

Company Name: Novex Insurance Company

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 1.1 Private Passenger:

Operator 1:

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

Operator 2 (Occasional):

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1964	Incl. In BI	516	22	2502	140	30	746	152	1068	3570
	Proposed	1677	Incl. In BI	609	25	2311	154	30	699	121	1004	3315
	% +/- to Current Rates	-14.61%		18.02%	13.64%	-7.63%	10.00%	0.00%	-6.30%	-20.39%	-5.99%	-7.14%
005	Current	922	Incl. In BI	243	11	1176	129	30	725	142	1026	2202
	Proposed	789	Incl. In BI	286	12	1087	144	30	679	113	966	2053
	% +/- to Current Rates	-14.43%		17.70%	9.09%	-7.57%	11.63%	0.00%	-6.34%	-20.42%	-5.85%	-6.77%
006	Current	756	Incl. In BI	199	8	963	137	30	870	156	1193	2156
	Proposed	647	Incl. In BI	234	9	890	152	30	814	123	1119	2009
	% +/- to Current Rates	-14.42%		17.59%	12.50%	-7.58%	10.95%	0.00%	-6.44%	-21.15%	-6.20%	-6.82%
007	Current	922	Incl. In BI	243	11	1176	129	30	725	142	1026	2202
	Proposed	789	Incl. In BI	286	12	1087	144	30	679	113	966	2053
	% +/- to Current Rates	-14.43%		17.70%	9.09%	-7.57%	11.63%	0.00%	-6.34%	-20.42%	-5.85%	-6.77%

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

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

Current:	Principal: CLASS: 12 DR: 6 RG Coll: 31; RG Comp: 25; RG AB: 11 Discount: Number of Years Licensed Discount: 5%, Conviction Free discount: 10%
	Occasional: CLASS: 5 DR: 4 RG Coll: 31; RG Comp: 25; RG AB: 11 Discount: Conviction Free discount: 10%

Proposed:	Principal: CLASS: 12 DR: 6 RG Coll_DCPD: 33; RG Comp: 21; RG AB: 11 Discounts: Number of Years Licensed Discount: 5%, Conviction Free discount: 10%
	Occasional: CLASS: 5 DR: 4 RG Coll_DCPD: 33; RG Comp: 21; RG AB: 11 Discounts: Conviction Free discount: 10%

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Company Name: Novex Insurance Company

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 1.3 Private Passenger:

Operator 2: (Occasional)

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

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

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	756 Incl. In BI	198	0	954	0	0	230	0	230	1184
	Proposed	645 Incl. In BI	234	0	879	0	0	216	0	216	1095
	% +/- to Current Rates	-14.68%	18.18%		-7.86%			-6.09%		-6.09%	-7.52%
005	Current	290 Incl. In BI	76	0	366	0	0	230	0	230	596
	Proposed	248 Incl. In BI	90	0	338	0	0	209	0	209	547
	% +/- to Current Rates	-14.48%	18.42%		-7.65%			-9.13%		-9.13%	-8.22%
006	Current	238 Incl. In BI	63	0	301	0	0	266	0	266	567
	Proposed	204 Incl. In BI	73	0	277	0	0	249	0	249	526
	% +/- to Current Rates	-14.29%	15.87%		-7.97%			-6.39%		-6.39%	-7.23%
007	Current	290 Incl. In BI	76	0	366	0	0	230	0	230	596
	Proposed	248 Incl. In BI	90	0	338	0	0	209	0	209	547
	% +/- to Current Rates	-14.48%	18.42%		-7.65%			-9.13%		-9.13%	-8.22%

* 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: 5
	DR: 4
	RG Coll: 31; RG Comp: 25; RG AB: 11
	Discount: Conviction Free discount: 10%

Proposed:	CLASS: 5
	DR: 4
	RG Coll_DCPD: 33; RG Comp: 21; RG AB: 11
	Discounts: Conviction Free discount: 10%

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Company Name: **Novex Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 2.1 Private Passenger:

Operator 1:

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

Operator 2 (Secondary):

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	772	Incl. In BI	237	22	1031	116	30	342	211	699	1730
Proposed	660	Incl. In BI	240	25	925	129	30	271	219	649	1574
% +/- to Current Rates	-14.51%		1.27%	13.64%	-10.28%	11.21%	0.00%	-20.76%	3.79%	-7.15%	-9.02%
005 Current	377	Incl. In BI	116	11	504	108	30	312	198	648	1152
Proposed	322	Incl. In BI	117	12	451	119	30	249	205	603	1054
% +/- to Current Rates	-14.59%		0.86%	9.09%	-10.52%	10.19%	0.00%	-20.19%	3.54%	-6.94%	-8.51%
006 Current	308	Incl. In BI	95	8	411	113	30	374	218	735	1146
Proposed	264	Incl. In BI	95	9	368	126	30	303	223	682	1050
% +/- to Current Rates	-14.29%		0.00%	12.50%	-10.46%	11.50%	0.00%	-18.98%	2.29%	-7.21%	-8.38%
007 Current	377	Incl. In BI	116	11	504	108	30	312	198	648	1152
Proposed	322	Incl. In BI	117	12	451	119	30	249	205	603	1054
% +/- to Current Rates	-14.59%		0.86%	9.09%	-10.52%	10.19%	0.00%	-20.19%	3.54%	-6.94%	-8.51%

* 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 DR: 7 RG Coll: 34; RG Comp: 32; RG AB: 10 Discount: Number of Years Licensed Discount: 5%, Conviction Free discount: 10%	Proposed:	Principal: CLASS: 2 DR: 7 RG Coll_DCPD: 33; RG Comp: 34; RG AB: 10 Discounts: Number of Years Licensed Discount: 5%, Conviction Free discount: 10%
	No Separate charge for the secondary driver		No Separate charge for the secondary driver

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Company Name: Novex Insurance Company

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 2.2 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	772	Incl. In BI	237	22	1031	116	30	342	211	699	1730
	Proposed	660	Incl. In BI	240	25	925	129	30	271	219	649	1574
	% +/- to Current Rates	-14.51%		1.27%	13.64%	-10.28%	11.21%	0.00%	-20.76%	3.79%	-7.15%	-9.02%
005	Current	377	Incl. In BI	116	11	504	108	30	312	198	648	1152
	Proposed	322	Incl. In BI	117	12	451	119	30	249	205	603	1054
	% +/- to Current Rates	-14.59%		0.86%	9.09%	-10.52%	10.19%	0.00%	-20.19%	3.54%	-6.94%	-8.51%
006	Current	308	Incl. In BI	95	8	411	113	30	374	218	735	1146
	Proposed	264	Incl. In BI	95	9	368	126	30	303	223	682	1050
	% +/- to Current Rates	-14.29%		0.00%	12.50%	-10.46%	11.50%	0.00%	-18.98%	2.29%	-7.21%	-8.38%
007	Current	377	Incl. In BI	116	11	504	108	30	312	198	648	1152
	Proposed	322	Incl. In BI	117	12	451	119	30	249	205	603	1054
	% +/- to Current Rates	-14.59%		0.86%	9.09%	-10.52%	10.19%	0.00%	-20.19%	3.54%	-6.94%	-8.51%

* 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
	DR: 7
	RG Coll: 34; RG Comp: 32; RG AB: 10
	Discount: Number of Years Licensed Discount: 5%, Conviction Free discount: 10%

Proposed:	CLASS: 2
	DR: 7
	RG Coll_DCPD: 33; RG Comp: 34; RG AB: 10
	Discounts: Number of Years Licensed Discount: 5%, Conviction Free discount: 10%

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Company Name: Novex Insurance Company

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 2.3 Private Passenger:

Operator 2: (Secondary)

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

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

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

* 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: **Novex Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 3.1 Private Passenger:

Operator 1:

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

Operator 2 (Occasional):

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

Coverages:

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	1656 Incl. In BI	657	22	2335	87	30	775	431	1323	3658
	Proposed	1415 Incl. In BI	826	25	2266	96	30	773	414	1313	3579
% +/- to Current Rates		-14.55%	25.72%	13.64%	-2.96%	10.34%	0.00%	-0.26%	-3.94%	-0.76%	-2.16%
005	Current	676 Incl. In BI	268	11	955	81	30	760	405	1276	2231
	Proposed	578 Incl. In BI	337	12	927	89	30	755	387	1261	2188
% +/- to Current Rates		-14.50%	25.75%	9.09%	-2.93%	9.88%	0.00%	-0.66%	-4.44%	-1.18%	-1.93%
006	Current	553 Incl. In BI	219	8	780	84	30	913	444	1471	2251
	Proposed	473 Incl. In BI	275	9	757	94	30	913	421	1458	2215
% +/- to Current Rates		-14.47%	25.57%	12.50%	-2.95%	11.90%	0.00%	0.00%	-5.18%	-0.88%	-1.60%
007	Current	676 Incl. In BI	268	11	955	81	30	760	405	1276	2231
	Proposed	578 Incl. In BI	337	12	927	89	30	755	387	1261	2188
% +/- to Current Rates		-14.50%	25.75%	9.09%	-2.93%	9.88%	0.00%	-0.66%	-4.44%	-1.18%	-1.93%

* 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 DR: 7 RG Coll: 40; RG Comp: 56; RG AB: 9 Discount: Number of Years Licensed Discount: 15%, Conviction Free discount: 10%
Occasional:	CLASS: 5 DR: 3 RG Coll: 40; RG Comp: 56; RG AB: 9 Discount: Conviction Free discount: 10%

Proposed:	Principal: CLASS: 23 DR: 7 RG Coll_DCPD: 45; RG Comp: 57; RG AB: 9 Discounts: Number of Years Licensed Discount: 15%, Conviction Free discount: 10%
Occasional:	CLASS: 5 DR: 3 RG Coll_DCPD: 45; RG Comp: 57; RG AB: 9 Discounts: Conviction Free discount: 10%

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Company Name: Novex Insurance Company

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 3.2 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	784	Incl. In BI	311	22	1117	87	30	401	431	949	2066
	Proposed	670	Incl. In BI	391	25	1086	96	30	399	414	939	2025
% +/- to Current Rates		-14.54%		25.72%	13.64%	-2.78%	10.34%	0.00%	-0.50%	-3.94%	-1.05%	-1.98%
005	Current	344	Incl. In BI	136	11	491	81	30	386	405	902	1393
	Proposed	294	Incl. In BI	171	12	477	89	30	381	387	887	1364
% +/- to Current Rates		-14.53%		25.74%	9.09%	-2.85%	9.88%	0.00%	-1.30%	-4.44%	-1.66%	-2.08%
006	Current	281	Incl. In BI	111	8	400	84	30	463	444	1021	1421
	Proposed	240	Incl. In BI	140	9	389	94	30	459	421	1004	1393
% +/- to Current Rates		-14.59%		26.13%	12.50%	-2.75%	11.90%	0.00%	-0.86%	-5.18%	-1.67%	-1.97%
007	Current	344	Incl. In BI	136	11	491	81	30	386	405	902	1393
	Proposed	294	Incl. In BI	171	12	477	89	30	381	387	887	1364
% +/- to Current Rates		-14.53%		25.74%	9.09%	-2.85%	9.88%	0.00%	-1.30%	-4.44%	-1.66%	-2.08%

* 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
DR: 7
RG Coll: 40; RG Comp: 56; RG AB: 9
Discount: Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

Proposed: CLASS: 23
DR: 7
RG Coll_DCPD: 45; RG Comp: 57; RG AB: 9
Discounts: Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

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Company Name: Novex Insurance Company

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 3.3 Private Passenger:

Operator 2: (Occasional)

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	872	Incl. In BI	346	1218			374		374	1592
	Proposed	745	Incl. In BI	435	1180			374		374	1554
% +/- to Current Rates		-14.56%		25.72%	-3.12%			0.00%		0.00%	-2.39%
005	Current	332	Incl. In BI	132	464			374		374	838
	Proposed	284	Incl. In BI	166	450			374		374	824
% +/- to Current Rates		-14.46%		25.76%	-3.02%			0.00%		0.00%	-1.67%
006	Current	272	Incl. In BI	108	380			450		450	830
	Proposed	233	Incl. In BI	135	368			454		454	822
% +/- to Current Rates		-14.34%		25.00%	-3.16%			0.89%		0.89%	-0.96%
007	Current	332	Incl. In BI	132	464	0	0	374	0	374	838
	Proposed	284	Incl. In BI	166	450	0	0	374	0	374	824
% +/- to Current Rates		-14.46%		25.76%	-3.02%			0.00%		0.00%	-1.67%

* 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
	DR: 3
	RG Coll: 40; RG Comp: 56; RG AB: 9
	Discount: Conviction Free discount: 10%

Proposed:	CLASS: 5
	DR: 3
	RG Coll_DCPD: 45; RG Comp: 57; RG AB: 9
	Discounts: Conviction Free discount: 10%

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Company Name: **Novex Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 4.1 Private Passenger:

Operator 1:

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

Operator 2 (Occasional):

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	2823	Incl. In BI	702	22	3547	167	30	804	128	1129	4676
	Proposed	2411	Incl. In BI	831	25	3267	185	30	756	99	1070	4337
	% +/- to Current Rates	-14.59%		18.38%		-7.89%	10.78%	0.00%	-5.97%	-22.66%	-5.23%	-7.25%
005	Current	1248	Incl. In BI	310	11	1569	155	30	832	120	1137	2706
	Proposed	1068	Incl. In BI	368	12	1448	172	30	785	93	1080	2528
	% +/- to Current Rates	-14.42%		18.71%		-7.71%	10.97%	0.00%	-5.65%	-22.50%	-5.01%	-6.58%
006	Current	1024	Incl. In BI	255	8	1287	164	30	1001	132	1327	2614
	Proposed	874	Incl. In BI	301	9	1184	181	30	944	101	1256	2440
	% +/- to Current Rates	-14.65%		18.04%		-8.00%	10.37%	0.00%	-5.69%	-23.48%	-5.35%	-6.66%
007	Current	1248	Incl. In BI	310	11	1569	155	30	832	120	1137	2706
	Proposed	1068	Incl. In BI	368	12	1448	172	30	785	93	1080	2528
	% +/- to Current Rates	-14.42%		18.71%		-7.71%	10.97%	0.00%	-5.65%	-22.50%	-5.01%	-6.58%

* 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 DR: 2 RG Coll: 30; RG Comp: 21; RG AB: 12 Discount: Number of Years Licensed Discount: 15%
	Occasional: CLASS: 5 DR: 2 RG Coll: 30; RG Comp: 21; RG AB: 12

Proposed:	Principal: CLASS: 2 DR: 2 RG Coll: DCPD 32; RG Comp: 17; RG AB: 12 Discounts: Number of Years Licensed Discount: 15%
	Occasional: CLASS: 5 DR: 2 RG Coll: DCPD 32; RG Comp: 17; RG AB: 12

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Company Name: Novex Insurance Company

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 4.2 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	Incl. In BI	447	22	2266	167	30	534	128	859	3125
	Proposed	Incl. In BI	529	25	2089	185	30	503	99	817	2906
	% +/- to Current Rates		18.34%	13.64%	-7.81%	10.78%	0.00%	-5.81%	-22.66%	-4.89%	-7.01%
005	Current	Incl. In BI	215	11	1092	155	30	550	120	855	1947
	Proposed	Incl. In BI	255	12	1008	172	30	518	93	813	1821
	% +/- to Current Rates		18.60%	9.09%	-7.69%	10.97%	0.00%	-5.82%	-22.50%	-4.91%	-6.47%
006	Current	Incl. In BI	177	8	895	164	30	663	132	989	1884
	Proposed	Incl. In BI	209	9	824	181	30	625	101	937	1761
	% +/- to Current Rates		18.08%	12.50%	-7.93%	10.37%	0.00%	-5.73%	-23.48%	-5.26%	-6.53%
007	Current	Incl. In BI	215	11	1092	155	30	550	120	855	1947
	Proposed	Incl. In BI	255	12	1008	172	30	518	93	813	1821
	% +/- to Current Rates		18.60%	9.09%	-7.69%	10.97%	0.00%	-5.82%	-22.50%	-4.91%	-6.47%

* 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
DR: 2
RG Coll: 30; RG Comp: 21; RG AB: 12
Discount: Number of Years Licensed Discount: 15%

Proposed: CLASS: 2
DR: 2
RG Coll: DCPD 32; RG Comp: 17; RG AB: 12
Discounts: Number of Years Licensed Discount: 15%

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Company Name: **Novex Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 4.3 Private Passenger:

Operator 2 (Occasional):

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	1026	Incl. In BI	255	1281			270		270	1551
	Proposed	876	Incl. In BI	302	1178			253		253	1431
	% +/- to Current Rates	-14.62%		18.43%	-8.04%			-6.30%		-6.30%	-7.74%
005	Current	382	Incl. In BI	95	477			270		270	747
	Proposed	327	Incl. In BI	113	440			267		267	707
	% +/- to Current Rates	-14.40%		18.95%	-7.76%			-1.11%		-1.11%	-5.35%
006	Current	314	Incl. In BI	78	392			338		338	730
	Proposed	268	Incl. In BI	92	360			319		319	679
	% +/- to Current Rates	-14.65%		17.95%	-8.16%			-5.62%		-5.62%	-6.99%
007	Current	382	Incl. In BI	95	477	0	0	270	0	270	747
	Proposed	327	Incl. In BI	113	440	0	0	267	0	267	707
	% +/- to Current Rates	-14.40%		18.95%	-7.76%			-1.11%		-1.11%	-5.35%

* 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
DR: 2
RG Coll: 30; RG Comp: 21; RG AB: 12

Proposed:

CLASS: 5
DR: 2
RG Coll: DCPD 32; RG Comp: 17; RG AB: 12

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Company Name: **Novex Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 5.1 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	649 Incl. In BI	208	22	879	125	30	307	270	732	1611
	Proposed	554 Incl. In BI	231	25	810	138	30	273	215	656	1466
	% +/- to Current Rates	-14.64%	11.06%	13.64%	-7.85%	10.40%	0.00%	-11.07%	-20.37%	-10.38%	-9.00%
005	Current	326 Incl. In BI	105	11	442	116	30	276	253	675	1117
	Proposed	279 Incl. In BI	117	12	408	129	30	244	201	604	1012
	% +/- to Current Rates	-14.42%	11.43%	9.09%	-7.69%	11.21%	0.00%	-11.59%	-20.55%	-10.52%	-9.40%
006	Current	267 Incl. In BI	86	8	361	123	30	329	277	759	1120
	Proposed	228 Incl. In BI	95	9	332	136	30	289	218	673	1005
	% +/- to Current Rates	-14.61%	10.47%	12.50%	-8.03%	10.57%	0.00%	-12.16%	-21.30%	-11.33%	-10.27%
007	Current	326 Incl. In BI	105	11	442	116	30	276	253	675	1117
	Proposed	279 Incl. In BI	117	12	408	129	30	244	201	604	1012
	% +/- to Current Rates	-14.42%	11.43%	9.09%	-7.69%	11.21%	0.00%	-11.59%	-20.55%	-10.52%	-9.40%

* 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
DR: 7
RG Coll: 35; RG Comp: 40; RG AB: 11
Discount: Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

Proposed: CLASS: 1
DR: 7
RG Coll_DCPD: 36; RG Comp: 36; RG AB: 11
Discounts: Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

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Company Name: Novex Insurance Company

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 6.1 Private Passenger:

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	1034 Incl. In BI	319	44	1397	132	60	463	323	978	2375
	Proposed	883 Incl. In BI	329	50	1262	146	60	378	275	859	2121
% +/- to Current Rates		-14.60%	3.13%	13.64%	-9.66%	10.61%	0.00%	-18.36%	-14.86%	-12.17%	-10.69%
005	Current	511 Incl. In BI	156	22	689	123	60	419	304	906	1595
	Proposed	436 Incl. In BI	163	24	623	136	60	344	257	797	1420
% +/- to Current Rates		-14.68%	4.49%	9.09%	-9.58%	10.57%	0.00%	-17.90%	-15.46%	-12.03%	-10.97%
006	Current	418 Incl. In BI	129	16	563	130	60	502	333	1025	1588
	Proposed	358 Incl. In BI	133	18	509	144	60	414	280	898	1407
% +/- to Current Rates		-14.35%	3.10%	12.50%	-9.59%	10.77%	0.00%	-17.53%	-15.92%	-12.39%	-11.40%
007	Current	511 Incl. In BI	156	22	689	123	60	419	304	906	1595
	Proposed	436 Incl. In BI	163	24	623	136	60	344	257	797	1420
% +/- to Current Rates		-14.68%	4.49%	9.09%	-9.58%	10.57%	0.00%	-17.90%	-15.46%	-12.03%	-10.97%

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

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

Current:	Proposed:
Principal 1: CLASS: 2 DR: 7 RG Coll: 35; RG Comp: 41; RG AB: 6 Discount: Multi-Vehicle Discount: 17%, Number of Years Licensed Discount: 15%, Conviction Free discount: 10%	Principal 1: CLASS: 2 DR: 7 RG Coll_DCPD: 34; RG Comp: 39; RG AB: 6 Discounts: Multi-Vehicle Discount: 17%, Number of Years Licensed Discount: 15%, Conviction Free discount: 10%
Principal 2: CLASS: 1 DR: 7 RG Coll: 33; RG Comp: 25; RG AB: 11 Discount: Multi-Vehicle Discount: 17%, Low Mileage Discount: 10%, Number of Years Licensed Discount: 10%, Conviction Free discount: 10%	Principal 2: CLASS: 1 DR: 7 RG Coll_DCPD: 33; RG Comp: 21; RG AB: 11 Discounts: Multi-Vehicle Discount: 17%, Low Mileage Discount: 10%, Number of Years Licensed Discount: 10%, Conviction Free discount: 10%

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Company Name: Novex Insurance Company

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 6.2 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	553	Incl. In BI	178	22	753	40	30	256	223	549	1302
	Proposed	472	Incl. In BI	180	25	677	44	30	203	195	472	1149
	% +/- to Current Rates	-14.65%		1.12%	13.64%	-10.09%	10.00%	0.00%	-20.70%	-12.56%	-14.03%	-11.75%
005	Current	269	Incl. In BI	86	11	366	37	30	233	210	510	876
	Proposed	230	Incl. In BI	88	12	330	41	30	187	182	440	770
	% +/- to Current Rates	-14.50%		2.33%	9.09%	-9.84%	10.81%	0.00%	-19.74%	-13.33%	-13.73%	-12.10%
006	Current	220	Incl. In BI	71	8	299	39	30	281	230	580	879
	Proposed	189	Incl. In BI	72	9	270	44	30	228	198	500	770
	% +/- to Current Rates	-14.09%		1.41%	12.50%	-9.70%	12.82%	0.00%	-18.86%	-13.91%	-13.79%	-12.40%
007	Current	269	Incl. In BI	86	11	366	37	30	233	210	510	876
	Proposed	230	Incl. In BI	88	12	330	41	30	187	182	440	770
	% +/- to Current Rates	-14.50%		2.33%	9.09%	-9.84%	10.81%	0.00%	-19.74%	-13.33%	-13.73%	-12.10%

* 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
	DR: 7
	RG Coll: 35; RG Comp: 41; RG AB: 6
	Discount: Multi-Vehicle Discount: 17%, Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

Proposed:	CLASS: 2
	DR: 7
	RG Coll_DCPD: 34; RG Comp: 39; RG AB: 6
	Discounts: Multi-Vehicle Discount: 17%, Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

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Company Name: Novex Insurance Company

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 6.3 Private Passenger:

Operator 2:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	481	Incl. In BI	141	22	644	92	30	207	100	429	1073
	Proposed	411	Incl. In BI	149	25	585	102	30	175	80	387	972
	% +/- to Current Rates	-14.55%		5.67%	13.64%	-9.16%	10.87%	0.00%	-15.46%	-20.00%	-9.79%	-9.41%
005	Current	242	Incl. In BI	70	11	323	86	30	186	94	396	719
	Proposed	206	Incl. In BI	75	12	293	95	30	157	75	357	650
	% +/- to Current Rates	-14.88%		7.14%	9.09%	-9.29%	10.47%	0.00%	-15.59%	-20.21%	-9.85%	-9.60%
006	Current	198	Incl. In BI	58	8	264	91	30	221	103	445	709
	Proposed	169	Incl. In BI	61	9	239	100	30	186	82	398	637
	% +/- to Current Rates	-14.65%		5.17%	12.50%	-9.47%	9.89%	0.00%	-15.84%	-20.39%	-10.56%	-10.16%
007	Current	242	Incl. In BI	70	11	323	86	30	186	94	396	719
	Proposed	206	Incl. In BI	75	12	293	95	30	157	75	357	650
	% +/- to Current Rates	-14.88%		7.14%	9.09%	-9.29%	10.47%	0.00%	-15.59%	-20.21%	-9.85%	-9.60%

* 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
DR: 7
RG Coll: 33; RG Comp: 25; RG AB: 11
Discount: Multi-Vehicle Discount: 17%, Low Mileage Discount: 10%, Number of Years Licensed Discount: 10%, Conviction Free discount: 10%

Proposed: CLASS: 1
DR: 7
RG Coll_DCPD: 33; RG Comp: 21; RG AB: 11
Discounts: Multi-Vehicle Discount: 17%, Low Mileage Discount: 10%, Number of Years Licensed Discount: 10%, Conviction Free discount: 10%

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Company Name: **Novex Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 7.1 Private Passenger:

Operator 1:

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

Operator 2 (Occasional):

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	Incl. In BI	606	22	2422	115	30	738	156	1039	3461
	Proposed	Incl. In BI	641	25	2198	128	30	617	165	940	3138
	% +/- to Current Rates	-14.60%	5.78%	13.64%	-9.25%	11.30%	0.00%	-16.40%	5.77%	-9.53%	-9.33%
005	Current	Incl. In BI	255	11	1022	107	30	723	147	1007	2029
	Proposed	Incl. In BI	271	12	930	119	30	608	154	911	1841
	% +/- to Current Rates	-14.42%	6.27%	9.09%	-9.00%	11.21%	0.00%	-15.91%	4.76%	-9.53%	-9.27%
006	Current	Incl. In BI	209	8	837	113	30	868	161	1172	2009
	Proposed	Incl. In BI	221	9	760	125	30	734	168	1057	1817
	% +/- to Current Rates	-14.52%	5.74%	12.50%	-9.20%	10.62%	0.00%	-15.44%	4.35%	-9.81%	-9.56%
007	Current	Incl. In BI	255	11	1022	107	30	723	147	1007	2029
	Proposed	Incl. In BI	271	12	930	119	30	608	154	911	1841
	% +/- to Current Rates	-14.42%	6.27%	9.09%	-9.00%	11.21%	0.00%	-15.91%	4.76%	-9.53%	-9.27%

* 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 DR: 7 RG Coll: 36; RG Comp: 26; RG AB: 10 Discount: Number of Years Licensed Discount: 15%
	Occasional: CLASS: 5 DR: 2 RG Coll: 36; RG Comp: 26; RG AB: 10

Proposed:	Principal: CLASS: 2 DR: 7 RG Coll_DCPD: 36; RG Comp: 29; RG AB: 10 Discounts: Number of Years Licensed Discount: 15%
	Occasional: CLASS: 5 DR: 2 RG Coll_DCPD: 36; RG Comp: 29; RG AB: 10

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Company Name: **Novex Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 7.2 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	768 Incl. In BI	259	22	1049	115	30	372	156	673	1722
	Proposed	656 Incl. In BI	274	25	955	128	30	311	165	634	1589
% +/- to Current Rates		-14.58%	5.79%	13.64%	-8.96%	11.30%	0.00%	-16.40%	5.77%	-5.79%	-7.72%
005	Current	374 Incl. In BI	126	11	511	107	30	340	147	624	1135
	Proposed	320 Incl. In BI	134	12	466	119	30	285	154	588	1054
% +/- to Current Rates		-14.44%	6.35%	9.09%	-8.81%	11.21%	0.00%	-16.18%	4.76%	-5.77%	-7.14%
006	Current	306 Incl. In BI	103	8	417	113	30	408	161	712	1129
	Proposed	262 Incl. In BI	109	9	380	125	30	346	168	669	1049
% +/- to Current Rates		-14.38%	5.83%	12.50%	-8.87%	10.62%	0.00%	-15.20%	4.35%	-6.04%	-7.09%
007	Current	374 Incl. In BI	126	11	511	107	30	340	147	624	1135
	Proposed	320 Incl. In BI	134	12	466	119	30	285	154	588	1054
% +/- to Current Rates		-14.44%	6.35%	9.09%	-8.81%	11.21%	0.00%	-16.18%	4.76%	-5.77%	-7.14%

* 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
	DR: 7
	RG Coll: 36; RG Comp: 26; RG AB: 10
	Discount: Number of Years Licensed Discount: 15%

Proposed:	CLASS: 2
	DR: 7
	RG Coll_DCPD: 36; RG Comp: 29; RG AB: 10
	Discounts: Number of Years Licensed Discount: 15%

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Company Name: Novex Insurance Company

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 7.3 Private Passenger:

Operator 2: (Occasional)

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	1026	Incl. In BI	347	1373			366		366	1739
	Proposed	876	Incl. In BI	367	1243			306		306	1549
% +/- to Current Rates		-14.62%		5.76%	-9.47%			-16.39%		-16.39%	-10.93%
005	Current	382	Incl. In BI	129	511			366		366	877
	Proposed	327	Incl. In BI	137	464			323		323	787
% +/- to Current Rates		-14.40%		6.20%	-9.20%			-11.75%		-11.75%	-10.26%
006	Current	314	Incl. In BI	106	420			460		460	880
	Proposed	268	Incl. In BI	112	380			388		388	768
% +/- to Current Rates		-14.65%		5.66%	-9.52%			-15.65%		-15.65%	-12.73%
007	Current	382	Incl. In BI	129	511	0	0	366	0	366	877
	Proposed	327	Incl. In BI	137	464	0	0	323	0	323	787
% +/- to Current Rates		-14.40%		6.20%	-9.20%			-11.75%		-11.75%	-10.26%

* 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
DR: 2
RG Coll: 36; RG Comp: 26; RG AB: 10

Proposed:

CLASS: 5
DR: 2
RG Coll_DCPD: 36; RG Comp: 29; RG AB: 10

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Company Name: Novex Insurance Company

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 8.1 Private Passenger:

Operator 1:

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

Operator 2 (Occasional):

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

Coverages:

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	2497	Incl. In BI	769	22	3288	115	30	926	145	1216	4504
	Proposed	2133	Incl. In BI	893	25	3051	153	30	855	120	1158	4209
% +/- to Current Rates		-14.58%		16.12%	13.64%	-7.21%	33.04%	0.00%	-7.67%	-17.24%	-4.77%	-6.55%
005	Current	1113	Incl. In BI	343	11	1467	107	30	913	136	1186	2653
	Proposed	953	Incl. In BI	398	12	1363	143	30	843	113	1129	2492
% +/- to Current Rates		-14.38%		16.03%	9.09%	-7.09%	33.64%	0.00%	-7.67%	-16.91%	-4.81%	-6.07%
006	Current	914	Incl. In BI	282	8	1204	113	30	1098	149	1390	2594
	Proposed	781	Incl. In BI	326	9	1116	151	30	1017	123	1321	2437
% +/- to Current Rates		-14.55%		15.60%	12.50%	-7.31%	33.63%	0.00%	-7.38%	-17.45%	-4.96%	-6.05%
007	Current	1113	Incl. In BI	343	11	1467	107	30	913	136	1186	2653
	Proposed	953	Incl. In BI	398	12	1363	143	30	843	113	1129	2492
% +/- to Current Rates		-14.38%		16.03%	9.09%	-7.09%	33.64%	0.00%	-7.67%	-16.91%	-4.81%	-6.07%

* 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 DR: 4 RG Coll: 34; RG Comp: 24; RG AB: 10 Discount: Number of Years Licensed Discount: 15%
Occasional: CLASS: 5 DR: 2 RG Coll: 34; RG Comp: 24; RG AB: 10

Proposed:

Principal: CLASS: 2 DR: 4 RG Coll_DCPD: 36; RG Comp: 21; RG AB: 11 Discounts: Number of Years Licensed Discount: 15%
Occasional: CLASS: 5 DR: 2 RG Coll_DCPD: 36; RG Comp: 21; RG AB: 11

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Company Name: Novex Insurance Company

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 8.2 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1471	Incl. In BI	453	22	1946	115	30	593	145	883	2829
	Proposed	1257	Incl. In BI	526	25	1808	153	30	549	120	852	2660
	% +/- to Current Rates	-14.55%		16.11%	13.64%	-7.09%	33.04%	0.00%	-7.42%	-17.24%	-3.51%	-5.97%
005	Current	731	Incl. In BI	225	11	967	107	30	564	136	837	1804
	Proposed	626	Incl. In BI	261	12	899	143	30	520	113	806	1705
	% +/- to Current Rates	-14.36%		16.00%	9.09%	-7.03%	33.64%	0.00%	-7.80%	-16.91%	-3.70%	-5.49%
006	Current	600	Incl. In BI	185	8	793	113	30	679	149	971	1764
	Proposed	513	Incl. In BI	214	9	736	151	30	629	123	933	1669
	% +/- to Current Rates	-14.50%		15.68%	12.50%	-7.19%	33.63%	0.00%	-7.36%	-17.45%	-3.91%	-5.39%
007	Current	731	Incl. In BI	225	11	967	107	30	564	136	837	1804
	Proposed	626	Incl. In BI	261	12	899	143	30	520	113	806	1705
	% +/- to Current Rates	-14.36%		16.00%	9.09%	-7.03%	33.64%	0.00%	-7.80%	-16.91%	-3.70%	-5.49%

* 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
	DR: 4
	RG Coll: 34; RG Comp: 24; RG AB: 10
	Discount: Number of Years Licensed Discount: 15%

Proposed:	CLASS: 2
	DR: 4
	RG Coll_DCPD: 36; RG Comp: 21; RG AB: 11
	Discounts: Number of Years Licensed Discount: 15%

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Company Name: **Novex Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 8.3 Private Passenger:

Operator 2: (Occasional)

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	1026	Incl. In BI	316	1342			333		333	1675
	Proposed	876	Incl. In BI	367	1243			306		306	1549
% +/- to Current Rates		-14.62%		16.14%	-7.38%			-8.11%		-8.11%	-7.52%
005	Current	382	Incl. In BI	118	500			333		333	833
	Proposed	327	Incl. In BI	137	464			323		323	787
% +/- to Current Rates		-14.40%		16.10%	-7.20%			-3.00%		-3.00%	-5.52%
006	Current	314	Incl. In BI	97	411			419		419	830
	Proposed	268	Incl. In BI	112	380			388		388	768
% +/- to Current Rates		-14.65%		15.46%	-7.54%			-7.40%		-7.40%	-7.47%
007	Current	382	Incl. In BI	118	500	0	0	333	0	333	833
	Proposed	327	Incl. In BI	137	464	0	0	323	0	323	787
% +/- to Current Rates		-14.40%		16.10%	-7.20%			-3.00%		-3.00%	-5.52%

* 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
DR: 2
RG Coll: 34; RG Comp: 24; RG AB: 10

Proposed:

CLASS: 5
DR: 2
RG Coll DCPD: 36; RG Comp: 21; RG AB: 11

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Company Name: Novex Insurance Company

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 9.1 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	Incl. In BI	820	22	3962	122	30	1196	142	1490	5452
	Proposed	Incl. In BI	820	25	3511	135	30	944	122	1231	4742
	% +/- to Current Rates		0.00%	13.64%	-11.38%	10.66%	0.00%	-21.07%	-14.08%	-17.38%	-13.02%
005	Current	Incl. In BI	414	11	1997	114	30	1268	133	1545	3542
	Proposed	Incl. In BI	414	12	1771	126	30	1003	114	1273	3044
	% +/- to Current Rates		0.00%	9.09%	-11.32%	10.53%	0.00%	-20.90%	-14.29%	-17.61%	-14.06%
006	Current	Incl. In BI	341	8	1639	119	30	1524	146	1819	3458
	Proposed	Incl. In BI	341	9	1451	133	30	1206	124	1493	2944
	% +/- to Current Rates		0.00%	12.50%	-11.47%	11.76%	0.00%	-20.87%	-15.07%	-17.92%	-14.86%
007	Current	Incl. In BI	414	11	1997	114	30	1268	133	1545	3542
	Proposed	Incl. In BI	414	12	1771	126	30	1003	114	1273	3044
	% +/- to Current Rates		0.00%	9.09%	-11.32%	10.53%	0.00%	-20.90%	-14.29%	-17.61%	-14.06%

* 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
DR: 2
RG Coll: 31; RG Comp: 22; RG AB: 10
Discount: Driver Training: 20%, Conviction Free discount: 10%

Proposed: CLASS: 10
DR: 2
RG Coll_DCPD: 30; RG Comp: 20; RG AB: 10
Discounts: Driver Training: 20%, Conviction Free discount: 10%

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Company Name: **Novex Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 10.1 Private Passenger:

Operator 1:

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

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
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												
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												
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												
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												

* 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: We would not write this risk due to two at-fault accidents in the preceding 6 years (u/w rule)

Proposed: We would not write this risk due to two at-fault accidents in the preceding 6 years (u/w rule)

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Company Name: Novex Insurance Company

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 11.1 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	831	Incl. In BI	243	22	1096	110	30	314	160	614	1710
	Proposed	709	Incl. In BI	258	25	992	146	30	263	135	574	1566
	% +/- to Current Rates	-14.68%		6.17%	13.64%	-9.49%	32.73%	0.00%	-16.24%	-15.63%	-6.51%	-8.42%
005	Current	364	Incl. In BI	106	11	481	102	30	302	150	584	1065
	Proposed	311	Incl. In BI	113	12	436	136	30	251	126	543	979
	% +/- to Current Rates	-14.56%		6.60%	9.09%	-9.36%	33.33%	0.00%	-16.89%	-16.00%	-7.02%	-8.08%
006	Current	298	Incl. In BI	87	8	393	107	30	361	165	663	1056
	Proposed	255	Incl. In BI	92	9	356	144	30	302	137	613	969
	% +/- to Current Rates	-14.43%		5.75%	12.50%	-9.41%	34.58%	0.00%	-16.34%	-16.97%	-7.54%	-8.24%
007	Current	364	Incl. In BI	106	11	481	102	30	302	150	584	1065
	Proposed	311	Incl. In BI	113	12	436	136	30	251	126	543	979
	% +/- to Current Rates	-14.56%		6.60%	9.09%	-9.36%	33.33%	0.00%	-16.89%	-16.00%	-7.02%	-8.08%

* 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
DR: 7
RG Coll: 33; RG Comp: 28; RG AB: 10
Discount: Number of Years Licensed Discount: 10%, Conviction Free discount: 10%

Proposed: CLASS: 23
DR: 7
RG Coll_DCPD: 33; RG Comp: 25; RG AB: 11
Discounts: Number of Years Licensed Discount: 10%, Conviction Free discount: 10%

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Company Name: Novex Insurance Company

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 12.1 Private Passenger:

Operator 1:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	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											
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											
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											
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											

* 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: We would not write this risk due to two at-fault accidents in the preceding 6 years (u/w rule)

Proposed: We would not write this risk due to two at-fault accidents in the preceding 6 years (u/w rule)

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Company Name: Novex Insurance Company

Implementation Dates (D/M/Y)	
New Business:	5/11/2021
Renewals:	5/12/2021

Profile 1.2 Private Passenger:

Operator 1:

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

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

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	1208 Incl. In BI	318	22	1548	140	30	516	152	838	2386
	Proposed	1032 Incl. In BI	375	25	1432	154	30	483	121	788	2220
% +/- to Current Rates		-14.57%	17.92%	13.64%	-7.49%	10.00%	0.00%	-6.40%	-20.39%	-5.97%	-6.96%
005	Current	632 Incl. In BI	167	11	810	129	30	505	142	806	1616
	Proposed	541 Incl. In BI	196	12	749	144	30	470	113	757	1506
% +/- to Current Rates		-14.40%	17.37%	9.09%	-7.53%	11.63%	0.00%	-6.93%	-20.42%	-6.08%	-6.81%
006	Current	518 Incl. In BI	136	8	662	137	30	604	156	927	1589
	Proposed	443 Incl. In BI	161	9	613	152	30	565	123	870	1483
% +/- to Current Rates		-14.48%	18.38%	12.50%	-7.40%	10.95%	0.00%	-6.46%	-21.15%	-6.15%	-6.67%
007	Current	632 Incl. In BI	167	11	810	129	30	505	142	806	1616
	Proposed	541 Incl. In BI	196	12	749	144	30	470	113	757	1506
% +/- to Current Rates		-14.40%	17.37%	9.09%	-7.53%	11.63%	0.00%	-6.93%	-20.42%	-6.08%	-6.81%

* 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: 12
DR: 6
RG Coll: 31; RG Comp: 25; RG AB: 11
Discount: Number of Years Licensed Discount: 5%, Conviction Free discount: 10%

Proposed: CLASS: 12
DR: 6
RG Coll_DCPD: 33; RG Comp: 21; RG AB: 11
Discounts: Number of Years Licensed Discount: 5%, Conviction Free discount: 10%

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