

Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2025-11-29
Renewals:	2026-01-29

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

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	1444	Incl. In BI	666	25	2135	145	30	598	429	1202	3337
Proposed	1457	Incl. In BI	678	25	2160	156	30	665	422	1273	3433
% +/- to Current Rates	0.90%		1.80%	0.00%	1.17%	7.59%	0.00%	11.20%	-1.63%	5.91%	2.88%
005 Current	587	Incl. In BI	270	12	869	135	30	569	398	1132	2001
Proposed	591	Incl. In BI	275	12	878	145	30	633	392	1200	2078
% +/- to Current Rates	0.68%		1.85%	0.00%	1.04%	7.41%	0.00%	11.25%	-1.51%	6.01%	3.85%
006 Current	482	Incl. In BI	222	9	713	143	30	685	437	1295	2008
Proposed	486	Incl. In BI	226	9	721	153	30	762	431	1376	2097
% +/- to Current Rates	0.83%		1.80%	0.00%	1.12%	6.99%	0.00%	11.24%	-1.37%	6.25%	4.43%
007 Current	587	Incl. In BI	270	12	869	135	30	569	398	1132	2001
Proposed	591	Incl. In BI	275	12	878	145	30	633	392	1200	2078
% +/- to Current Rates	0.68%		1.85%	0.00%	1.04%	7.41%	0.00%	11.25%	-1.51%	6.01%	3.85%

* 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: Principal: CLASS: 23 RG Coll_DCPD: 37; RG Comp: 47; RG AB: 10
Occasional: CLASS: 5

Proposed: Principal: CLASS: 23 RG Coll: 32; RG DCPD: 38; RG Comp: 59; RG AB: 10
Occasional: CLASS: 5

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2025-11-29
Renewals:	2026-01-29

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)

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	662	Incl. In BI	305	25	992	145	30	314	429	918	1910
Proposed	668	Incl. In BI	311	25	1004	156	30	349	422	957	1961
% +/- to Current Rates	0.91%		1.97%	0.00%	1.21%	7.59%	0.00%	11.15%	-1.63%	4.25%	2.67%
005 Current	291	Incl. In BI	134	12	437	135	30	303	398	866	1303
Proposed	293	Incl. In BI	136	12	441	145	30	337	392	904	1345
% +/- to Current Rates	0.69%		1.49%	0.00%	0.92%	7.41%	0.00%	11.22%	-1.51%	4.39%	3.22%
006 Current	239	Incl. In BI	110	9	358	143	30	365	437	975	1333
Proposed	241	Incl. In BI	112	9	362	153	30	406	431	1020	1382
% +/- to Current Rates	0.84%		1.82%	0.00%	1.12%	6.99%	0.00%	11.23%	-1.37%	4.62%	3.68%
007 Current	291	Incl. In BI	134	12	437	135	30	303	398	866	1303
Proposed	293	Incl. In BI	136	12	441	145	30	337	392	904	1345
% +/- to Current Rates	0.69%		1.49%	0.00%	0.92%	7.41%	0.00%	11.22%	-1.51%	4.39%	3.22%

* 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: 23
RG Coll_DCPD: 37; RG Comp: 47; RG AB: 10

Proposed: CLASS: 23
RG Coll: 32; RG DCPD: 38; RG Comp: 59; RG AB: 10

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2025-11-29
Renewals:	2026-01-29

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

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	782	Incl. In BI	361	0	1143	0	0	284	0	284	1427
Proposed	789	Incl. In BI	367	0	1156	0	0	316	0	316	1472
% +/- to Current Rates	0.90%		1.66%	0.00%	1.14%	0.00%	0.00%	11.27%	0.00%	11.27%	3.15%
005 Current	296	Incl. In BI	136	0	432	0	0	266	0	266	698
Proposed	298	Incl. In BI	139	0	437	0	0	296	0	296	733
% +/- to Current Rates	0.68%		2.21%	0.00%	1.16%	0.00%	0.00%	11.28%	0.00%	11.28%	5.01%
006 Current	243	Incl. In BI	112	0	355	0	0	320	0	320	675
Proposed	245	Incl. In BI	114	0	359	0	0	356	0	356	715
% +/- to Current Rates	0.82%		1.79%	0.00%	1.13%	0.00%	0.00%	11.25%	0.00%	11.25%	5.93%
007 Current	296	Incl. In BI	136	0	432	0	0	266	0	266	698
Proposed	298	Incl. In BI	139	0	437	0	0	296	0	296	733
% +/- to Current Rates	0.68%		2.21%	0.00%	1.16%	0.00%	0.00%	11.28%	0.00%	11.28%	5.01%

* 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: 5

Proposed:	CLASS: 5

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2025-11-29
Renewals:	2026-01-29

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

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	678	Incl. In BI	284	25	987	164	30	312	164	670	1657
	Proposed	683	Incl. In BI	289	25	997	176	30	347	161	714	1711
	% +/- to Current Rates	0.74%		1.76%	0.00%	1.01%	7.32%	0.00%	11.22%	-1.83%	6.57%	3.26%
005	Current	331	Incl. In BI	139	12	482	153	30	290	152	625	1107
	Proposed	334	Incl. In BI	141	12	487	164	30	323	150	667	1154
	% +/- to Current Rates	0.91%		1.44%	0.00%	1.04%	7.19%	0.00%	11.38%	-1.32%	6.72%	4.25%
006	Current	272	Incl. In BI	114	9	395	161	30	349	167	707	1102
	Proposed	274	Incl. In BI	116	9	399	172	30	388	164	754	1153
	% +/- to Current Rates	0.74%		1.75%	0.00%	1.01%	6.83%	0.00%	11.17%	-1.80%	6.65%	4.63%
007	Current	331	Incl. In BI	139	12	482	153	30	290	152	625	1107
	Proposed	334	Incl. In BI	141	12	487	164	30	323	150	667	1154
	% +/- to Current Rates	0.91%		1.44%	0.00%	1.04%	7.19%	0.00%	11.38%	-1.32%	6.72%	4.25%

* 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:	Principal: CLASS: 2 RG Coll_DCPD: 32; RG Comp: 31; RG AB: 10 RG Coll_DCPD: 32; RG Comp: 31; RG AB: 10
	No separate charge for the secondary driver

Proposed:	Principal: CLASS: 2 RG Coll: 32; RG DCPD: 33; RG Comp: 28; RG AB: 10
	No separate charge for the secondary driver

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2025-11-29
Renewals:	2026-01-29

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)

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	678	Incl. In BI	284	25	987	164	30	312	164	670	1657
	Proposed	683	Incl. In BI	289	25	997	176	30	347	161	714	1711
	% +/- to Current Rates	0.74%		1.76%	0.00%	1.01%	7.32%	0.00%	11.22%	-1.83%	6.57%	3.26%
005	Current	331	Incl. In BI	139	12	482	153	30	290	152	625	1107
	Proposed	334	Incl. In BI	141	12	487	164	30	323	150	667	1154
	% +/- to Current Rates	0.91%		1.44%	0.00%	1.04%	7.19%	0.00%	11.38%	-1.32%	6.72%	4.25%
006	Current	272	Incl. In BI	114	9	395	161	30	349	167	707	1102
	Proposed	274	Incl. In BI	116	9	399	172	30	388	164	754	1153
	% +/- to Current Rates	0.74%		1.75%	0.00%	1.01%	6.83%	0.00%	11.17%	-1.80%	6.65%	4.63%
007	Current	331	Incl. In BI	139	12	482	153	30	290	152	625	1107
	Proposed	334	Incl. In BI	141	12	487	164	30	323	150	667	1154
	% +/- to Current Rates	0.91%		1.44%	0.00%	1.04%	7.19%	0.00%	11.38%	-1.32%	6.72%	4.25%

* 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: 2
	RG Coll_DCPD: 32; RG Comp: 31; RG AB: 10

Proposed:	CLASS: 2
	RG Coll: 32; RG DCPD: 33; RG Comp: 28; RG AB: 10

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Company Name: Belair Insurance Company Inc.

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:	2025-11-29
Renewals:	2026-01-29

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	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	% +/- to Current Rates					0.00%					0.00%	0.00%
005	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	% +/- to Current Rates					0.00%					0.00%	0.00%
006	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	% +/- to Current Rates					0.00%					0.00%	0.00%
007	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed	0	Incl. In BI	0	0	0	0	0	0	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:	No separate charge for the secondary driver

Proposed:	No separate charge for the secondary driver

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2025-11-29
Renewals:	2026-01-29

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)

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	1046	Incl. In BI	462	50	1558	221	60	515	366	1162	2720
	Proposed	1055	Incl. In BI	470	50	1575	235	60	573	360	1228	2803
% +/- to Current Rates		0.86%		1.73%	0.00%	1.09%	6.33%	0.00%	11.26%	-1.64%	5.68%	3.05%
005	Current	512	Incl. In BI	227	24	763	205	60	479	340	1084	1847
	Proposed	515	Incl. In BI	230	24	769	219	60	532	335	1146	1915
% +/- to Current Rates		0.59%		1.32%	0.00%	0.79%	6.83%	0.00%	11.06%	-1.47%	5.72%	3.68%
006	Current	420	Incl. In BI	186	18	624	216	60	574	372	1222	1846
	Proposed	424	Incl. In BI	189	18	631	231	60	639	367	1297	1928
% +/- to Current Rates		0.95%		1.61%	0.00%	1.12%	6.94%	0.00%	11.32%	-1.34%	6.14%	4.44%
007	Current	512	Incl. In BI	227	24	763	205	60	479	340	1084	1847
	Proposed	515	Incl. In BI	230	24	769	219	60	532	335	1146	1915
% +/- to Current Rates		0.59%		1.32%	0.00%	0.79%	6.83%	0.00%	11.06%	-1.47%	5.72%	3.68%

* 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: Principal 1: CLASS: 2 RG Coll DCPD: 39; RG Comp: 44; RG AB: 8 Discounts: Multi-Vehicle Discount: 17%
Principal 2: CLASS: 2 RG Coll DCPD: 32; RG Comp: 22; RG AB: 11 Discounts: Multi-Vehicle Discount: 17%

Proposed: Principal 1: CLASS: 2 RG Coll: 43; RG DCPD: 34; RG Comp: 39; RG AB: 8 Discounts: Multi-Vehicle Discount: 17%
Principal 2: CLASS: 2 RG Coll: 28; RG DCPD: 31; RG Comp: 18; RG AB: 10 Discounts: Multi-Vehicle Discount: 17%

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2025-11-29
Renewals:	2026-01-29

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)

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	535	Incl. In BI	281	25	841	95	30	313	273	711	1552
Proposed	540	Incl. In BI	286	25	851	100	30	349	269	748	1599
% +/- to Current Rates	0.93%		1.78%	0.00%	1.19%	5.26%	0.00%	11.50%	-1.47%	5.20%	3.03%
005 Current	262	Incl. In BI	138	12	412	88	30	291	254	663	1075
Proposed	264	Incl. In BI	140	12	416	94	30	324	250	698	1114
% +/- to Current Rates	0.76%		1.45%	0.00%	0.97%	6.82%	0.00%	11.34%	-1.57%	5.28%	3.63%
006 Current	215	Incl. In BI	113	9	337	92	30	349	278	749	1086
Proposed	217	Incl. In BI	115	9	341	99	30	388	274	791	1132
% +/- to Current Rates	0.93%		1.77%	0.00%	1.19%	7.61%	0.00%	11.17%	-1.44%	5.61%	4.24%
007 Current	262	Incl. In BI	138	12	412	88	30	291	254	663	1075
Proposed	264	Incl. In BI	140	12	416	94	30	324	250	698	1114
% +/- to Current Rates	0.76%		1.45%	0.00%	0.97%	6.82%	0.00%	11.34%	-1.57%	5.28%	3.63%

* 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: 2
	RG Coll_DCPD: 39; RG Comp: 44; RG AB: 8
	Discounts: Multi-Vehicle Discount: 17%

Proposed:	CLASS: 2
	RG Coll: 43; RG DCPD: 34; RG Comp: 39; RG AB: 8
	Discounts: Multi-Vehicle Discount: 17%

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Implementation Dates (D/M/Y)	
New Business:	2025-11-29
Renewals:	2026-01-29

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)

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	511	Incl. In BI	181	25	717	126	30	202	93	451	1168
Proposed	515	Incl. In BI	184	25	724	135	30	224	91	480	1204
% +/- to Current Rates	0.78%		1.66%	0.00%	0.98%	7.14%	0.00%	10.89%	-2.15%	6.43%	3.08%
005 Current	250	Incl. In BI	89	12	351	117	30	188	86	421	772
Proposed	251	Incl. In BI	90	12	353	125	30	208	85	448	801
% +/- to Current Rates	0.40%		1.12%	0.00%	0.57%	6.84%	0.00%	10.64%	-1.16%	6.41%	3.76%
006 Current	205	Incl. In BI	73	9	287	124	30	225	94	473	760
Proposed	207	Incl. In BI	74	9	290	132	30	251	93	506	796
% +/- to Current Rates	0.98%		1.37%	0.00%	1.05%	6.45%	0.00%	11.56%	-1.06%	6.98%	4.74%
007 Current	250	Incl. In BI	89	12	351	117	30	188	86	421	772
Proposed	251	Incl. In BI	90	12	353	125	30	208	85	448	801
% +/- to Current Rates	0.40%		1.12%	0.00%	0.57%	6.84%	0.00%	10.64%	-1.16%	6.41%	3.76%

* 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: 2
	RG Coll_DCPD: 32; RG Comp: 22; RG AB: 11
	Discounts: Multi-Vehicle Discount: 17%

Proposed:	CLASS: 2
	RG Coll: 28; RG DCPD: 31; RG Comp: 18; RG AB: 10
	Discounts: Multi-Vehicle Discount: 17%

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2025-11-29
Renewals:	2026-01-29

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 driver training
Licensed 20 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

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	590	Incl. In BI	272	25	887	180	30	310	133	653	1540
	Proposed	594	Incl. In BI	277	25	896	193	30	344	131	698	1594
	% +/- to Current Rates	0.68%		1.84%	0.00%	1.01%	7.22%	0.00%	10.97%	-1.50%	6.89%	3.51%
005	Current	288	Incl. In BI	133	12	433	168	30	287	124	609	1042
	Proposed	291	Incl. In BI	135	12	438	179	30	320	122	651	1089
	% +/- to Current Rates	1.04%		1.50%	0.00%	1.15%	6.55%	0.00%	11.50%	-1.61%	6.90%	4.51%
006	Current	237	Incl. In BI	109	9	355	177	30	345	136	688	1043
	Proposed	238	Incl. In BI	111	9	358	189	30	384	134	737	1095
	% +/- to Current Rates	0.42%		1.83%	0.00%	0.85%	6.78%	0.00%	11.30%	-1.47%	7.12%	4.99%
007	Current	288	Incl. In BI	133	12	433	168	30	287	124	609	1042
	Proposed	291	Incl. In BI	135	12	438	179	30	320	122	651	1089
	% +/- to Current Rates	1.04%		1.50%	0.00%	1.15%	6.55%	0.00%	11.50%	-1.61%	6.90%	4.51%

* 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:	Principal: CLASS: 2 RG Coll: DCPD 36; RG Comp: 30; RG AB: 10
	No additional charge for occasional driver with more than 9 years licensed

Proposed:	Principal: CLASS: 2 RG Coll: 34; RG DCPD 35; RG Comp: 26; RG AB: 11
	No additional charge for occasional driver with more than 9 years licensed

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2025-11-29
Renewals:	2026-01-29

Profile 4.2 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)

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	590	Incl. In BI	272	25	887	180	30	310	133	653	1540
	Proposed	594	Incl. In BI	277	25	896	193	30	344	131	698	1594
	% +/- to Current Rates	0.68%		1.84%	0.00%	1.01%	7.22%	0.00%	10.97%	-1.50%	6.89%	3.51%
005	Current	288	Incl. In BI	133	12	433	168	30	287	124	609	1042
	Proposed	291	Incl. In BI	135	12	438	179	30	320	122	651	1089
	% +/- to Current Rates	1.04%		1.50%	0.00%	1.15%	6.55%	0.00%	11.50%	-1.61%	6.90%	4.51%
006	Current	237	Incl. In BI	109	9	355	177	30	345	136	688	1043
	Proposed	238	Incl. In BI	111	9	358	189	30	384	134	737	1095
	% +/- to Current Rates	0.42%		1.83%	0.00%	0.85%	6.78%	0.00%	11.30%	-1.47%	7.12%	4.99%
007	Current	288	Incl. In BI	133	12	433	168	30	287	124	609	1042
	Proposed	291	Incl. In BI	135	12	438	179	30	320	122	651	1089
	% +/- to Current Rates	1.04%		1.50%	0.00%	1.15%	6.55%	0.00%	11.50%	-1.61%	6.90%	4.51%

* 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: 2
	RG Coll: DCPD 36; RG Comp: 30; RG AB: 10

Proposed:	CLASS: 2
	RG Coll: 34; RG DCPD 35; RG Comp: 26; RG AB: 11

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Company Name: Belair Insurance Company Inc.

Profile 4.3 Private Passenger:

Operator 2 (Occasional):
Female, Age 39, Married
No driver training
Licensed 20 years, Class 5 license
New business
No AF accidents
No convictions

Implementation Dates (D/M/Y)	
New Business:	2025-11-29
Renewals:	2026-01-29

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	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	% +/- to Current Rates					0.00%					0.00%	0.00%
005	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	% +/- to Current Rates					0.00%					0.00%	0.00%
006	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	% +/- to Current Rates					0.00%					0.00%	0.00%
007	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed	0	Incl. In BI	0	0	0	0	0	0	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: No additional charge for occasional driver with more than 9 years licensed

Proposed: No additional charge for occasional driver with more than 9 years licensed

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2025-11-29
Renewals:	2026-01-29

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 Hyundai Elantra GL 4DR (VICC Code 0528)

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	3723	Incl. In BI	1242	25	4990	201	30	1560	109	1900	6890
	Proposed	3754	Incl. In BI	1264	25	5043	215	30	1734	108	2087	7130
	% +/- to Current Rates	0.83%		1.77%	0.00%	1.06%	6.97%	0.00%	11.15%	-0.92%	9.84%	3.48%
005	Current	1904	Incl. In BI	635	12	2551	187	30	1482	101	1800	4351
	Proposed	1919	Incl. In BI	646	12	2577	201	30	1649	100	1980	4557
	% +/- to Current Rates	0.79%		1.73%	0.00%	1.02%	7.49%	0.00%	11.27%	-0.99%	10.00%	4.73%
006	Current	1561	Incl. In BI	521	9	2091	197	30	1782	111	2120	4211
	Proposed	1574	Incl. In BI	530	9	2113	211	30	1982	110	2333	4446
	% +/- to Current Rates	0.83%		1.73%	0.00%	1.05%	7.11%	0.00%	11.22%	-0.90%	10.05%	5.58%
007	Current	1904	Incl. In BI	635	12	2551	187	30	1482	101	1800	4351
	Proposed	1919	Incl. In BI	646	12	2577	201	30	1649	100	1980	4557
	% +/- to Current Rates	0.79%		1.73%	0.00%	1.02%	7.49%	0.00%	11.27%	-0.99%	10.00%	4.73%

* 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: 10
	RG Coll_DCPD: 31; RG Comp: 16; RG AB: 12

Proposed:	CLASS: 10
	RG Coll: 26; RG DCPD: 30; RG Comp: 13; RG AB: 11

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2025-11-29
Renewals:	2026-01-29

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	1015	Incl. In BI	532	50	1597	214	60	577	516	1367	2964
Proposed	1022	Incl. In BI	542	50	1614	229	60	641	507	1437	3051
% +/- to Current Rates	0.69%		1.88%	0.00%	1.06%	7.01%	0.00%	11.09%	-1.74%	5.12%	2.94%
005 Current	470	Incl. In BI	247	24	741	199	60	547	479	1285	2026
Proposed	473	Incl. In BI	251	24	748	213	60	608	471	1352	2100
% +/- to Current Rates	0.64%		1.62%	0.00%	0.94%	7.04%	0.00%	11.15%	-1.67%	5.21%	3.65%
006 Current	385	Incl. In BI	201	18	604	210	60	657	525	1452	2056
Proposed	388	Incl. In BI	205	18	611	223	60	731	517	1531	2142
% +/- to Current Rates	0.78%		1.99%	0.00%	1.16%	6.19%	0.00%	11.26%	-1.52%	5.44%	4.18%
007 Current	470	Incl. In BI	247	24	741	199	60	547	479	1285	2026
Proposed	473	Incl. In BI	251	24	748	213	60	608	471	1352	2100
% +/- to Current Rates	0.64%		1.62%	0.00%	0.94%	7.04%	0.00%	11.15%	-1.67%	5.21%	3.65%

* 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:	Principal 1: CLASS: 2 RG Coll_DCPD: 38; RG Comp: 50; RG AB: 7 Discounts: Multi-Vehicle Discount: 17%
	Principal 2: CLASS: 23 RG Coll_DCPD: 40; RG Comp: 35; RG AB: 11 Discounts: Multi-Vehicle Discount: 17%

Proposed:	Principal 1: CLASS: 2 RG Coll: 39; RG DCPD: 37; RG Comp: 51; RG AB: 7 Discounts: Multi-Vehicle Discount: 17
	Principal 2: CLASS: 23 RG Coll: 35; RG DCPD: 41; RG Comp: 32; RG AB: 11 Discounts: Multi-Vehicle Discount:

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2025-11-29
Renewals:	2026-01-29

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)

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	479	Incl. In BI	251	25	755	70	30	288	347	735	1490
Proposed	482	Incl. In BI	256	25	763	75	30	320	341	766	1529
% +/- to Current Rates	0.63%		1.99%	0.00%	1.06%	7.14%	0.00%	11.11%	-1.73%	4.22%	2.62%
005 Current	234	Incl. In BI	123	12	369	65	30	267	322	684	1053
Proposed	236	Incl. In BI	125	12	373	70	30	297	317	714	1087
% +/- to Current Rates	0.85%		1.63%	0.00%	1.08%	7.69%	0.00%	11.24%	-1.55%	4.39%	3.23%
006 Current	192	Incl. In BI	100	9	301	69	30	321	353	773	1074
Proposed	193	Incl. In BI	102	9	304	73	30	357	348	808	1112
% +/- to Current Rates	0.52%		2.00%	0.00%	1.00%	5.80%	0.00%	11.21%	-1.42%	4.53%	3.54%
007 Current	234	Incl. In BI	123	12	369	65	30	267	322	684	1053
Proposed	236	Incl. In BI	125	12	373	70	30	297	317	714	1087
% +/- to Current Rates	0.85%		1.63%	0.00%	1.08%	7.69%	0.00%	11.24%	-1.55%	4.39%	3.23%

* 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: 2
	RG Coll_DCPD: 38; RG Comp: 50; RG AB: 7
	Discounts: Multi-Vehicle Discount: 17%

Proposed:	CLASS: 2
	RG Coll: 39; RG DCPD: 37; RG Comp: 51; RG AB: 7
	Discounts: Multi-Vehicle Discount: 17%

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2025-11-29
Renewals:	2026-01-29

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)

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	536	Incl. In BI	281	25	842	144	30	289	169	632	1474
	Proposed	540	Incl. In BI	286	25	851	154	30	321	166	671	1522
	% +/- to Current Rates	0.75%		1.78%	0.00%	1.07%	6.94%	0.00%	11.07%	-1.78%	6.17%	3.26%
005	Current	236	Incl. In BI	124	12	372	134	30	280	157	601	973
	Proposed	237	Incl. In BI	126	12	375	143	30	311	154	638	1013
	% +/- to Current Rates	0.42%		1.61%	0.00%	0.81%	6.72%	0.00%	11.07%	-1.91%	6.16%	4.11%
006	Current	193	Incl. In BI	101	9	303	141	30	336	172	679	982
	Proposed	195	Incl. In BI	103	9	307	150	30	374	169	723	1030
	% +/- to Current Rates	1.04%		1.98%	0.00%	1.32%	6.38%	0.00%	11.31%	-1.74%	6.48%	4.89%
007	Current	236	Incl. In BI	124	12	372	134	30	280	157	601	973
	Proposed	237	Incl. In BI	126	12	375	143	30	311	154	638	1013
	% +/- to Current Rates	0.42%		1.61%	0.00%	0.81%	6.72%	0.00%	11.07%	-1.91%	6.16%	4.11%

* 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: 23
	RG Coll_DCPD: 40; RG Comp: 35; RG AB: 11
	Discounts: Multi-Vehicle Discount: 17%

Proposed:	CLASS: 23
	RG Coll: 35; RG DCPD: 41; RG Comp: 32; RG AB: 11
	Discounts: Multi-Vehicle Discount: 17%

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2025-11-29
Renewals:	2026-01-29

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)

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

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	565	Incl. In BI	284	25	874	105	30	297	75	507	1381
Proposed	569	Incl. In BI	289	25	883	113	30	330	74	547	1430
% +/- to Current Rates	0.71%		1.76%	0.00%	1.03%	7.62%	0.00%	11.11%	-1.33%	7.89%	3.55%
005 Current	285	Incl. In BI	143	12	440	98	30	266	70	464	904
Proposed	287	Incl. In BI	146	12	445	105	30	296	69	500	945
% +/- to Current Rates	0.70%		2.10%	0.00%	1.14%	7.14%	0.00%	11.28%	-1.43%	7.76%	4.54%
006 Current	234	Incl. In BI	118	9	361	103	30	320	77	530	891
Proposed	236	Incl. In BI	120	9	365	111	30	356	76	573	938
% +/- to Current Rates	0.85%		1.69%	0.00%	1.11%	7.77%	0.00%	11.25%	-1.30%	8.11%	5.27%
007 Current	285	Incl. In BI	143	12	440	98	30	266	70	464	904
Proposed	287	Incl. In BI	146	12	445	105	30	296	69	500	945
% +/- to Current Rates	0.70%		2.10%	0.00%	1.14%	7.14%	0.00%	11.28%	-1.43%	7.76%	4.54%

* 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: Principal: CLASS: 1 RG Coll_DCPD: 36; RG Comp: 26; RG AB: 10

No additional charge for occasional driver with more than 9 years licensed

Proposed: Principal: CLASS: 1 RG Coll: 35; RG DCPD: 38; RG Comp: 21; RG AB: 10

No additional charge for occasional driver with more than 9 years licensed

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2025-11-29
Renewals:	2026-01-29

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)

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	565	Incl. In BI	284	25	874	105	30	297	75	507	1381
	Proposed	569	Incl. In BI	289	25	883	113	30	330	74	547	1430
% +/- to Current Rates		0.71%		1.76%	0.00%	1.03%	7.62%	0.00%	11.11%	-1.33%	7.89%	3.55%
005	Current	285	Incl. In BI	143	12	440	98	30	266	70	464	904
	Proposed	287	Incl. In BI	146	12	445	105	30	296	69	500	945
% +/- to Current Rates		0.70%		2.10%	0.00%	1.14%	7.14%	0.00%	11.28%	-1.43%	7.76%	4.54%
006	Current	234	Incl. In BI	118	9	361	103	30	320	77	530	891
	Proposed	236	Incl. In BI	120	9	365	111	30	356	76	573	938
% +/- to Current Rates		0.85%		1.69%	0.00%	1.11%	7.77%	0.00%	11.25%	-1.30%	8.11%	5.27%
007	Current	285	Incl. In BI	143	12	440	98	30	266	70	464	904
	Proposed	287	Incl. In BI	146	12	445	105	30	296	69	500	945
% +/- to Current Rates		0.70%		2.10%	0.00%	1.14%	7.14%	0.00%	11.28%	-1.43%	7.76%	4.54%

* 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: 1
RG Coll DCPD: 36; RG Comp: 26; RG AB: 10

Proposed: CLASS: 1
RG Coll: 35; RG DCPD: 38; RG Comp: 21; RG AB: 10

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Company Name: Belair Insurance Company Inc.

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

Implementation Dates (D/M/Y)	
New Business:	2025-11-29
Renewals:	2026-01-29

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	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	% +/- to Current Rates					0.00%					0.00%	0.00%
005	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	% +/- to Current Rates					0.00%					0.00%	0.00%
006	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	% +/- to Current Rates					0.00%					0.00%	0.00%
007	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed	0	Incl. In BI	0	0	0	0	0	0	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: No additional charge for occasional driver with more than 9 years licensed

Proposed: No additional charge for occasional driver with more than 9 years licensed

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2025-11-29
Renewals:	2026-01-29

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)

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	586	Incl. In BI	270	25	881	124	30	308	196	658	1539
Proposed	591	Incl. In BI	275	25	891	133	30	342	193	698	1589
% +/- to Current Rates	0.85%		1.85%	0.00%	1.14%	7.26%	0.00%	11.04%	-1.53%	6.08%	3.25%
005 Current	286	Incl. In BI	132	12	430	116	30	286	182	614	1044
Proposed	289	Incl. In BI	134	12	435	124	30	318	179	651	1086
% +/- to Current Rates	1.05%		1.52%	0.00%	1.16%	6.90%	0.00%	11.19%	-1.65%	6.03%	4.02%
006 Current	235	Incl. In BI	108	9	352	122	30	344	200	696	1048
Proposed	237	Incl. In BI	110	9	356	130	30	382	197	739	1095
% +/- to Current Rates	0.85%		1.85%	0.00%	1.14%	6.56%	0.00%	11.05%	-1.50%	6.18%	4.48%
007 Current	286	Incl. In BI	132	12	430	116	30	286	182	614	1044
Proposed	289	Incl. In BI	134	12	435	124	30	318	179	651	1086
% +/- to Current Rates	1.05%		1.52%	0.00%	1.16%	6.90%	0.00%	11.19%	-1.65%	6.03%	4.02%

* 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: 2
	RG Coll_DCPD: 38; RG Comp: 38; RG AB: 9

Proposed:	CLASS: 2
	RG Coll: 34; RG DCPD: 36; RG Comp: 34; RG AB: 9

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2025-11-29
Renewals:	2026-01-29

Profile 9.1 Private Passenger:

Operator 1:
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
No Convictions
2017 Toyota Corolla 4DR (VICC Code 0445 00)

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	594	Incl. In BI	337	25	956	141	30	353	170	694	1650
Proposed	599	Incl. In BI	343	25	967	151	30	392	167	740	1707
% +/- to Current Rates	0.84%		1.78%	0.00%	1.15%	7.09%	0.00%	11.05%	-1.76%	6.63%	3.45%
005 Current	291	Incl. In BI	165	12	468	132	30	328	158	648	1116
Proposed	293	Incl. In BI	168	12	473	141	30	364	155	690	1163
% +/- to Current Rates	0.69%		1.82%	0.00%	1.07%	6.82%	0.00%	10.98%	-1.90%	6.48%	4.21%
006 Current	238	Incl. In BI	135	9	382	139	30	394	173	736	1118
Proposed	240	Incl. In BI	138	9	387	148	30	438	171	787	1174
% +/- to Current Rates	0.84%		2.22%	0.00%	1.31%	6.47%	0.00%	11.17%	-1.16%	6.93%	5.01%
007 Current	291	Incl. In BI	165	12	468	132	30	328	158	648	1116
Proposed	293	Incl. In BI	168	12	473	141	30	364	155	690	1163
% +/- to Current Rates	0.69%		1.82%	0.00%	1.07%	6.82%	0.00%	10.98%	-1.90%	6.48%	4.21%

* 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: 2
	RG Coll_DCPD: 48; RG Comp: 41; RG AB: 11

Proposed:	CLASS: 2
	RG Coll: 39; RG DCPD: 41; RG Comp: 36; RG AB: 11

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2025-11-29
Renewals:	2026-01-29

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

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	733	Incl. In BI	384	25	1142	195	30	386	223	834	1976
	Proposed	739	Incl. In BI	391	25	1155	209	30	430	219	888	2043
	% +/- to Current Rates	0.82%		1.82%	0.00%	1.14%	7.18%	0.00%	11.40%	-1.79%	6.47%	3.39%
005	Current	322	Incl. In BI	169	12	503	181	30	374	207	792	1295
	Proposed	325	Incl. In BI	172	12	509	194	30	416	204	844	1353
	% +/- to Current Rates	0.93%		1.78%	0.00%	1.19%	7.18%	0.00%	11.23%	-1.45%	6.57%	4.48%
006	Current	264	Incl. In BI	139	9	412	191	30	450	227	898	1310
	Proposed	266	Incl. In BI	141	9	416	204	30	500	224	958	1374
	% +/- to Current Rates	0.76%		1.44%	0.00%	0.97%	6.81%	0.00%	11.11%	-1.32%	6.68%	4.89%
007	Current	322	Incl. In BI	169	12	503	181	30	374	207	792	1295
	Proposed	325	Incl. In BI	172	12	509	194	30	416	204	844	1353
	% +/- to Current Rates	0.93%		1.78%	0.00%	1.19%	7.18%	0.00%	11.23%	-1.45%	6.57%	4.48%

* 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: 23
	RG Coll: DCPD: 40; RG Comp: 34; RG AB: 11
	Car code 0251, model year 2017

Proposed:	CLASS: 23
	RG Coll: 35; RG DCPD: 41; RG Comp: 34; RG AB: 11
	Car code 0251, model year 2017

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