Co-operators General Insurance Company

Profile 1.1 Private Passenger:

Operator 1:

Female, Age 52, Single No driver training

Licensed 30 years, Class 5 license

New Business

Annual mileage 25,000 km, commute 25 km one way

No AF accidents

No convictions

2019 Honda CR-V EX 4DR AWD (VICC Code 027101)

Operator 2 (Occasional): Male, Age 21, Single

Driver training

Licensed 3 years, Class 5 license

New Business No AF accidents

No convictions

Coverages:

Liability and END 44 \$1,000,000 Limit

Accident Benefits

DCPD - \$0 Deductible

Collision \$500 Deductible

Comprehensive \$250 Deductible

COMBINED

COMBINED												
Statistical Territ	tory	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	1670	24	429	24	2147	188	11	333	541	1073	3220
	Proposed	1838	28	438	24	2328	190	11	366	524	1091	3419
% +/- to Current Rates		10.06%	16.67%	2.10%	0.00%	28.82%	1.06%	0.00%	9.91%	-3.14%	7.83%	36.66%
005	Current	901	10	243	24	1178	80	11	281	462	834	2012
	Proposed	978	11	249	24	1262	80	11	308	448	847	2109
% +/- to Current Rates		8.55%	10.00%	2.47%	0.00%	21.02%	0.00%	0.00%	9.61%	-3.03%	6.58%	27.59%
006	Current	740	6	169	24	939	42	11	344	370	767	1706
	Proposed	793	7	173	24	997	43	11	379	359	792	1789
% +/- to Current Rates		7.16%	16.67%	2.37%	0.00%	26.20%	2.38%	0.00%	10.17%	-2.97%	9.58%	35.78%
007	Current	901	10	243	24	1178	80	11	281	462	834	2012
	Proposed	978	11	249	24	1262	80	11	308	448	847	2109
% +/- to Current Rates		8.55%	10.00%	2.47%	0.00%	21.02%	0.00%	0.00%	9.61%	-3.03%	6.58%	27.59%

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

Current:	Operator 1			Operator 2			
	Class: 01	YL:30	Welcome discount : 10%	Class: 08	YL:3	Years claim free : 3	
	Use : 2 (16km+)	Body Style : Small N	Mu Conviction free discount : 15%	Conviction free discount : 15%			
	Exp: 3 (30 000km)	Veh Age : 3					
		Years claim free : 9					

Proposed:	Operator 1		Operator 2			
	Class: 01	YL:30	Welcome discount : 10%	Class: 08	YL:3	
	Use : 2 (16km+)	Body Style : Small M	ulti-Purpose	Conviction free discount : 15%		
	Exp: 3 (30 000km)	Veh Age : 3				
	BMS: 0	Conviction free disco	unt : 15%			

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Co-operators General Insurance Company

Profile 1.2 Private Passenger:

Operator 1:

Female, Age 52, Single

Licensed 30 years, Class 5 license

New Business

Annual mileage 25,000 km, commute 25 km one way

No AF accidents

No convictions

2019 Honda CR-V EX 4DR AWD (VICC Code 027101)

Implementation Dates (D/M/Y)						
New Business:	May 17, 2023					
Renewals:	June 16, 2023					

Coverages:

Liability and END 44 \$1,000,000 Limit Accident Benefits 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	930	24	429	24	1407	188	11	333	541	1073	2480
Proposed	1064	28	438	24	1554	190	11	366	524	1091	2645
% +/- to Current Rates	14.41%	16.67%	2.10%	0.00%	33.17%	1.06%	0.00%	9.91%	-3.14%	7.83%	41.00%
005 Current	377	10	243	24	654	80	11	281	462	834	1488
Proposed	431	11	249	24	715	80	11	308	448	847	1562
% +/- to Current Rates	14.32%	10.00%	2.47%	0.00%	26.79%	0.00%	0.00%	9.61%	-3.03%	6.58%	33.37%
006 Current	216	6	169	24	415	42	11	344	370	767	1182
Proposed	246	7	173	24	450	43	11	379	359	792	1242
% +/- to Current Rates	13.89%	16.67%	2.37%	0.00%	32.92%	2.38%	0.00%	10.17%	-2.97%	9.58%	42.50%
007 Current	377	10	243	24	654	80	11	281	462	834	1488
Proposed	431	11	249	24	715	80	11	308	448	847	1562
% +/- to Current Rates	14.32%	10.00%	2.47%	0.00%	26.79%	0.00%	0.00%	9.61%	-3.03%	6.58%	33.37%

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

Current:	Operator 1						
	Class: 01	YL:30	Welcome discount : 10%				
	Use : 2 (16km+)	Body Style : Small Mu Conviction free discount : 15%					
	Exp: 3 (30 000km)	Veh Age : 3	/eh Age : 3				
		Years claim free : 9					
		rears claim nee . 9					

Proposed: Operator 1	ed: Operator 1								
Class: 01	YL:30	Welcome discount : 10%							
Use : 2 (16km+)	Body Style : Small M	Body Style : Small Multi-Purpose							
Exp: 3 (30 000km)	Veh Age : 3								
BMS: 0	Conviction free discount : 15%								

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Company	Name:
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Co-operators General Insurance Company

Profile 1.3 Private Passenger:

Operator 2 (Occasional):

Male, Age 21, Single

Driver training

Licensed 3 years, Class 5 license

New Business No AF accidents

No convictions

Implementation Dates (D/M/Y)						
New Business:	May 17, 2023					
Renewals:	June 16, 2023					

Coverages:

Liability and END 44 \$1,000,000 Limit

Accident Benefits DCPD - \$0 Deductible Collision \$500 Deductible

Comprehensive \$250 Deductible

COMBINED

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	740	0	0	0	740	0	0	0	C	(740
Proposed	774	0	0	0	774	0	0	0	C	(774
% +/- to Current Rates	4.59%	0.00%	0.00%	0.00%	4.59%	0.00%	0.00%	0.00%	0.00%	0.00%	4.59%
005 Current	524	0	0	0	1048	0	0	0	C) (1048
Proposed	547	0	0	0	1094	0	0	0	C	(1094
% +/- to Current Rates	4.39%	0.00%	0.00%	0.00%	4.39%	0.00%	0.00%	0.00%	0.00%	0.00%	4.39%
006 Current	524	0	0	0	524	0	0	0	C	(524
Proposed	547	0	0	0	547	0	0	0	C	(547
% +/- to Current Rates	4.39%	0.00%	0.00%	0.00%	4.39%	0.00%	0.00%	0.00%	0.00%	0.00%	4.39%
007 Current	524	0	0	0	1048	0	0	0	C	(1048
Proposed	547	0	0	0	1094	0	0	0	C	(1094
% +/- to Current Rates	4.39%	0.00%	0.00%	0.00%	4.39%	0.00%	0.00%	0.00%	0.00%	0.00%	4.39%

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

Current:	Operator 2		
	Class: 08	YL:3	Years claim free : 3
	Conviction free discount : 15%		

Proposed:	Operator 2		
	Class: 08	YL:3	BMS: 0
	Conviction free discount : 15%		

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Co-operators General Insurance Company

Profile 2.1 Private Passenger:

Operator 1: Male, Age 28, Married Driver training Licensed 10 years, Class 5 license New Business Annual mileage 15,000 km, commute 10 km one way No AF accidents No convictions 2016 Mazda CX-5 GX 4DR AWD (VICC Code 7841)

Operator 2 (Secondary): Female, Age 27, Married Driver training Licensed 10 years, Class 5 license New Business No AF accidents No convictions

Impl	Implementation Dates (D/M/Y)						
New Business:	May 17, 2023						
Renewals:	June 16, 2023						

Coverages: Liability and END 44 \$1,000,000 Limit Accident Benefits 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	1337	33	364	24	1758	183	11	435	279	908	2666
	Proposed	1691	42	380	24	2137	226	11	474	267	978	3115
% +/- to Curre	ent Rates	26.48%	27.27%	4.40%	0.00%	58.15%	23.50%	0.00%	8.97%	-4.30%	28.16%	86.31%
005	Current	605	13	206	24	848	77	11	366	239	693	1541
	Proposed	753	17	216	24	1010	96	11	399	228	734	1744
% +/- to Curre	ent Rates	24.46%	30.77%	4.85%	0.00%	60.09%	24.68%	0.00%	9.02%	-4.60%	29.09%	89.18%
006	Current	393	8	144	24	569	41	11	450	191	693	1262
	Proposed	479	10	150	24	663	50	11	490	183	734	1397
% +/- to Curre	ent Rates	21.88%	25.00%	4.17%	0.00%	51.05%	21.95%	0.00%	8.89%	-4.19%	26.65%	77.70%
007	Current	605	13	206	24	848	77	11	366	239	693	1541
	Proposed	753	17	216	24	1010	96	11	399	228	734	1744
% +/- to Curre	ent Rates	24.46%	30.77%	4.85%	0.00%	60.09%	24.68%	0.00%	9.02%	-4.60%	29.09%	89.18%

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

Current:	Operator 1			Operator 2	
	Class: 01	YL:10	Welcome discount : 10%	Class: 08	YL:10
	Use : 2 (0-16km)	Body Style : Small Multi-Purpose	Years claim free : 9	Years claim free : 9	Conviction free discount : 15%
	Exp : 2 (20 000km)	Veh Age : 6			
		Conviction free discount : 15%			

Proposed:	Operator 1				Operator 2		
	Class: 01	YL:10		Welcome discount : 10%	Class: 08	Y	'L : 10
	Use : 2 (0-16km)	Body Style :	Small Multi-Purp	Conviction free discount :	1BMS:0	c	Conviction free discou
	Exp : 2 (20 000km)	Veh Age : 6					
	BMS:0						

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Co-operators General Insurance Company

Profile 2.2 Private Passenger:

Operator 1:

Male, Age 28, Married
Driver training
Licensed 10 years, Class 5 license
New Business
Annual mileage 15,000 km, commute 10 km one way
No AF accidents
No convictions

2016 Mazda CX-5 GX 4DR AWD (VICC Code 7841)

Impler	Implementation Dates (D/M/Y)						
New Business:	May 17, 2023						
Renewals:	June 16, 2023						

Coverages:

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

Stati	istical 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	1229	33	364	24	1650	183	11	435	279	908	2558
	Proposed	1578	42	380	24	2024	226	11	474	267	978	3002
% +/- to Currer	nt Rates	28.40%	27.27%	4.40%	0.00%	60.07%	23.50%	0.00%	8.97%	-4.30%	28.16%	88.23%
005	Current	497	13	206	24	740	77	11	366	239	693	1433
	Proposed	640	17	216	24	897	96	11	399	228	734	1631
% +/- to Currer	nt Rates	28.77%	30.77%	4.85%	0.00%	64.40%	24.68%	0.00%	9.02%	-4.60%	29.09%	93.49%
006	Current	285	8	144	24	461	41	11	450	191	693	1154
	Proposed	366	10	150	24	550	50	11	490	183	734	1284
% +/- to Currer	nt Rates	28.42%	25.00%	4.17%	0.00%	57.59%	21.95%	0.00%	8.89%	-4.19%	26.65%	84.24%
007	Current	497	13	206	24	740	77	11	366	239	693	1433
	Proposed	640	17	216	24	897	96	11	399	228	734	1631
% +/- to Currer	nt Rates	28.77%	30.77%	4.85%	0.00%	64.40%	24.68%	0.00%	9.02%	-4.60%	29.09%	93.49%

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

Current:	Operator 1						
	Class : 01	YL: 10	Welcome discount : 10%				
	Use : 2 (0-16km)	Body Style : Small MuYears claim free : 9					
	Exp : 2 (20 000km)	Veh Age : 6					
		Conviction free discou	unt : 15%				

Proposed:	Operator 1		
	Class: 01	YL: 10	Welcome discount : 10%
	Use : 2 (0-16km)	Body Style : Small I	Mu Conviction free discount : 15%
	Exp : 2 (20 000km)	Veh Age : 6	
	BMS:0		

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Company Name:	Co-operators General Insurance Compa
company mamo.	Co operatore conterar modranee compa

Profile 2.3 Private Passenger:

Operator 2 (Secondary): Female, Age 27, Married Driver training

Licensed 10 years, Class 5 license

New Business No AF accidents No convictions

Implementation Dates (D/M/Y)						
New Business:	May 17, 2023					
Renewals:	June 16, 2023					

Coverages:

Liability and END 44 \$1,000,000 Limit
Accident Benefits
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	108	0	0	0	740	0	0	0	0	0	740
Proposed	113	0	0	0	774	0	0	0	0	0	774
% +/- to Current Rates	4.63%	0.00%	0.00%	0.00%	4.59%	0.00%	0.00%	0.00%	0.00%	0.00%	4.59%
005 Current	108	0	0	0	1048	0	0	0	0	0	1048
Proposed	113	0	0	0	1094	0	0	0	0	0	1094
% +/- to Current Rates	4.63%	0.00%	0.00%	0.00%	4.39%	0.00%	0.00%	0.00%	0.00%	0.00%	4.39%
006 Current	108	0	0	0	524	0	0	0	0	0	524
Proposed	113	0	0	0	547	0	0	0	0	0	547
% +/- to Current Rates	4.63%	0.00%	0.00%	0.00%	4.39%	0.00%	0.00%	0.00%	0.00%	0.00%	4.39%
007 Current	108	0	0	0	1048	0	0	0	0	0	1048
Proposed	113	0	0	0	1094	0	0	0	0	0	1094
% +/- to Current Rates	4.63%	0.00%	0.00%	0.00%	4.39%	0.00%	0.00%	0.00%	0.00%	0.00%	4.39%

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

Current:	Operator 2						
	Class: 08 YL: 10						
	Years claim free : 9	Conviction free discount : 15%					

Proposed:	Operator 2	
	Class: 08	YL:10
	BMS:0	Conviction free discount : 15%

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Company Name: Co-operators General Insurance Company

Profile 3.1 Private Passenger:

Operator 1:
Male, Age 33, Married
No driver training
Licensed 14 years, Class 5 license
New business
Annual mileage 20,000 km, pleasure
No AF accidents
No convictions
2017 Dodge Ram 1500 SLT Crew Cab 4WD (VICC Code 2842)

Operator 2:
Female, Age 31
Driver training
Licensed 15 years, Class 5 license
New business
Annual mileage 10,000 km, commute 10km one way
No AF accidents
No convictions
2014 Chevrolet Cruze LT Turbo 4DR (VICC Code 5099)

Implementation Dates (D/M/Y)							
New Business:	May 17, 2023						
Renewals:	June 16, 2023						

Coverages:

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

COMBINED

Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
2112	56	654	48	2870	418	22	1016	563	2019	4889
2421	65	692	48	3226	431	22	1073	533	2059	5285
14.63%	16.07%	5.81%	0.00%	36.51%	3.11%	0.00%	5.61%	-5.33%	3.39%	39.90%
855	22	371	48	1296	177	22	856	480	1535	2831
980	26	392	48	1446	182	22	904	456	1564	3010
14.62%	18.18%	5.66%	0.00%	38.46%	2.82%	0.00%	5.61%	-5.00%	3.43%	41.89%
489	13	258	48	808	94	22	1051	385	1552	2360
560	15	272	48	895	97	22	1110	366	1595	2490
14.52%	15.38%	5.43%	0.00%	35.33%	3.19%	0.00%	5.61%	-4.94%	3.87%	39.20%
855	22	371	48	1296	177	22	856	480	1535	2831
980	26	392	48	1446	182	22	904	456	1564	3010
14.62%	18.18%	5.66%	0.00%	38.46%	2.82%	0.00%	5.61%	-5.00%	3.43%	41.89%
	2112 2421 14.63% 855 980 14.62% 489 550 14.52% 855	2112 56 2421 65 14.63% 16.07% 855 22 990 26 14.62% 18.18% 489 13 560 15 14.52% 15.38% 855 22	2112 56 654 2421 65 692 14.63% 16.07% 5.81% 855 22 371 980 26 392 14.62% 18.18% 5.66% 489 13 258 560 15 272 14.52% 15.38% 5.43% 855 22 371 980 26 392	2112 56 654 48 2421 65 692 48 14.63% 16.07% 5.81% 0.00% 855 22 371 48 980 26 392 48 14.62% 18.18% 5.66% 0.00% 489 13 258 48 560 15 272 48 14.52% 15.38% 5.43% 0.00% 855 22 371 48 980 26 392 48	2112 56 654 48 2870	2112 56 654 48 2870 418	Coverages Coverages 2112 56 654 48 2870 418 22 2421 65 692 48 3226 431 22 14.63% 16.07% 5.81% 0.00% 36.51% 3.11% 0.00% 855 22 371 48 1296 177 22 980 26 392 48 1446 182 22 14.62% 18.18% 5.66% 0.00% 38.46% 2.82% 0.00% 489 13 258 48 808 94 22 560 15 272 48 895 97 22 14.52% 15.38% 5.43% 0.00% 35.33% 3.19% 0.00% 855 22 371 48 1296 177 22 980 26 392 48 1446 182 22	2112 56 654 48 2870 418 22 1016	2112 56 654 48 2870 418 22 1016 563	2112 56 654 48 2870 418 22 1016 563 2019

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

Current:	Operator 1			Operator 2		
	Class: 01	YL:14	Welcome discount : 10%	Class: 01	YL: 15	Use : 1 (0-16km)
	Use : 1 (Pleasure)	Body Style :1/2 ton pickup	Years claim free : 9	Body Style : 1/2 ton pickup	Years claim free : 9	Exp : 1 (10 000km)
	Exp : 2 (20 000km)	Veh Age : 5		Veh Age: 8	Welcome discount : 10%	
		Conviction free discount : 15%			Conviction free discount : 15%	

Proposed:	Operator 1			Operator 2	
	Class: 01	YL:14	Welcome discount : 10%	Class: 01	YL: 15
	Use : 1 (Pleasure)	Body Style : 1/2 ton	p Conviction free discount : 15%	Body Style : 1/2 ton pickup	
	Exp : 2 (20 000km)	Veh Age : 5		Veh Age : 8	Welcome discount : 1
	BMS:0			BMS:0	Conviction free discou

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Co-operators General Insurance Company

Profile 3.2 Private Passenger:

Operator 1:

Male, Age 33, Married No driver training

Licensed 14 years, Class 5 license

New business

Annual mileage 20,000 km, pleasure

No AF accidents

No convictions

2017 Dodge Ram 1500 SLT Crew Cab 4WD (VICC Code 2842)

Implementation Dates (D/M/Y)							
New Business:	May 17, 2023						
Renewals:	June 16, 2023						

Coverages:

Liability and END 44 \$1,000,000 Limit
Accident Benefits
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	1037	28	312	24	1401	160	11	632	386	1189	2590
Proposed	1162	31	290	24	1507	172	11	716	382	1281	2788
% +/- to Current Rates	12.05%	10.71%	-7.05%	0.00%	15.72%	7.50%	0.00%	13.29%	-1.04%	19.75%	35.47%
005 Current	420	11	177	24	632	68	11	532	329	940	1572
Proposed	470	12	164	24	670	73	11	603	327	1014	1684
% +/- to Current Rates	11.90%	9.09%	-7.34%	0.00%	13.65%	7.35%	0.00%	13.35%	-0.61%	20.09%	33.74%
006 Current	240	6	123	24	393	36	11	653	264	964	1357
Proposed	269	7	114	24	414	39	11	741	262	1053	1467
% +/- to Current Rates	12.08%	16.67%	-7.32%	0.00%	21.43%	8.33%	0.00%	13.48%	-0.76%	21.05%	42.48%
007 Current	420	11	177	24	632	68	11	532	329	940	1572
Proposed	470	12	164	24	670	73	11	603	327	1014	1684
% +/- to Current Rates	11.90%	9.09%	-7.34%	0.00%	13.65%	7.35%	0.00%	13.35%	-0.61%	20.09%	33.74%

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

Current:	Operator 1						
	Class : 01	YL : 14	Welcome discount : 10%				
	Use : 1 (Pleasure)	Body Style :1/2 ton pic Years claim free : 9					
	Exp : 2 (20 000km)	Veh Age : 5					
		Conviction free disco	unt : 15%				

Proposed:	Operator 1						
	Class: 01	YL : 14	Welcome discount : 10%				
	Use : 1 (Pleasure)	Body Style : 1/2 tor	Body Style : 1/2 ton p Conviction free discount : 15%				
	Exp : 2 (20 000km)	Veh Age : 5					
	BMS:0						

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Co-operators General Insurance Company

Profile 3.3 Private Passenger:

Operator 2:

Female, Age 31

Driver training

Licensed 15 years, Class 5 license

New business

Annual mileage 10,000 km, commute 10km one way

No AF accidents

No convictions

2014 Chevrolet Cruze LT Turbo 4DR (VICC Code 5099)

Implementation Dates (D/M/Y)						
New Business:	May 17, 2023					
Renewals:	June 16, 2023					

Coverages:

Liability and END 44 \$1,000,000 Limit Accident Benefits 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	1075	28	342	24	1469	258	11	384	177	830	2299
Proposed	1259	34	402	24	1719	259	11	357	151	778	2497
% +/- to Current Rates	17.12%	21.43%	17.54%	0.00%	56.09%	0.39%	0.00%	-7.03%	-14.69%	-21.33%	34.76%
005 Current	435	11	194	24	664	109	11	324	151	595	1259
Proposed	510	14	228	24	776	109	11	301	129	550	1326
% +/- to Current Rates	17.24%	27.27%	17.53%	0.00%	62.04%	0.00%	0.00%	-7.10%	-14.57%	-21.67%	40.37%
006 Current	249	7	135	24	415	58	11	398	121	588	1003
Proposed	291	8	158	24	481	58	11	369	104	542	1023
% +/- to Current Rates	16.87%	14.29%	17.04%	0.00%	48.19%	0.00%	0.00%	-7.29%	-14.05%	-21.34%	26.85%
007 Current	435	11	194	24	664	109	11	324	151	595	1259
Proposed	510	14	228	24	776	109	11	301	129	550	1326
% +/- to Current Rates	17.24%	27.27%	17.53%	0.00%	62.04%	0.00%	0.00%	-7.10%	-14.57%	-21.67%	40.37%

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

Current:	Operator 2		
	Class: 01	YL: 15	Use : 1 (0-16km)
	Body Style : 1/2 ton p	i Years claim free : 9	Exp : 1 (10 000km)
	Veh Age : 8	Welcome discount : 1	10%
		Conviction free disco	unt : 15%

Proposed:	Operator 2				
	Class : 01	YL: 15	Use: 1 (0-16km)		
	Body Style : 1/2 ton p	ickup	Exp: 1 (10 000km)		
	Veh Age : 8	Welcome discount : 1	0%		
	BMS: 0 Conviction free discount: 15%				

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Co-operators General Insurance Company

Profile 4.1 Private Passenger:

Operator 1: Male, Age 40, Married

No driver training Licensed 24 years, Class 5 license

New business

Annual mileage 15,000 km, commute 10 km one way

No AF accidents No convictions

2016 Dodge Grand Caravan SE (VICC Code 2662)

Operator 2 (Occasional): Female, Age 39, Married

No drivier training

Licensed 20 years, Class 5 license

New business No AF accidents

No convictions

Implementation Dates (D/M/Y) New Business: May 17, 2023 Renewals: June 16, 2023

Coverages:

Liability and END 44 \$1,000,000 Limit Accident Benefits

DCPD - \$0 Deductible

Collision \$500 Deductible Comprehensive \$250 Deductible

COMBINED

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	941	25	354	24	1344	220	11	378	232	841	2185
Proposed	995	27	378	24	1424	224	11	345	205	785	2209
% +/- to Current Rates	5.74%	8.00%	6.78%	0	21%	1.82%	0.00%	-8.73%	-11.64%	-18.55%	1.97%
005 Current	381	10	200	24	615	93	11	318	198	620	1235
Proposed	403	11	214	24	652	95	11	291	175	572	1224
% +/- to Current Rates	5.77%	10.00%	7.00%	0.00%	23%	2.15%	0.00%	-8.49%	-11.62%	-17.96%	4.82%
006 Current	218	6	140	24	388	49	11	391	159	610	998
Proposed	230	6	149	24	409	50	11	357	141	559	968
% +/- to Current Rates	5.50%	0.00%	6.43%	0.00%	12%	2.04%	0.00%	-8.70%	-11.32%	-17.98%	-6.04%
007 Current	381	10	200	24	615	93	11	318	198	620	1235
Proposed	403	11	214	24	652	95	11	291	175	572	1224
% +/- to Current Rates	5.77%	10.00%	7.00%	0.00%	23%	2.15%	0.00%	-8.49%	-11.62%	-17.96%	4.82%

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

Current:	Operator 1			Operator 2	
	Class: 01	YL: 24	Welcome discount : 10%	Class: 08	YL: 20
	Use : 1 (0-16km)	Body Style : Small Passenger	Years claim free : 9	Years claim free : 9	Conviction free discount : 15%
	Exp : 2 (20 000km)	Veh Age : 6			
		Conviction free discount : 15%	6		

Proposed:	Operator 1		Operator 2					
	Class: 01	YL:24	Welcome discount : 1/ Class : 08	YL: 20				
	Use: 1 (0-16km)	Body Style :	Small Pa:Conviction free discou BMS : 0	Conviction free discou				
	Exp : 2 (20 000km)	Veh Age : 6						
	BMS:0							

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Co-operators General Insurance Company

Profile 4.2 Private Passenger:

Operator 1:

No convictions

Male, Age 40, Married No driver training Licensed 24 years, Class 5 license New business Annual mileage 15,000 km, commute 10 km one way No AF accidents

2016 Dodge Grand Caravan SE (VICC Code 2662)

| Implementation Dates (D/M/Y)
| New Business: | May 17, 2023 |
| Renewals: | June 16, 2023 |

Coverages:

Liability and END 44 \$1,000,000 Limit Accident Benefits

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	941	25	354	24	1344	220	11	378	232	841	2185
Proposed	995	27	378	24	1424	224	11	345	205	785	2209
% +/- to Current Rates	5.74%	8.00%	6.78%	0.00%	20.52%	1.82%	0.00%	-8.73%	-11.64%	-18.55%	1.97%
005 Current	381	10	200	24	615	93	11	318	198	620	1235
Proposed	403	11	214	24	652	95	11	291	175	572	1224
% +/- to Current Rates	5.77%	10.00%	7.00%	0.00%	22.77%	2.15%	0.00%	-8.49%	-11.62%	-17.96%	4.82%
006 Current	218	6	140	24	388	49	11	391	159	610	998
Proposed	230	6	149	24	409	50	11	357	141	559	968
% +/- to Current Rates	5.50%	0.00%	6.43%	0.00%	11.93%	2.04%	0.00%	-8.70%	-11.32%	-17.98%	-6.04%
007 Current	381	10	200	24	615	93	11	318	198	620	1235
Proposed	403	11	214	24	652	95	11	291	175	572	1224
% +/- to Current Rates	5.77%	10.00%	7.00%	0.00%	22.77%	2.15%	0.00%	-8.49%	-11.62%	-17.96%	4.82%

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

Current:	Operator 1				
	Class: 01	YL : 24	Welcome discount : 10%		
	Use : 1 (0-16km)	Body Style : Small Pa Years claim free : 9			
	Exp : 2 (20 000km)	Veh Age : 6			
		Conviction free disco	ount : 15%		

Proposed:	Operator 1							
	Class: 01	YL : 24	Welcome discount : 10%					
	Use : 1 (0-16km)	Body Style : Small	Body Style : Small Pa Conviction free discount : 15%					
	Exp : 2 (20 000km)	Veh Age : 6						
	BMS:0							

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Company Name:	Co-operators General Insurance Comp	oan

Profile 4.3 Private Passenger:

Operator 2 (Occasional): Female, Age 39, Married No drivier training

Licensed 20 years, Class 5 license

New business No AF accidents No convictions

Implementation Dates (D/M/Y)						
New Business:	May 17, 2023					
Renewals:	June 16, 2023					

Coverages:

Liability and END 44 \$1,000,000 Limit
Accident Benefits
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	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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.

Current:	Operator 2	
	Class: 08	YL:20
	Years claim free : 9	Conviction free discount : 15%

Proposed:	Operator 2						
	Class: 08	YL: 20					
	BMS: 0 Conviction free discount: 15%						

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Co-operators General Insurance Company

Profile 5.1 Private Passenger:

Operator 1:

Male, Age 19, Single Driver training

Licensed 2 years, Class 5 license

New business

Annual mileage 18,000 km, pleasure use

No AF accidents

No convictions

2013 Hundai Elantra GL 4DR (VICC Code 0528)

Implementation Dates (D/M/Y)					
New Business:	May 17, 2023				
Renewals:	June 16, 2023				

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages		END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	1944	52	491	24	2511	245	11	610	173	1039	3550
Proposed	3865	103	511	24	4503	343	11	706	153	1213	5716
% +/- to Current Rates	98.82%	98.08%	4.07%	0.00%	200.97%	40.00%	0.00%	15.74%	-11.56%	44.18%	245.14%
005 Current	787	21	279	24	1111	104	11	514	147	776	1887
Proposed	1565	41	290	24	1920	145	11	595	131	882	2802
% +/- to Current Rates	98.86%	95.24%	3.94%	0.00%	198.04%	39.42%	0.00%	15.76%	-10.88%	44.30%	242.33%
006 Current	450	12	194	24	680	55	11	631	118	815	1495
Proposed	895	23	202	24	1144	77	11	731	105	924	2068
% +/- to Current Rates	98.89%	91.67%	4.12%	0.00%	194.68%	40.00%	0.00%	15.85%	-11.02%	44.83%	239.51%
007 Current	787	21	279	24	1111	104	11	514	147	776	1887
Proposed	1565	41	290	24	1920	145	11	595	131	882	2802
% +/- to Current Rates	98.86%	95.24%	3.94%	0.00%	198%	39.42%	0.00%	15.76%	-10.88%	44.30%	242.33%

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

Current:	Operator 1		
	Class: 10	YL:2	Welcome discount : 10%
	Use : 1 (Pleasure)	Body Style : 4 door	Years claim free : 2
	Exp: 2 (20 000km)	Veh Age : 9	
		Conviction free disco	unt : 10%

Proposed:	Operator 1		
	Class: 10	YL:2	Welcome discount : 10%
	Use : 1 (Pleasure)	Body Style : 4 door	Conviction free discount : 15%
	Exp : 2 (20 000km)	Veh Age : 9	
	BMS:0		

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Co-operators General Insurance Company

Profile 6.1 Private Passenger:

Operator 1:

Male, Age 48, Married No driver training

Licensed 30 years, Class 5 license

New business

Annual mileage 20,000 km, commute 10 km one way

No AF accidents

No convictions

2018 Ford F150 XLT Supercrew 4WD (VICC Code 3558 01)

Operator 2:

Female, Age 48, Married

Driver training

Licensed 30 years, Class 5 license

New business

Annual mileage 15,000 km, commute 20 km one way

No AF accidents No convictions

2016 Honda Civic LX 4DR (VICC Code 0251 00)

Coverages:

Liability and END 44 \$1,000,000 Limit

Accident Benefits

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	1860	48	762	48	2718	349	22	803	596	1770	4488
Proposed	2060	55	836	48	2999	365	22	866	667	1920	4919
% +/- to Current Rates	10.75%	14.58%	9.71%	0	35%	4.58%	0.00%	7.85%	11.91%	24.34%	59.39%
005 Current	754	20	431	48	1253	148	22	677	509	1356	2609
Proposed	835	22	474	48	1379	154	22	730	569	1475	2854
% +/- to Current Rates	10.74%	10.00%	9.98%	0.00%	31%	4.05%	0.00%	7.83%	11.79%	23.67%	54.39%
006 Current	432	12	300	48	792	78	22	831	409	1340	2132
Proposed	477	13	330	48	868	82	22	897	457	1458	2326
% +/- to Current Rates	10.42%	8.33%	10.00%	0.00%	29%	5.13%	0.00%	7.94%	11.74%	24.81%	53.56%
007 Current	754	20	431	48	1253	148	22	677	509	1356	2609
Proposed	835	22	474	48	1379	154	22	730	569	1475	2854
% +/- to Current Rates	10.74%	10.00%	9.98%	0.00%	31%	4.05%	0.00%	7.83%	11.79%	23.67%	54.39%

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

Current:	Operator 1		Operator 2		
	Class: 01	YL:30	Welcome discount Class : 01	YL:30	Use : 2 (16km+)
	Use : 1 (0-16km)	Body Style :1/2 ton picku	Years claim free : {Body Style : 1/2 ton p	Years claim free : 9	Exp : 2 (20 000km)
	Exp : 2 (20 000km)	Veh Age : 4	Veh Age : 6	Welcome discount : 10%	
		Conviction free discount	: 15%	Conviction free discount : 1	5%

Proposed:	Operator 1		Operator 2					
	Class: 01	YL:30	Welcome discount : 1/Class : 01	YL: 30				
	Use : 1 (0-16km)	Body Style : 1/2 ton pi Conviction free discou Body Style : 1/2 ton pickup						
	Exp : 2 (20 000km)	Veh Age : 4	Veh Age : 6	Welcome discount : 10				
	BMS:0		BMS: 0	Conviction free discou				

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Co-operators General Insurance Company

Profile 6.2 Private Passenger:

Operator 1:

Male, Age 48, Married No driver training

Licensed 30 years, Class 5 license

New business

Annual mileage 20,000 km, commute 10 km one way

No AF accidents

No convictions

2018 Ford F150 XLT Supercrew 4WD (VICC Code 3558 01)

Implementation Dates (D/M/Y)				
New Business:	May 17, 2023			
Renewals:	June 16, 2023			

Coverages:

Liability and END 44 \$1,000,000 Limit
Accident Benefits
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	930	24	334	24	1312	126	11	451	321	909	2221
Proposed	996	27	380	24	1427	131	11	471	343	956	2383
% +/- to Current Rates	7.10%	12.50%	13.77%	0.00%	33.37%	3.97%	0.00%	4.43%	6.85%	15.26%	48.63%
005 Current	377	10	189	24	600	54	11	380	274	719	1319
Proposed	404	11	216	24	655	55	11	397	293	756	1411
% +/- to Current Rates	7.16%	10.00%	14.29%	0.00%	31.45%	1.85%	0.00%	4.47%	6.93%	13.26%	44.71%
006 Current	216	6	132	24	378	28	11	467	220	726	1104
Proposed	231	6	150	24	411	29	11	488	235	763	1174
% +/- to Current Rates	6.94%	0.00%	13.64%	0.00%	20.58%	3.57%	0.00%	4.50%	6.82%	14.89%	35.47%
007 Current	377	10	189	24	600	54	11	380	274	719	1319
Proposed	404	11	216	24	655	55	11	397	293	756	1411
% +/- to Current Rates	7.16%	10.00%	14.29%	0.00%	31.45%	1.85%	0.00%	4.47%	6.93%	13.26%	44.71%

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

Current:	Operator 1					
	Class: 01	YL:30	Welcome discount : 10%			
	Use : 1 (0-16km)	Body Style :1/2 ton p	Body Style :1/2 ton pic Years claim free : 9			
	Exp: 2 (20 000km)	Veh Age : 4	Veh Age : 4			
		Conviction free disco	ount : 15%			

Proposed:	Operator 1		
	Class : 01	YL:30	Welcome discount : 10%
	Use: 1 (0-16km)	Body Style : 1/2 ton p	Conviction free discount : 15%
	Exp : 2 (20 000km)	Veh Age : 4	
	BMS: 0		

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Co-operators General Insurance Company

Profile 6.3 Private Passenger:

Operator 2:

Female, Age 48, Married Driver training Licensed 30 years, Class 5 license New business

Annual mileage 15,000 km, commute 20 km one way

No AF accidents

No convictions

2016 Honda Civic LX 4DR (VICC Code 0251 00)

Implementation Dates (D/M/Y)				
New Business:	May 17, 2023			
Renewals:	June 16, 2023			

Coverages:

Liability and END 44 \$1,000,000 Limit Accident Benefits

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	930	24	428	24	1406	223	11	352	275	861	2267
Proposed	1064	28	456	24	1572	234	11	395	324	964	2536
% +/- to Current Rates	14.41%	16.67%	6.54%	0.00%	37.62%	4.93%	0.00%	12.22%	17.82%	34.97%	72.58%
005 Current	377	10	242	24	653	94	11	297	235	637	1290
Proposed	431	11	258	24	724	99	11	333	276	719	1443
% +/- to Current Rates	14.32%	10.00%	6.61%	0.00%	30.94%	5.32%	0.00%	12.12%	17.45%	34.89%	65.82%
006 Current	216	6	168	24	414	50	11	364	189	614	1028
Proposed	246	7	180	24	457	53	11	409	222	695	1152
% +/- to Current Rates	13.89%	16.67%	7.14%	0.00%	37.70%	6.00%	0.00%	12.36%	17.46%	35.82%	73.52%
007 Current	377	10	242	24	653	94	11	297	235	637	1290
Proposed	431	11	258	24	724	99	11	333	276	719	1443
% +/- to Current Rates	14.32%	10.00%	6.61%	0.00%	30.94%	5.32%	0.00%	12.12%	17.45%	34.89%	65.82%

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

Current:	Operator 2		
	Class: 01	YL:30	Use: 2 (16km+)
	Body Style : 1/2 ton pic	Years claim free : 9	Exp: 2 (20 000km)
	Veh Age : 6	Welcome discount : 1	0%
		Conviction free discor	unt : 15%

Proposed:	Operator 2		
	Class: 01	YL:30	Use : 2 (16km+)
	Body Style : 1/2 ton pickup		Exp : 2 (20 000km)
	Veh Age : 6	Welcome discount :	10%
	BMS: 0	Conviction free disc	ount : 15%

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Co-operators General Insurance Company

Profile 7.1 Private Passenger:

Operator 1: Male, Age 66, Married Driver training Licensed 48 years, Class 5 license New business

Annual mileage 12,000 km, pleasure

No AF accidents No convictions

2016 Nissan Rogue S 4DR 2WD (VICC Code 1477)

Female, Age 65, Married Driver training

No convictions

Operator 2 (Occasional): Licensed 45 years, Class 5 license New business No AF accidents

Implementation Dates (D/M/Y)					
New Business:	May 17, 2023				
Renewals:	June 16, 2023				

Coverages:

Liability and END 44 \$1,000,000 Limit

Accident Benefits DCPD - \$0 Deductible Collision \$500 Deductible

Comprehensive \$250 Deductible

COMBINED

COMPIN	1LD											
	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	1047	28	249	24	1348	179	11	296	130	616	1964
	Proposed	1134	31	252	24	1441	148	11	323	147	629	2070
% +/- to	Current Rates	8.31%	10.71%	1.20%	0.00%	20.23%	-17.32%	0.00%	9.12%	13.08%	4.88%	25.11%
005	Current	424	11	142	24	601	76	11	249	112	448	1049
	Proposed	459	12	142	24	637	63	11	272	125	471	1108
% +/- to	Current Rates	8.25%	9.09%	0.00%	0.00%	17.35%	-17.11%	0.00%	9.24%	11.61%	3.74%	21.08%
006	Current	243	6	99	24	372	40	11	307	90	448	820
	Proposed	262	7	99	24	392	33	11	334	101	479	871
% +/- to	Current Rates	7.82%	16.67%	0.00%	0.00%	24.49%	-17.50%	0.00%	8.79%	12.22%	3.52%	28.00%
007	Current	424	11	142	24	601	76	11	249	112	448	1049
	Proposed	459	12	142	24	637	63	11	272	125	471	1108
% +/- to	Current Rates	8.25%	9.09%	0.00%	0.00%	17.35%	-17.11%	0.00%	9.24%	11.61%	3.74%	21.08%

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

Current:	Operator 1			Operator 2	
	Class: 01	YL: 48	Welcome discount :	1(Class : 08	YL: 45
	Use : 1 (pleasure)	Body Style : Small M	u Years claim free : 9	Years claim free : 9	Conviction free discount : 15%
	Exp : 2 (20 000km)	Veh Age : 6			
		Conviction free disco	unt : 15%		

Proposed:	Operator 1			Operator 2					
	Class: 01	YL: 48	Welcome discount : 10%	Class: 08	YL : 45				
	Use : 1 (pleasure)	Body Style : Small	Multi-Pur Conviction free discount : 15	-Pur Conviction free discount : 15% BMS : 0					
	Exp : 2 (20 000km)	Veh Age : 6							
	BMS:0								

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Co-operators General Insurance Company

Profile 7.2 Private Passenger:

Operator 1:

Male, Age 66, Married

Driver training

Licensed 48 years, Class 5 license

New business

Annual mileage 12,000 km, pleasure

No AF accidents

No convictions

2016 Nissan Rogue S 4DR 2WD (VICC Code 1477)

Implementation Dates (D/M/Y)					
New Business:	May 17, 2023				
Renewals:	June 16, 2023				

Coverages:

Liability and END 44 \$1,000,000 Limit

Accident Benefits 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	1047	28	249	24	1348	179	11	296	130	616	1964
Proposed	1134	31	252	24	1441	148	11	323	147	629	2070
% +/- to Current Rates	8.31%	10.71%	1.20%	0.00%	20.23%	-17.32%	0.00%	9.12%	13.08%	4.88%	25.11%
005 Current	424	11	142	24	601	76	11	249	112	448	1049
Proposed	459	12	142	24	637	63	11	272	125	471	1108
% +/- to Current Rates	8.25%	9.09%	0.00%	0.00%	17.35%	-17.11%	0.00%	9.24%	11.61%	3.74%	21.08%
006 Current	243	6	99	24	372	40	11	307	90	448	820
Proposed	262	7	99	24	392	33	11	334	101	479	871
% +/- to Current Rates	7.82%	16.67%	0.00%	0.00%	24.49%	-17.50%	0.00%	8.79%	12.22%	3.52%	28.00%
007 Current	424	11	142	24	601	76	11	249	112	448	1049
Proposed	459	12	142	24	637	63	11	272	125	471	1108
% +/- to Current Rates	8.25%	9.09%	0.00%	0.00%	17.35%	-17.11%	0.00%	9.24%	11.61%	3.74%	21.08%

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

Current:	Operator 1					
	Class : 01	YL: 48	Welcome discount : 10%			
	Use : 1 (pleasure)	Body Style : Small Mu	ody Style : Small Mu Years claim free : 9			
	Exp : 2 (20 000km)	Veh Age : 6				
		Conviction free discou	nt : 15%			

posed:	Operator 1			
	Class: 01	YL:48	Welcome discount : 10%	
	Use : 1 (pleasure)	Body Style : Small Mu	Conviction free discount :	15%
	Exp : 2 (20 000km)	Veh Age : 6		
	BMS: 0			

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Company Name:	Co-operators General Insurance Compa
company mamo.	Co operatore contera modrance compa

Profile 7.3 Private Passenger:

Operator 2 (Occasional): Female, Age 65, Married Driver training

Licensed 45 years, Class 5 license

New business No AF accidents No convictions

Coverages:

Liability and END 44 \$1,000,000 Limit
Accident Benefits
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	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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.

Current:	Operator 2	
	Class: 08	YL : 45
	Years claim free : 9	Conviction free discount : 15%

Proposed:	Operator 2	
	Class: 08	YL: 45
	BMS:0	Conviction free discount : 15%

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Co-operators General Insurance Company

Profile 8.1 Private Passenger:

Operator 1: Female, Age 50, Single

No driver training

Licensed 25 years, Class 5 license

New business

Annual mileage 15,000 km, commute 15 km one way

No AF accidents

No convictions

2017 Ford Escape SE 4DR AWD (VICC Code 3737)

Implementation Dates (D/M/Y)				
New Business:	May 17, 2023			
Renewals:	June 16, 2023			

Coverages:

Liability and END 44 \$1,000,000 Limit

Accident Benefits DCPD - \$0 Deductible Collision \$500 Deductible Comprehensive \$250 Deductible

COMBINED

COMIDINED											
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	935	25	361	24	1345	190	11	360	272	833	2178
Proposed	1058	28	416	24	1526	185	11	364	287	847	2373
% +/- to Current Rates	13.16%	12.00%	15.24%	0.00%	40.39%	-2.63%	0.00%	1.11%	5.51%	3.99%	44.38%
005 Current	379	10	204	24	617	80	11	303	233	627	1244
Proposed	428	11	236	24	699	78	11	307	246	642	1341
% +/- to Current Rates	12.93%	10.00%	15.69%	0.00%	38.62%	-2.50%	0.00%	1.32%	5.58%	4.40%	43.01%
006 Current	216	6	142	24	388	43	11	372	187	613	1001
Proposed	245	7	164	24	440	41	11	376	197	625	1065
% +/- to Current Rates	13.43%	16.67%	15.49%	0.00%	45.59%	-4.65%	0.00%	1.08%	5.35%	1.77%	47.36%
007 Current	379	10	204	24	617	80	11	303	233	627	1244
Proposed	428	11	236	24	699	78	11	307	246	642	1341
% +/- to Current Rates	12.93%	10.00%	15.69%	0.00%	38.62%	-2.50%	0.00%	1.32%	5.58%	4.40%	43.01%

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

Current:	Operator 1		
	Class: 01	YL: 25	Welcome discount : 10%
	Use : 1 (0-16km)	Body Style : Small Multi-Pu	. Years claim free : 9
	Exp : 2 (20 000km)	Veh Age : 5	
		Conviction free discount :	15%

Proposed:	Operator 1				
	Class: 01	YL: 25	Welcome discount : 10%		
	Use: 1 (0-16km)	Body Style : Small Multi-P Conviction free discount : 15%			
	Exp : 2 (20 000km)	Veh Age : 5			
	BMS:0				

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Co-operators General Insurance Company

Profile 9.1 Private Passenger:

Operator 1:

No Convictions

Male, Age 70, Single
No driver training
Licensed 45 years, Class 5 license
New business
Annual mileage 18,000 km, pleasure use
No AF accidents

2017 Toyota Corolla 4DR (VICC Code 0445 00)

Implementation Dates (D/M/Y)				
New Business:	May 17, 2023			
Renewals:	June 16, 2023			

Coverages:

Liability and END 44 \$1,000,000 Limit
Accident Benefits
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	1011	27	363	24	1425	197	11	467	212	887	2312
Proposed	1113	30	353	24	1520	186	11	575	265	1037	2557
% +/- to Current Rates	10.09%	11.11%	-2.75%	0.00%	18.45%	-5.58%	0.00%	23.13%	25.00%	42.54%	60.99%
005 Current	409	11	206	24	650	83	11	394	181	669	1319
Proposed	451	12	200	24	687	79	11	483	226	799	1486
% +/- to Current Rates	10.27%	9.09%	-2.91%	0.00%	16.45%	-4.82%	0.00%	22.59%	24.86%	42.63%	59.08%
006 Current	234	6	143	24	407	44	11	483	145	683	1090
Proposed	258	7	139	24	428	41	11	594	181	827	1255
% +/- to Current Rates	10.26%	16.67%	-2.80%	0.00%	24.13%	-6.82%	0.00%	22.98%	24.83%	40.99%	65.12%
007 Current	409	11	206	24	650	83	11	394	181	669	1319
Proposed	451	12	200	24	687	79	11	483	226	799	1486
% +/- to Current Rates	10.27%	9.09%	-2.91%	0.00%	16.45%	-4.82%	0.00%	22.59%	24.86%	42.63%	59.08%

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

Current:	Operator 1		
	Class: 01	YL : 45	Welcome discount : 10%
	Use : 1 (pleasure)	Body Style : 4 door	Years claim free : 9
	Exp: 2 (20 000km)	Veh Age : 5	
		Conviction free disco	unt : 15%

Proposed: Operato	r1	
Class : 0)1 YL : 45	Welcome discount : 10%
Use : 1 (pleasure) Body Style : 4	door Conviction free discount : 15%
Exp : 2 (20 000km) Veh Age : 5	
BMS:0		

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Co-operators General Insurance Company

Profile 10.1 Private Passenger:

Operator 1:

Female, Age 35, Single

No driver training

Licensed 15 years, Class 5 license

New business

Annual mileage 25,000 km, commute 25 km one way

No AF accident No convictions

1 AF 2 years ago

2017 Honda Civic LX 4DR (VICC Code 3558 01)

Implementation Dates (D/M/Y)				
New Business:	May 17, 2023			
Renewals:	June 16, 2023			

Coverages:

Liability and END 44 \$1,000,000 Limit

Accident Benefits

DCPD - \$0 Deductible Collision \$500 Deductible

Comprehensive \$250 Deductible

Statistical Territory	В	lodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Ci	rrent	1075	28	397	24	1524	119	11	504	555	1189	2713
Prop	osed	1931	51	464	24	2470	184	11	799	704	1698	4168
% +/- to Current Rates		79.63%	82.14%	16.88%	0.00%	178.65%	54.62%	0.00%	58.53%	26.85%	140.00%	318.65%
005 Ci	rrent	435	11	225	24	695	50	11	425	475	961	1656
Prop	osed	782	21	263	24	1090	78	11	673	601	1363	2453
% +/- to Current Rates		79.77%	90.91%	16.89%	0.00%	187.57%	56.00%	0.00%	58.35%	26.53%	140.88%	328.45%
006 Ci	rrent	249	7	157	24	437	27	11	522	381	941	1378
Prop	osed	448	12	183	24	667	41	11	827	483	1362	2029
% +/- to Current Rates		79.92%	71.43%	16.56%	0.00%	167.91%	51.85%	0.00%	58.43%	26.77%	137.05%	304.96%
007 Ci	rrent	435	11	225	24	695	50	11	425	475	961	1656
Prop	osed	782	21	263	24	1090	78	11	673	601	1363	2453
% +/- to Current Rates		79.77%	90.91%	16.89%	0.00%	187.57%	56.00%	0.00%	58.35%	26.53%	140.88%	328.45%

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

Current:	Operator 1		
	Class: 01	YL: 15	Welcome discount : 10%
	Use : 2 (16km+)	Body Style : 1/2 ton picku	p
	Exp: 3 (30 000km)	Veh Age : 5	
	Years claim free : 9	Conviction free discount :	15%

Proposed: Operator 1					
Class: 01	YL: 15	Welcome discount : 10%			
Use : 2 (16km+)	Body Style : 1/2 ton pickup Conviction free discount : 15%				
Exp: 3 (30 000km)	Veh Age : 5				
BMS: 10					

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