

Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-02
Renewals:	2023-01-02

**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	1404	50	533	68	2055	380	14	655	248	1297	3352
	Proposed	1314	63	666	30	2073	304	14	499	311	1128	3201
% +/- to Current Rates		-6.41%	26.00%	24.95%	-55.88%	0.88%	-20.00%	0.00%	-23.82%	25.40%	-13.03%	-4.50%
005	Current	744	26	283	32	1085	310	14	686	208	1218	2303
	Proposed	638	42	440	17	1137	171	14	517	377	1079	2216
% +/- to Current Rates		-14.25%	61.54%	55.48%	-46.88%	4.79%	-44.84%	0.00%	-24.64%	81.25%	-11.41%	-3.78%
006	Current	509	18	193	24	744	310	14	824	180	1328	2072
	Proposed	513	41	428	12	994	122	14	517	257	910	1904
% +/- to Current Rates		0.79%	127.78%	121.76%	-50.00%	33.60%	-60.65%	0.00%	-37.26%	42.78%	-31.48%	-8.11%
007	Current	636	23	242	32	933	310	14	678	208	1210	2143
	Proposed	440	38	403	13	894	133	14	517	254	918	1812
% +/- to Current Rates		-30.82%	65.22%	66.53%	-59.38%	-4.18%	-57.10%	0.00%	-23.75%	22.12%	-24.13%	-15.45%

\* 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: Operator 1: Driving Record 7, Rating Groups: AB 11, COLL 34, COMP 37

Operator 2 (Occasional): Driving Record 3, Rating Groups: AB 11, COLL 34, COMP 37

Proposed: Operator 1: Driving Record 9, Rating Groups: AB 10, COLL 33, COMP 47

Discounts Applied: Conviction Free Discount (20%)

Operator 2 (Occasional): Driving Record 3, Rating Groups: AB 10, COLL 33, COMP 47

Discounts Applied: Conviction Free Discount (20%)

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-02
Renewals:	2023-01-02

**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	837	30	318	34	1219	190	14	418	248	870	2089
	Proposed	499	32	337	30	898	185	14	254	311	764	1662
% +/- to Current Rates		-40.38%	6.67%	5.97%	-11.76%	-26.33%	-2.63%	0.00%	-39.23%	25.40%	-12.18%	-20.44%
005	Current	421	15	160	16	612	155	14	471	208	848	1460
	Proposed	242	21	223	17	503	104	14	263	377	758	1261
% +/- to Current Rates		-42.52%	40.00%	39.38%	6.25%	-17.81%	-32.90%	0.00%	-44.16%	81.25%	-10.61%	-13.63%
006	Current	288	10	109	12	419	155	14	566	180	915	1334
	Proposed	195	21	217	12	445	74	14	263	257	608	1053
% +/- to Current Rates		-32.29%	110.00%	99.08%	0.00%	6.21%	-52.26%	0.00%	-53.53%	42.78%	-33.55%	-21.06%
007	Current	360	13	137	16	526	155	14	465	208	842	1368
	Proposed	167	19	204	13	403	81	14	263	254	612	1015
% +/- to Current Rates		-53.61%	46.15%	48.91%	-18.75%	-23.38%	-47.74%	0.00%	-43.44%	22.12%	-27.32%	-25.80%

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

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

Current: Operator 1: Driving Record 7, Rating Groups: AB 11, COLL 34, COMP 37

Proposed: Operator 1: Driving Record 9, Rating Groups: AB 10, COLL 33, COMP 47  
 Discounts Applied: Conviction Free Discount (20%)

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-02
Renewals:	2023-01-02

**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
<b>004</b> Current	567	20	215	34	836	190	0	237	0	427	1263
Proposed	815	31	329	0	1175	119	0	245	0	364	1539
% +/- to Current Rates	<b>43.74%</b>	<b>55.00%</b>	<b>53.02%</b>	<b>-100.00%</b>	<b>40.55%</b>	<b>-37.37%</b>	<b>0.00%</b>	<b>3.38%</b>	<b>0.00%</b>	<b>-14.75%</b>	<b>21.85%</b>
<b>005</b> Current	323	11	123	16	473	155	0	215	0	370	843
Proposed	396	21	217	0	634	67	0	254	0	321	955
% +/- to Current Rates	<b>22.60%</b>	<b>90.91%</b>	<b>76.42%</b>	<b>-100.00%</b>	<b>34.04%</b>	<b>-56.77%</b>	<b>0.00%</b>	<b>18.14%</b>	<b>0.00%</b>	<b>-13.24%</b>	<b>13.29%</b>
<b>006</b> Current	221	8	84	12	325	155	0	258	0	413	738
Proposed	318	20	211	0	549	48	0	254	0	302	851
% +/- to Current Rates	<b>43.89%</b>	<b>150.00%</b>	<b>151.19%</b>	<b>-100.00%</b>	<b>68.92%</b>	<b>-69.03%</b>	<b>0.00%</b>	<b>-1.55%</b>	<b>0.00%</b>	<b>-26.88%</b>	<b>15.31%</b>
<b>007</b> Current	276	10	105	16	407	155	0	213	0	368	775
Proposed	273	19	199	0	491	52	0	254	0	306	797
% +/- to Current Rates	<b>-1.09%</b>	<b>90.00%</b>	<b>89.52%</b>	<b>-100.00%</b>	<b>20.64%</b>	<b>-66.45%</b>	<b>0.00%</b>	<b>19.25%</b>	<b>0.00%</b>	<b>-16.85%</b>	<b>2.84%</b>

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

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

Current: Operator 2 (Occasional):Driving Record 3, Rating Groups: AB 11, COLL 34, COMP 37

Proposed: Operator 2 (Occasional):Driving Record 3, Rating Groups: AB 10, COLL 33, COMP 47  
 Discounts Applied: Conviction Free Discount (20%)

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-02
Renewals:	2023-01-02

**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	672	24	243	34	973	190	14	316	248	768	1741
	Proposed	647	33	349	28	1057	175	14	267	158	614	1671
% +/- to Current Rates		-3.72%	37.50%	43.62%	-17.65%	8.63%	-7.89%	0.00%	-15.51%	-36.29%	-20.05%	-4.02%
005	Current	350	12	127	16	505	155	14	333	208	710	1215
	Proposed	314	22	231	16	583	98	14	276	191	579	1162
% +/- to Current Rates		-10.29%	83.33%	81.89%	0.00%	15.45%	-36.77%	0.00%	-17.12%	-8.17%	-18.45%	-4.36%
006	Current	239	8	86	12	345	155	14	400	180	749	1094
	Proposed	253	21	225	11	510	70	14	276	130	490	1000
% +/- to Current Rates		5.86%	162.50%	161.63%	-8.33%	47.83%	-54.84%	0.00%	-31.00%	-27.78%	-34.58%	-8.59%
007	Current	299	11	108	16	434	155	14	329	208	706	1140
	Proposed	217	20	212	12	461	76	14	276	129	495	956
% +/- to Current Rates		-27.42%	81.82%	96.30%	-25.00%	6.22%	-50.97%	0.00%	-16.11%	-37.98%	-29.89%	-16.14%

\* 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: Operator 1: Driving Record 7, Rating Groups: AB 10, COLL 33, COMP 37  
 Secondary Driver, Not Rated

Proposed: Operator 1: Driving Record 9, Rating Groups: AB 10, COLL 31, COMP 31  
 Discounts Applied: Conviction Free Discount (20%)  
 Secondary Driver, Not Rated

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-02
Renewals:	2023-01-02

**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
<b>004</b> Current	672	24	243	34	973	190	14	316	248	768	1741
Proposed	647	33	349	28	1057	175	14	267	158	614	1671
% +/- to Current Rates	-3.72%	37.50%	43.62%	-17.65%	8.63%	-7.89%	0.00%	-15.51%	-36.29%	-20.05%	-4.02%
<b>005</b> Current	350	12	127	16	505	155	14	333	208	710	1215
Proposed	314	22	231	16	583	98	14	276	191	579	1162
% +/- to Current Rates	-10.29%	83.33%	81.89%	0.00%	15.45%	-36.77%	0.00%	-17.12%	-8.17%	-18.45%	-4.36%
<b>006</b> Current	239	8	86	12	345	155	14	400	180	749	1094
Proposed	253	21	225	11	510	70	14	276	130	490	1000
% +/- to Current Rates	5.86%	162.50%	161.63%	-8.33%	47.83%	-54.84%	0.00%	-31.00%	-27.78%	-34.58%	-8.59%
<b>007</b> Current	299	11	108	16	434	155	14	329	208	706	1140
Proposed	217	20	212	12	461	76	14	276	129	495	956
% +/- to Current Rates	-27.42%	81.82%	96.30%	-25.00%	6.22%	-50.97%	0.00%	-16.11%	-37.98%	-29.89%	-16.14%

\* 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: Operator 1: Driving Record 7, Rating Groups: AB 10, COLL 33, COMP 37

Proposed: Operator 1: Driving Record 9, Rating Groups: AB 10, COLL 31, COMP 31  
 Discounts Applied: Conviction Free Discount (20%)

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-02
Renewals:	2023-01-02

**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

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

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

Proposed:

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-02
Renewals:	2023-01-02

**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

**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	1344	48	572	68	2032	380	28	744	540	3724	
	Proposed	1129	49	518	52	1748	327	28	589	344	3036	
% +/- to Current Rates		-16.00%	2.08%	-9.44%	-23.53%	-13.98%	-13.95%	0.00%	-20.83%	-36.30%	-23.88%	-18.47%
005	Current	700	24	298	32	1054	310	28	784	454	2630	
	Proposed	548	32	342	29	951	184	28	610	416	2189	
% +/- to Current Rates		-21.71%	33.33%	14.77%	-9.38%	-9.77%	-40.65%	0.00%	-22.19%	-8.37%	-21.45%	-16.77%
006	Current	478	16	204	24	722	310	28	941	392	2393	
	Proposed	441	32	334	20	827	130	28	610	284	1879	
% +/- to Current Rates		-7.74%	100.00%	63.73%	-16.67%	14.54%	-58.06%	0.00%	-35.18%	-27.55%	-37.04%	-21.48%
007	Current	598	22	254	32	906	310	28	773	454	2471	
	Proposed	378	30	314	23	745	143	28	610	280	1806	
% +/- to Current Rates		-36.79%	36.36%	23.62%	-28.13%	-17.77%	-53.87%	0.00%	-21.09%	-38.33%	-32.20%	-26.91%

\* 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:
Operator 1: Driving Record 7, Rating Groups: AB 8, COLL 39, COMP 52	Operator 1: Driving Record 9, Rating Groups: AB 8, COLL 44, COMP 44
	Discounts Applied: Conviction Free Discount (20%)
Operator 2: Driving Record 7, Rating Groups: AB 11, COLL 34, COMP 23	Operator 2: Driving Record 9, Rating Groups: AB 11, COLL 29, COMP 22
	Discounts Applied: Conviction Free Discount (20%)

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-02
Renewals:	2023-01-02

**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
<b>004</b> Current	672	24	317	34	1047	190	14	412	405	1021	2068
Proposed	531	25	260	16	832	101	14	389	247	751	1583
% +/- to Current Rates	-20.98%	4.17%	-17.98%	-52.94%	-20.53%	-46.84%	0.00%	-5.58%	-39.01%	-26.44%	-23.45%
<b>005</b> Current	350	12	165	16	543	155	14	434	340	943	1486
Proposed	258	16	172	9	455	57	14	403	299	773	1228
% +/- to Current Rates	-26.29%	33.33%	4.24%	-43.75%	-16.21%	-63.23%	0.00%	-7.14%	-12.06%	-18.03%	-17.36%
<b>006</b> Current	239	8	113	12	372	155	14	521	294	984	1356
Proposed	207	16	168	6	397	40	14	403	204	661	1058
% +/- to Current Rates	-13.39%	100.00%	48.67%	-50.00%	6.72%	-74.19%	0.00%	-22.65%	-30.61%	-32.83%	-21.98%
<b>007</b> Current	299	11	141	16	467	155	14	428	340	937	1404
Proposed	178	15	158	7	358	44	14	403	201	662	1020
% +/- to Current Rates	-40.47%	36.36%	12.06%	-56.25%	-23.34%	-71.61%	0.00%	-5.84%	-40.88%	-29.35%	-27.35%

\* 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: Operator 1: Driving Record 7, Rating Groups: AB 8, COLL 39, COMP 52

Proposed: Operator 1: Driving Record 9, Rating Groups: AB 8, COLL 44, COMP 44  
 Discounts Applied: Conviction Free Discount (20%)

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.



Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-02
Renewals:	2023-01-02

**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	672	24	255	34	985	190	14	332	135	671	1656
	Proposed	598	24	258	36	916	226	14	200	97	537	1453
	% +/- to Current Rates	-11.01%	0.00%	1.18%	5.88%	-7.01%	18.95%	0.00%	-39.76%	-28.15%	-19.97%	-12.26%
005	Current	350	12	133	16	511	155	14	350	114	633	1144
	Proposed	290	16	170	20	496	127	14	207	117	465	961
	% +/- to Current Rates	-17.14%	33.33%	27.82%	25.00%	-2.94%	-18.06%	0.00%	-40.86%	2.63%	-26.54%	-16.00%
006	Current	239	8	91	12	350	155	14	420	98	687	1037
	Proposed	234	16	166	14	430	90	14	207	80	391	821
	% +/- to Current Rates	-2.09%	100.00%	82.42%	16.67%	22.86%	-41.94%	0.00%	-50.71%	-18.37%	-43.09%	-20.83%
007	Current	299	11	113	16	439	155	14	345	114	628	1067
	Proposed	200	15	156	16	387	99	14	207	79	399	786
	% +/- to Current Rates	-33.11%	36.36%	38.05%	0.00%	-11.85%	-36.13%	0.00%	-40.00%	-30.70%	-36.46%	-26.34%

\* 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: Operator 2:Driving Record 7, Rating Groups: AB 11, COLL 34, COMP 23

Proposed: Operator 2:Driving Record 9, Rating Groups: AB 11, COLL 29, COMP 22  
 Discounts Applied: Conviction Free Discount (20%)

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-02
Renewals:	2023-01-02

**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	672	24	280	34	1010	190	14	364	197	765	1775
	Proposed	505	22	229	30	786	189	14	212	166	581	1367
% +/- to Current Rates		-24.85%	-8.33%	-18.21%	-11.76%	-22.18%	-0.53%	0.00%	-41.76%	-15.74%	-24.05%	-22.99%
005	Current	350	12	146	16	524	155	14	383	165	717	1241
	Proposed	245	14	151	17	427	106	14	220	201	541	968
% +/- to Current Rates		-30.00%	16.67%	3.42%	6.25%	-18.51%	-31.61%	0.00%	-42.56%	21.82%	-24.55%	-22.00%
006	Current	239	8	99	12	358	155	14	460	143	772	1130
	Proposed	197	14	147	12	370	75	14	220	137	446	816
% +/- to Current Rates		-17.57%	75.00%	48.48%	0.00%	3.35%	-51.61%	0.00%	-52.17%	-4.20%	-42.23%	-27.79%
007	Current	299	11	124	16	450	155	14	379	165	713	1163
	Proposed	169	13	139	13	334	82	14	220	135	451	785
% +/- to Current Rates		-43.48%	18.18%	12.10%	-18.75%	-25.78%	-47.10%	0.00%	-41.95%	-18.18%	-36.75%	-32.50%

\* 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: Operator 1: Driving Record 7, Rating Groups: AB 10, COLL 36, COMP 32  
 Secondary Driver, Not Rated

Proposed: Operator 1: Driving Record 9, Rating Groups: AB 11, COLL 34, COMP 30  
 Discounts Applied: Conviction Free Discount (20%)  
 Secondary Driver, Not Rated

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-02
Renewals:	2023-01-02

**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	672	24	280	34	1010	190	14	364	197	1775	
	Proposed	505	22	229	30	786	189	14	212	166	1367	
% +/- to Current Rates		-24.85%	-8.33%	-18.21%	-11.76%	-22.18%	-0.53%	0.00%	-41.76%	-15.74%	-24.05%	-22.99%
005	Current	350	12	146	16	524	155	14	383	165	1241	
	Proposed	245	14	151	17	427	106	14	220	201	968	
% +/- to Current Rates		-30.00%	16.67%	3.42%	6.25%	-18.51%	-31.61%	0.00%	-42.56%	21.82%	-24.55%	-22.00%
006	Current	239	8	99	12	358	155	14	460	143	1130	
	Proposed	197	14	147	12	370	75	14	220	137	816	
% +/- to Current Rates		-17.57%	75.00%	48.48%	0.00%	3.35%	-51.61%	0.00%	-52.17%	-4.20%	-42.23%	-27.79%
007	Current	299	11	124	16	450	155	14	379	165	1163	
	Proposed	169	13	139	13	334	82	14	220	135	785	
% +/- to Current Rates		-43.48%	18.18%	12.10%	-18.75%	-25.78%	-47.10%	0.00%	-41.95%	-18.18%	-36.75%	-32.50%

\* 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: Operator 1: Driving Record 7, Rating Groups: AB 10, COLL 36, COMP 32

Proposed: Operator 1: Driving Record 9, Rating Groups: AB 11, COLL 34, COMP 30  
 Discounts Applied: Conviction Free Discount (20%)

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-02
Renewals:	2023-01-02

**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

**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
<b>004</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>005</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>006</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>007</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%

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

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

Current: Secondary Driver, Not Rated


Proposed: Secondary Driver, Not Rated


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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-02
Renewals:	2023-01-02

**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	2761	98	999	34	3892	190	14	984	125	1313	5205
	Proposed	2358	67	708	59	3192	367	14	815	144	1340	4532
% +/- to Current Rates		-14.60%	-31.63%	-29.13%	73.53%	-17.99%	93.16%	0.00%	-17.17%	15.20%	2.06%	-12.93%
005	Current	1270	45	459	16	1790	155	14	1237	105	1511	3301
	Proposed	1145	44	468	33	1690	207	14	844	175	1240	2930
% +/- to Current Rates		-9.84%	-2.22%	1.96%	106.25%	-5.59%	33.55%	0.00%	-31.77%	66.67%	-17.94%	-11.24%
006	Current	867	31	314	12	1224	155	14	1485	91	1745	2969
	Proposed	921	43	456	24	1444	147	14	844	119	1124	2568
% +/- to Current Rates		6.23%	38.71%	45.22%	100.00%	17.97%	-5.16%	0.00%	-43.16%	30.77%	-35.59%	-13.51%
007	Current	1084	38	392	16	1530	155	14	1221	105	1495	3025
	Proposed	791	41	429	26	1287	160	14	844	118	1136	2423
% +/- to Current Rates		-27.03%	7.89%	9.44%	62.50%	-15.88%	3.23%	0.00%	-30.88%	12.38%	-24.01%	-19.90%

\* 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: Operator 1: Driving Record 3, Rating Groups: AB 12, COLL 33, COMP 21

Proposed: Operator 1: Driving Record 3, Rating Groups: AB 12, COLL 27, COMP 16

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-02
Renewals:	2023-01-02

**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

**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	1509	54	665	68	2296	380	28	872	612	1892	4188
	Proposed	1018	49	515	65	1647	405	28	531	477	1441	3088
% +/- to Current Rates		-32.54%	-9.26%	-22.56%	-4.41%	-28.27%	6.58%	0.00%	-39.11%	-22.06%	-23.84%	-26.27%
005	Current	771	27	339	32	1169	310	28	957	513	1808	2977
	Proposed	494	32	341	37	904	228	28	550	576	1382	2286
% +/- to Current Rates		-35.93%	18.52%	0.59%	15.63%	-22.67%	-26.45%	0.00%	-42.53%	12.28%	-23.56%	-23.21%
006	Current	527	18	232	24	801	310	28	1149	443	1930	2731
	Proposed	398	32	331	25	786	161	28	550	393	1132	1918
% +/- to Current Rates		-24.48%	77.78%	42.67%	4.17%	-1.87%	-48.06%	0.00%	-52.13%	-11.29%	-41.35%	-29.77%
007	Current	659	24	289	32	1004	310	28	945	513	1796	2800
	Proposed	342	30	313	28	713	176	28	550	388	1142	1855
% +/- to Current Rates		-48.10%	25.00%	8.30%	-12.50%	-28.98%	-43.23%	0.00%	-41.80%	-24.37%	-36.41%	-33.75%

\* 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: Operator 1: Driving Record 7, Rating Groups: AB 7, COLL 34, COMP 51  
 Operator 2: Driving Record 7, Rating Groups: AB 11, COLL 40, COMP 34

Proposed: Operator 1: Driving Record 9, Rating Groups: AB 7, COLL 39, COMP 50  
 Discounts Applied: Conviction Free Discount (20%)  
 Operator 2: Driving Record 9, Rating Groups: AB 11, COLL 36, COMP 35  
 Discounts Applied: Conviction Free Discount (20%)

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-02
Renewals:	2023-01-02

**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	672	24	255	34	985	190	14	332	395	931	1916
	Proposed	503	25	260	26	814	163	14	320	317	814	1628
% +/- to Current Rates		-25.15%	4.17%	1.96%	-23.53%	-17.36%	-14.21%	0.00%	-3.61%	-19.75%	-12.57%	-15.03%
005	Current	350	12	133	16	511	155	14	350	331	850	1361
	Proposed	244	16	172	15	447	92	14	331	383	820	1267
% +/- to Current Rates		-30.29%	33.33%	29.32%	-6.25%	-12.52%	-40.65%	0.00%	-5.43%	15.71%	-3.53%	-6.91%
006	Current	239	8	91	12	350	155	14	420	286	875	1225
	Proposed	197	16	167	10	390	65	14	331	261	671	1061
% +/- to Current Rates		-17.57%	100.00%	83.52%	-16.67%	11.43%	-58.06%	0.00%	-21.19%	-8.74%	-23.31%	-13.39%
007	Current	299	11	113	16	439	155	14	345	331	845	1284
	Proposed	169	15	158	11	353	71	14	331	258	674	1027
% +/- to Current Rates		-43.48%	36.36%	39.82%	-31.25%	-19.59%	-54.19%	0.00%	-4.06%	-22.05%	-20.24%	-20.02%

\* 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: Operator 1: Driving Record 7, Rating Groups: AB 7, COLL 34, COMP 51

Proposed: Operator 1: Driving Record 9, Rating Groups: AB 7, COLL 39, COMP 50  
 Discounts Applied: Conviction Free Discount (20%)

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-02
Renewals:	2023-01-02

**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	837	30	410	34	1311	190	14	540	217	961	2272
	Proposed	515	24	255	39	833	242	14	211	160	627	1460
% +/- to Current Rates		-38.47%	-20.00%	-37.80%	14.71%	-36.46%	27.37%	0.00%	-60.93%	-26.27%	-34.76%	-35.74%
005	Current	421	15	206	16	658	155	14	607	182	958	1616
	Proposed	250	16	169	22	457	136	14	219	193	562	1019
% +/- to Current Rates		-40.62%	6.67%	-17.96%	37.50%	-30.55%	-12.26%	0.00%	-63.92%	6.04%	-41.34%	-36.94%
006	Current	288	10	141	12	451	155	14	729	157	1055	1506
	Proposed	201	16	164	15	396	96	14	219	132	461	857
% +/- to Current Rates		-30.21%	60.00%	16.31%	25.00%	-12.20%	-38.06%	0.00%	-69.96%	-15.92%	-56.30%	-43.09%
007	Current	360	13	176	16	565	155	14	600	182	951	1516
	Proposed	173	15	155	17	360	105	14	219	130	468	828
% +/- to Current Rates		-51.94%	15.38%	-11.93%	6.25%	-36.28%	-32.26%	0.00%	-63.50%	-28.57%	-50.79%	-45.38%

\* 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: Operator 2: Driving Record 7, Rating Groups: AB 11, COLL 40, COMP 34

Proposed: Operator 2: Driving Record 9, Rating Groups: AB 11, COLL 36, COMP 35  
 Discounts Applied: Conviction Free Discount (20%)

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-02
Renewals:	2023-01-02

**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	571	20	238	34	863	190	14	333	167	704	1567
	Proposed	488	20	212	21	741	132	14	190	107	443	1184
% +/- to Current Rates		-14.54%	0.00%	-10.92%	-38.24%	-14.14%	-30.53%	0.00%	-42.94%	-35.93%	-37.07%	-24.44%
005	Current	326	12	136	16	490	155	14	364	140	673	1163
	Proposed	237	13	140	12	402	74	14	197	130	415	817
% +/- to Current Rates		-27.30%	8.33%	2.94%	-25.00%	-17.96%	-52.26%	0.00%	-45.88%	-7.14%	-38.34%	-29.75%
006	Current	222	8	93	12	335	155	14	437	121	727	1062
	Proposed	191	13	137	8	349	53	14	197	89	353	702
% +/- to Current Rates		-13.96%	62.50%	47.31%	-33.33%	4.18%	-65.81%	0.00%	-54.92%	-26.45%	-51.44%	-33.90%
007	Current	278	10	116	16	420	155	14	360	140	669	1089
	Proposed	164	12	129	9	314	58	14	197	87	356	670
% +/- to Current Rates		-41.01%	20.00%	11.21%	-43.75%	-25.24%	-62.58%	0.00%	-45.28%	-37.86%	-46.79%	-38.48%

\* 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: Operator 1: Driving Record 7, Rating Groups: AB 10, COLL 36, COMP 29  
 Secondary Driver, Not Rated

Proposed: Operator 1: Driving Record 9, Rating Groups: AB 10, COLL 35, COMP 26  
 Discounts Applied: Conviction Free Discount (20%)  
 Secondary Driver, Not Rated

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-02
Renewals:	2023-01-02

**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	571	20	238	34	863	190	14	333	167	704	1567
	Proposed	488	20	212	21	741	132	14	190	107	443	1184
% +/- to Current Rates		-14.54%	0.00%	-10.92%	-38.24%	-14.14%	-30.53%	0.00%	-42.94%	-35.93%	-37.07%	-24.44%
005	Current	326	12	136	16	490	155	14	364	140	673	1163
	Proposed	237	13	140	12	402	74	14	197	130	415	817
% +/- to Current Rates		-27.30%	8.33%	2.94%	-25.00%	-17.96%	-52.26%	0.00%	-45.88%	-7.14%	-38.34%	-29.75%
006	Current	222	8	93	12	335	155	14	437	121	727	1062
	Proposed	191	13	137	8	349	53	14	197	89	353	702
% +/- to Current Rates		-13.96%	62.50%	47.31%	-33.33%	4.18%	-65.81%	0.00%	-54.92%	-26.45%	-51.44%	-33.90%
007	Current	278	10	116	16	420	155	14	360	140	669	1089
	Proposed	164	12	129	9	314	58	14	197	87	356	670
% +/- to Current Rates		-41.01%	20.00%	11.21%	-43.75%	-25.24%	-62.58%	0.00%	-45.28%	-37.86%	-46.79%	-38.48%

\* 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:	Operator 1: Driving Record 7, Rating Groups: AB 10, COLL 36, COMP 29	Proposed:	Operator 1: Driving Record 9, Rating Groups: AB 10, COLL 35, COMP 26
			Discounts Applied: Conviction Free Discount (20%)

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-02
Renewals:	2023-01-02

**Profile 7.3 Private Passenger:**

**Operator 2 (Occasional):**  
 Female, Age 65, Married  
 Driver training  
 Licensed 45 years, Class 5 license  
 New business  
 No AF accidents  
 No convictions

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

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

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

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

Current: Secondary Driver, Not Rated


Proposed: Secondary Driver, Not Rated


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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-02
Renewals:	2023-01-02

**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	672	24	292	34	1022	190	14	380	197	781
	Proposed	523	29	306	35	893	221	14	242	202	679
% +/- to Current Rates		-22.17%	20.83%	4.79%	2.94%	-12.62%	16.32%	0.00%	-36.32%	2.54%	-13.06%
005	Current	350	12	152	16	530	155	14	400	165	734
	Proposed	254	19	202	20	495	124	14	250	245	633
% +/- to Current Rates		-27.43%	58.33%	32.89%	25.00%	-6.60%	-20.00%	0.00%	-37.50%	48.48%	-13.76%
006	Current	239	8	104	12	363	155	14	481	143	793
	Proposed	204	19	197	14	434	88	14	250	167	519
% +/- to Current Rates		-14.64%	137.50%	89.42%	16.67%	19.56%	-43.23%	0.00%	-48.02%	16.78%	-34.55%
007	Current	299	11	130	16	456	155	14	395	165	729
	Proposed	175	18	186	15	394	96	14	250	165	525
% +/- to Current Rates		-41.47%	63.64%	43.08%	-6.25%	-13.60%	-38.06%	0.00%	-36.71%	0.00%	-27.98%

\* 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: Operator 1: Driving Record 7, Rating Groups: AB 10, COLL 37, COMP 32

Proposed: Operator 1: Driving Record 9, Rating Groups: AB 9, COLL 35, COMP 38  
 Discounts Applied: Conviction Free Discount (20%)

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-02
Renewals:	2023-01-02

**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
<b>004</b> Current	672	24	329	34	1059	190	14	428	207	839	1898
Proposed	472	22	228	20	742	125	14	240	135	514	1256
% +/- to Current Rates	-29.76%	-8.33%	-30.70%	-41.18%	-29.93%	-34.21%	0.00%	-43.93%	-34.78%	-38.74%	-33.83%
<b>005</b> Current	350	12	171	16	549	155	14	451	173	793	1342
Proposed	229	14	151	11	405	70	14	248	163	495	900
% +/- to Current Rates	-34.57%	16.67%	-11.70%	-31.25%	-26.23%	-54.84%	0.00%	-45.01%	-5.78%	-37.58%	-32.94%
<b>006</b> Current	239	8	117	12	376	155	14	541	150	860	1236
Proposed	184	14	147	8	353	50	14	248	111	423	776
% +/- to Current Rates	-23.01%	75.00%	25.64%	-33.33%	-6.12%	-67.74%	0.00%	-54.16%	-26.00%	-50.81%	-37.22%
<b>007</b> Current	299	11	146	16	472	155	14	445	173	787	1259
Proposed	158	13	138	9	318	55	14	248	110	427	745
% +/- to Current Rates	-47.16%	18.18%	-5.48%	-43.75%	-32.63%	-64.52%	0.00%	-44.27%	-36.42%	-45.74%	-40.83%

\* 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: Operator 1:Driving Record Diving Record Current, Rating Groups: AB 11, COLL 40, COMP 33

Proposed: Operator 1:Driving Record 9, Rating Groups: AB 11, COLL 47, COMP 41  
 Discounts Applied: Conviction Free Discount (20%)

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-02
Renewals:	2023-01-02

**Profile 10.1 Private Passenger:**

**Operator 1:**  
 Female, Age 35, Single  
 No driver training  
 Licensed 15 years, Class 5 license  
 New business  
 Annual mileage 25,000 km, commute 25 km one way  
 No AF accident  
 No convictions 1 AF 2 years ago  
 2017 Honda Civic LX 4DR (VICC Code 3558 01)

**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	
<b>004</b>	Current	837	30	318	34	1219	190	14	418	395	1017	2236
	Proposed	1130	36	383	24	1573	151	14	536	368	1069	2642
% +/- to Current Rates		35.01%	20.00%	20.44%	-29.41%	29.04%	-20.53%	0.00%	28.23%	-6.84%	5.11%	18.16%
<b>005</b>	Current	421	15	160	16	612	155	14	471	331	971	1583
	Proposed	549	24	253	14	840	85	14	555	446	1100	1940
% +/- to Current Rates		30.40%	60.00%	58.13%	-12.50%	37.25%	-45.16%	0.00%	17.83%	34.74%	13.29%	22.55%
<b>006</b>	Current	288	10	109	12	419	155	14	566	286	1021	1440
	Proposed	442	23	247	10	722	60	14	555	304	933	1655
% +/- to Current Rates		53.47%	130.00%	126.61%	-16.67%	72.32%	-61.29%	0.00%	-1.94%	6.29%	-8.62%	14.93%
<b>007</b>	Current	360	13	137	16	526	155	14	465	331	965	1491
	Proposed	379	22	232	11	644	66	14	555	300	935	1579
% +/- to Current Rates		5.28%	69.23%	69.34%	-31.25%	22.43%	-57.42%	0.00%	19.35%	-9.37%	-3.11%	5.90%

\* 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: Operator 1:Driving Record 7, Rating Groups: AB 7, COLL 34, COMP 51

Proposed: Operator 1:Driving Record 9, Rating Groups: AB 7, COLL 38, COMP 45  
 Discounts Applied: Conviction Free Discount (20%)

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