5 license/G in Ontario:  
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)  
 Renewal, 2 years with present company  
 Pleasure use - annual mileage 18,000 km  
 1 AF 12 months ago 1 AF 2 years ago  
 Convictions - 1 minor violation 12 months ago, 1 minor violation 2 years ago  
 2012 Hyundai Accent L 5DR

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	5197	139	1018	36	6390	219	19	1083	170	1491	7881
Proposed	5754	154	1126	39	7073	231	19	1067	158	1475	8548
% +/- to Current Rates	<b>10.72%</b>	<b>10.79%</b>	<b>10.61%</b>	<b>8.33%</b>	<b>10.69%</b>	<b>5.48%</b>	<b>0.00%</b>	<b>-1.48%</b>	<b>-7.06%</b>	<b>-1.07%</b>	<b>8.46%</b>
<b>005</b> Current	2183	59	431	36	2709	170	19	954	108	1251	3960
Proposed	2417	65	479	39	3000	179	19	941	100	1239	4239
% +/- to Current Rates	<b>10.72%</b>	<b>10.17%</b>	<b>11.14%</b>	<b>8.33%</b>	<b>10.74%</b>	<b>5.29%</b>	<b>0.00%</b>	<b>-1.36%</b>	<b>-7.41%</b>	<b>-0.96%</b>	<b>7.05%</b>
<b>006</b> Current	2068	55	416	36	2575	170	19	1073	134	1396	3971
Proposed	2290	61	458	39	2848	179	19	1056	124	1378	4226
% +/- to Current Rates	<b>10.74%</b>	<b>10.91%</b>	<b>10.10%</b>	<b>8.33%</b>	<b>10.60%</b>	<b>5.29%</b>	<b>0.00%</b>	<b>-1.58%</b>	<b>-7.46%</b>	<b>-1.29%</b>	<b>6.42%</b>
<b>007</b> Current	2183	59	431	36	2709	170	19	954	108	1251	3960
Proposed	2417	65	479	39	3000	179	19	941	100	1239	4239
% +/- to Current Rates	<b>10.72%</b>	<b>10.17%</b>	<b>11.14%</b>	<b>8.33%</b>	<b>10.74%</b>	<b>5.29%</b>	<b>0.00%</b>	<b>-1.36%</b>	<b>-7.41%</b>	<b>-0.96%</b>	<b>7.05%</b>

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Note: FA minimum deductible is \$500 (Rule 101).

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

Current:	Class	10 Coll. Deductible	500
	DR	1 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	25
	Conv s/c	0% Comprehensive Rate Group	15
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	28 Clean Driver Discounts	0%

Proposed:	Class	10 Coll. Deductible	500
	DR	1 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	25
	Conv s/c	0% Comprehensive Rate Group	15
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	28 Clean Driver Discounts	0%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 11.1 Private Passenger:**

**Operator 1:**

Female, Age 35  
 No driver training  
 Licensed 15 years, Class 5 license/G in Ontario  
 New business  
 Annual mileage 25,000 km, travel to/from work 25 km one way  
 No AF accidents  
 No convictions  
 2014 Dodge Grand Caravan SE

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1092	30	295	36	1453	219	19	323	270	831	2284
	Proposed	1210	32	328	39	1609	231	19	321	251	822	2431
% +/- to Current Rates		10.81%	6.67%	11.19%	8.33%	10.74%	5.48%	0.00%	-0.62%	-7.04%	-1.08%	6.44%
005	Current	442	12	122	36	612	170	19	278	172	639	1251
	Proposed	490	13	133	39	675	179	19	276	159	633	1308
% +/- to Current Rates		10.86%	8.33%	9.02%	8.33%	10.29%	5.29%	0.00%	-0.72%	-7.56%	-0.94%	4.56%
006	Current	418	10	116	36	580	170	19	314	213	716	1296
	Proposed	464	13	130	39	646	179	19	309	197	704	1350
% +/- to Current Rates		11.00%	30.00%	12.07%	8.33%	11.38%	5.29%	0.00%	-1.59%	-7.51%	-1.68%	4.17%
007	Current	442	12	122	36	612	170	19	278	172	639	1251
	Proposed	490	13	133	39	675	179	19	276	159	633	1308
% +/- to Current Rates		10.86%	8.33%	9.02%	8.33%	10.29%	5.29%	0.00%	-0.72%	-7.56%	-0.94%	4.56%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Note: FA minimum deductible is \$500 (Rule 101).

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

Current:	Class	03 Coll. Deductible	500	Proposed:	Class	03 Coll. Deductible	500
	DR	5 Comp. Deductible	500		DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	32		Limit	1000000 Collision Rate Group	32
	Conv s/c	0% Comprehensive Rate Group	25		Conv s/c	0% Comprehensive Rate Group	25
	Claim s/c	0% AB Rate Group	11		Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	34 Clean Driver Discounts	20%		DCPD Rate Group	34 Clean Driver Discounts	20%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

**Profile 12.1 Private Passenger:**

**Operator 1:**

Female, Age 35  
 No driver training  
 Licensed 15 years, Class 5 license/G in Ontario  
 New business  
 Annual mileage 25,000 km, travel to/from work 25 km one way  
 1 AF 2 years ago 1 AF 4 years ago  
 Convictions - 1 criminal code conviction 12 months ago, 1 major violation 18 months ago, 1 major violation 2 years ago  
 2012 Nissan Versa 1.8 S 5DR

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	3060	82	561	36	3739	219	19	723	160	1121	4860
	Proposed	3385	92	617	39	4133	231	19	712	148	1110	5243
% +/- to Current Rates		10.62%	12.20%	9.98%	8.33%	10.54%	5.48%	0.00%	-1.52%	-7.50%	-0.98%	7.88%
005	Current	1238	34	228	36	1536	170	19	622	102	913	2449
	Proposed	1370	37	252	39	1698	179	19	614	94	906	2604
% +/- to Current Rates		10.66%	8.82%	10.53%	8.33%	10.55%	5.29%	0.00%	-1.29%	-7.84%	-0.77%	6.33%
006	Current	1175	31	219	36	1461	170	19	704	126	1019	2480
	Proposed	1299	36	243	39	1617	179	19	689	116	1003	2620
% +/- to Current Rates		10.55%	16.13%	10.96%	8.33%	10.68%	5.29%	0.00%	-2.13%	-7.94%	-1.57%	5.65%
007	Current	1238	34	228	36	1536	170	19	622	102	913	2449
	Proposed	1370	37	252	39	1698	179	19	614	94	906	2604
% +/- to Current Rates		10.66%	8.82%	10.53%	8.33%	10.55%	5.29%	0.00%	-1.29%	-7.84%	-0.77%	6.33%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Note: FA minimum deductible is \$500 (Rule 101).

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

Current:	Class	03 Coll. Deductible	500
	DR	2 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	26
	Conv s/c	70% Comprehensive Rate Group	14
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	26 Clean Driver Discounts	0%

Proposed:	Class	03 Coll. Deductible	500
	DR	2 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	26
	Conv s/c	70% Comprehensive Rate Group	14
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	26 Clean Driver Discounts	0%

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