

Company Name: Traders 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	2587	69	781	38	3475	330	15	1163	287	1795	5270
	Proposed	1588	105	501	34	2228	260	15	554	313	1142	3370
% +/- to Current Rates		-38.62%	52.17%	-35.85%	-10.53%	-35.88%	-21.21%	0.00%	-52.36%	9.06%	-36.38%	-36.05%
005	Current	1123	30	353	20	1526	198	15	1028	261	1502	3028
	Proposed	771	69	331	19	1190	146	15	574	380	1115	2305
% +/- to Current Rates		-31.34%	130.00%	-6.23%	-5.00%	-22.02%	-26.26%	0.00%	-44.16%	45.59%	-25.77%	-23.88%
006	Current	785	21	247	15	1068	260	15	1231	274	1780	2848
	Proposed	621	67	322	13	1023	104	15	574	259	952	1975
% +/- to Current Rates		-20.89%	219.05%	30.36%	-13.33%	-4.21%	-60.00%	0.00%	-53.37%	-5.47%	-46.52%	-30.65%
007	Current	1031	27	327	19	1404	198	15	1055	247	1515	2919
	Proposed	532	63	304	15	914	114	15	574	256	959	1873
% +/- to Current Rates		-48.40%	133.33%	-7.03%	-21.05%	-34.90%	-42.42%	0.00%	-45.59%	3.64%	-36.70%	-35.83%

* 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: 1.2 + 1.3

Proposed: 1.2 + 1.3

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Company Name: Traders 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	650	17	196	17	880	128	15	354	287	784	1664
Proposed	603	53	254	21	931	158	15	282	313	768	1699
% +/- to Current Rates	-7.23%	211.76%	29.59%	23.53%	5.80%	23.44%	0.00%	-20.34%	9.06%	-2.04%	2.10%
005 Current	287	8	90	9	394	77	15	313	261	666	1060
Proposed	293	35	168	12	508	89	15	292	380	776	1284
% +/- to Current Rates	2.09%	337.50%	86.67%	33.33%	28.93%	15.58%	0.00%	-6.71%	45.59%	16.52%	21.13%
006 Current	201	5	63	7	276	101	15	375	274	765	1041
Proposed	236	34	163	8	441	63	15	292	259	629	1070
% +/- to Current Rates	17.41%	580.00%	158.73%	14.29%	59.78%	-37.62%	0.00%	-22.13%	-5.47%	-17.78%	2.79%
007 Current	263	7	84	9	363	77	15	321	247	660	1023
Proposed	202	32	154	9	397	69	15	292	256	632	1029
% +/- to Current Rates	-23.19%	357.14%	83.33%	0.00%	9.37%	-10.39%	0.00%	-9.03%	3.64%	-4.24%	0.59%

* 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: Rating Groups: AB 10, COLL 34, COMP 40

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

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Company Name: Traders 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
004 Current	1937	52	585	21	2595	202	0	809	0	1011	3606
Proposed	985	52	247	13	1297	102	0	272	0	374	1671
% +/- to Current Rates	-49.15%	0.00%	-57.78%	-38.10%	-50.02%	-49.50%	0.00%	-66.38%	0.00%	-63.01%	-53.66%
005 Current	836	22	263	11	1132	121	0	715	0	836	1968
Proposed	478	34	163	7	682	57	0	282	0	339	1021
% +/- to Current Rates	-42.82%	54.55%	-38.02%	-36.36%	-39.75%	-52.89%	0.00%	-60.56%	0.00%	-59.45%	-48.12%
006 Current	584	16	184	8	792	159	0	856	0	1015	1807
Proposed	385	33	159	5	582	41	0	282	0	323	905
% +/- to Current Rates	-34.08%	106.25%	-13.59%	-37.50%	-26.52%	-74.21%	0.00%	-67.06%	0.00%	-68.18%	-49.92%
007 Current	768	20	243	10	1041	121	0	734	0	855	1896
Proposed	330	31	150	6	517	45	0	282	0	327	844
% +/- to Current Rates	-57.03%	55.00%	-38.27%	-40.00%	-50.34%	-62.81%	0.00%	-61.58%	0.00%	-61.75%	-55.49%

* 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: Operator 2 (Occasional): Rating Groups: AB 10, COLL 34, COMP 40

Proposed: Operator 2 (Occasional): Rating Groups: AB 10, COLL 33, COMP 47

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Company Name: Traders 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	825	22	225	17	1089	152	15	346	195	708	1797
	Proposed	782	52	250	19	1103	147	15	296	171	629	1732
% +/- to Current Rates		-5.21%	136.36%	11.11%	11.76%	1.29%	-3.29%	0.00%	-14.45%	-12.31%	-11.16%	-3.62%
005	Current	364	10	104	9	487	91	15	306	177	589	1076
	Proposed	380	35	165	11	591	83	15	307	207	612	1203
% +/- to Current Rates		4.40%	250.00%	58.65%	22.22%	21.36%	-8.79%	0.00%	0.33%	16.95%	3.90%	11.80%
006	Current	255	7	72	7	341	119	15	366	186	686	1027
	Proposed	305	34	161	8	508	59	15	307	141	522	1030
% +/- to Current Rates		19.61%	385.71%	123.61%	14.29%	48.97%	-50.42%	0.00%	-16.12%	-24.19%	-23.91%	0.29%
007	Current	335	9	96	9	449	91	15	314	167	587	1036
	Proposed	262	32	152	8	454	64	15	307	139	525	979
% +/- to Current Rates		-21.79%	255.56%	58.33%	-11.11%	1.11%	-29.67%	0.00%	-2.23%	-16.77%	-10.56%	-5.50%

* 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:

Proposed:

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Company Name: Traders 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
004 Current	825	22	225	17	1089	152	15	346	195	708	1797
Proposed	782	52	250	19	1103	147	15	296	171	629	1732
% +/- to Current Rates	-5.21%	136.36%	11.11%	11.76%	1.29%	-3.29%	0.00%	-14.45%	-12.31%	-11.16%	-3.62%
005 Current	364	10	104	9	487	91	15	306	177	589	1076
Proposed	380	35	165	11	591	83	15	307	207	612	1203
% +/- to Current Rates	4.40%	250.00%	58.65%	22.22%	21.36%	-8.79%	0.00%	0.33%	16.95%	3.90%	11.80%
006 Current	255	7	72	7	341	119	15	366	186	686	1027
Proposed	305	34	161	8	508	59	15	307	141	522	1030
% +/- to Current Rates	19.61%	385.71%	123.61%	14.29%	48.97%	-50.42%	0.00%	-16.12%	-24.19%	-23.91%	0.29%
007 Current	335	9	96	9	449	91	15	314	167	587	1036
Proposed	262	32	152	8	454	64	15	307	139	525	979
% +/- to Current Rates	-21.79%	255.56%	58.33%	-11.11%	1.11%	-29.67%	0.00%	-2.23%	-16.77%	-10.56%	-5.50%

* 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: Rating Groups: AB 10, COLL 32, COMP 35

Proposed: Operator 1: Rating Groups: AB 10, COLL 31, COMP 31

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Company Name: Traders 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: not rated

Proposed: not rated

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Company Name: Traders 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
 No convictions
 2014 Chevrolet Cruze LT Turbo 4DR (VICC Code 5099)

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1515	40	513	34	2102	275	30	772	405	1482	3584
	Proposed	1360	80	381	35	1856	271	30	654	352	1307	3163
% +/- to Current Rates		-10.23%	100.00%	-25.73%	2.94%	-11.70%	-1.45%	0.00%	-15.28%	-13.09%	-11.81%	-11.75%
005	Current	669	18	236	18	941	165	30	682	367	1244	2185
	Proposed	660	53	252	20	985	152	30	676	427	1285	2270
% +/- to Current Rates		-1.35%	194.44%	6.78%	11.11%	4.68%	-7.88%	0.00%	-0.88%	16.35%	3.30%	3.89%
006	Current	468	12	165	14	659	216	30	816	387	1449	2108
	Proposed	532	51	246	14	843	108	30	676	291	1105	1948
% +/- to Current Rates		13.68%	325.00%	49.09%	0.00%	27.92%	-50.00%	0.00%	-17.16%	-24.81%	-23.74%	-7.59%
007	Current	615	16	218	18	867	165	30	700	348	1243	2110
	Proposed	456	49	230	15	750	119	30	676	287	1112	1862
% +/- to Current Rates		-25.85%	206.25%	5.50%	-16.67%	-13.49%	-27.88%	0.00%	-3.43%	-17.53%	-10.54%	-11.75%

* 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:		Proposed:	

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Company Name: Traders 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
004 Current	761	20	296	17	1094	102	15	466	314	897	1991
Proposed	636	39	187	10	872	77	15	432	252	776	1648
% +/- to Current Rates	-16.43%	95.00%	-36.82%	-41.18%	-20.29%	-24.51%	0.00%	-7.30%	-19.75%	-13.49%	-17.23%
005 Current	336	9	136	9	490	61	15	412	285	773	1263
Proposed	309	26	124	6	465	43	15	447	305	810	1275
% +/- to Current Rates	-8.04%	188.89%	-8.82%	-33.33%	-5.10%	-29.51%	0.00%	8.50%	7.02%	4.79%	0.95%
006 Current	235	6	95	7	343	80	15	493	300	888	1231
Proposed	249	25	121	4	399	31	15	447	208	701	1100
% +/- to Current Rates	5.96%	316.67%	27.37%	-42.86%	16.33%	-61.25%	0.00%	-9.33%	-30.67%	-21.06%	-10.64%
007 Current	309	8	126	9	452	61	15	423	270	769	1221
Proposed	213	24	113	4	354	34	15	447	205	701	1055
% +/- to Current Rates	-31.07%	200.00%	-10.32%	-55.56%	-21.68%	-44.26%	0.00%	5.67%	-24.07%	-8.84%	-13.60%

* 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: Operator 1: Rating Groups: AB 8, COLL 40, COMP 49

Proposed: Operator 1: Rating Groups: AB 8, COLL 44, COMP 44

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Company Name: Traders 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	754	20	217	17	1008	173	15	306	91	585	1593
	Proposed	724	41	194	25	984	194	15	222	100	531	1515
% +/- to Current Rates		-3.98%	105.00%	-10.60%	47.06%	-2.38%	12.14%	0.00%	-27.45%	9.89%	-9.23%	-4.90%
005	Current	333	9	100	9	451	104	15	270	82	471	922
	Proposed	351	27	128	14	520	109	15	229	122	475	995
% +/- to Current Rates		5.41%	200.00%	28.00%	55.56%	15.30%	4.81%	0.00%	-15.19%	48.78%	0.85%	7.92%
006	Current	233	6	70	7	316	136	15	323	87	561	877
	Proposed	283	26	125	10	444	77	15	229	83	404	848
% +/- to Current Rates		21.46%	333.33%	78.57%	42.86%	40.51%	-43.38%	0.00%	-29.10%	-4.60%	-27.99%	-3.31%
007	Current	306	8	92	9	415	104	15	277	78	474	889
	Proposed	243	25	117	11	396	85	15	229	82	411	807
% +/- to Current Rates		-20.59%	212.50%	27.17%	22.22%	-4.58%	-18.27%	0.00%	-17.33%	5.13%	-13.29%	-9.22%

* 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: Operator 2: Rating Groups: AB 11, COLL 33, COMP 22

Proposed: Operator 2: Rating Groups: AB 11, COLL 29, COMP 22

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Company Name: Traders 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	674	18	223	17	932	157	15	367	139	678	1610
	Proposed	610	36	172	21	839	162	15	236	174	587	1426
% +/- to Current Rates		-9.50%	100.00%	-22.87%	23.53%	-9.98%	3.18%	0.00%	-35.69%	25.18%	-13.42%	-11.43%
005	Current	298	8	103	9	418	94	15	325	126	560	978
	Proposed	296	24	113	12	445	91	15	244	211	561	1006
% +/- to Current Rates		-0.67%	200.00%	9.71%	33.33%	6.46%	-3.19%	0.00%	-24.92%	67.46%	0.18%	2.86%
006	Current	208	6	72	7	293	123	15	389	133	660	953
	Proposed	238	23	111	8	380	65	15	244	144	468	848
% +/- to Current Rates		14.42%	283.33%	54.17%	14.29%	29.69%	-47.15%	0.00%	-37.28%	8.27%	-29.09%	-11.02%
007	Current	273	7	95	9	384	94	15	333	120	562	946
	Proposed	204	22	104	9	339	71	15	244	142	472	811
% +/- to Current Rates		-25.27%	214.29%	9.47%	0.00%	-11.72%	-24.47%	0.00%	-26.73%	18.33%	-16.01%	-14.27%

* 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:

Proposed:

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Company Name: Traders 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	674	18	223	17	932	157	15	367	139	678	1610
Proposed	610	36	172	21	839	162	15	236	174	587	1426
% +/- to Current Rates	-9.50%	100.00%	-22.87%	23.53%	-9.98%	3.18%	0.00%	-35.69%	25.18%	-13.42%	-11.43%
005 Current	298	8	103	9	418	94	15	325	126	560	978
Proposed	296	24	113	12	445	91	15	244	211	561	1006
% +/- to Current Rates	-0.67%	200.00%	9.71%	33.33%	6.46%	-3.19%	0.00%	-24.92%	67.46%	0.18%	2.86%
006 Current	208	6	72	7	293	123	15	389	133	660	953
Proposed	238	23	111	8	380	65	15	244	144	468	848
% +/- to Current Rates	14.42%	283.33%	54.17%	14.29%	29.69%	-47.15%	0.00%	-37.28%	8.27%	-29.09%	-11.02%
007 Current	273	7	95	9	384	94	15	333	120	562	946
Proposed	204	22	104	9	339	71	15	244	142	472	811
% +/- to Current Rates	-25.27%	214.29%	9.47%	0.00%	-11.72%	-24.47%	0.00%	-26.73%	18.33%	-16.01%	-14.27%

* 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: Operator 1: Rating Groups: AB 11, COLL 36, COMP 30

Proposed: Operator 1: Rating Groups: AB 11, COLL 34, COMP 30

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Company Name: Traders 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
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: not rated

Proposed: not rated

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: Traders 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	2251	60	614	21	2946	282	15	659	107	4009	
	Proposed	2322	93	445	33	2893	252	15	729	116	4005	
% +/- to Current Rates		3.15%	55.00%	-27.52%	57.14%	-1.80%	-10.64%	0.00%	10.62%	8.41%	4.61%	-0.10%
005	Current	950	25	270	11	1256	169	15	583	97	2120	
	Proposed	1127	61	294	18	1500	142	15	754	141	2552	
% +/- to Current Rates		18.63%	144.00%	8.89%	63.64%	19.43%	-15.98%	0.00%	29.33%	45.36%	21.76%	20.38%
006	Current	664	18	189	8	879	221	15	697	102	1914	
	Proposed	907	60	286	13	1266	101	15	754	96	2232	
% +/- to Current Rates		36.60%	233.33%	51.32%	62.50%	44.03%	-54.30%	0.00%	8.18%	-5.88%	16.61%	
007	Current	872	23	250	10	1155	169	15	598	92	2029	
	Proposed	779	56	269	14	1118	110	15	754	95	2092	
% +/- to Current Rates		-10.67%	143.48%	7.60%	40.00%	-3.20%	-34.91%	0.00%	26.09%	3.26%	11.44%	3.10%

* 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: Operator 1: Rating Groups: AB 12, COLL 32, COMP 19

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

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Company Name: Traders 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
 2016 Honda Civic LX 4DR (VICC Code 0251 00)

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1307	34	471	34	1846	218	30	805	479	1532	3378
	Proposed	1231	82	392	45	1750	347	30	590	498	1465	3215
% +/- to Current Rates		-5.81%	141.18%	-16.77%	32.35%	-5.20%	59.17%	0.00%	-26.71%	3.97%	-4.37%	-4.83%
005	Current	577	16	216	18	827	131	30	711	435	1307	2134
	Proposed	597	55	259	25	936	196	30	611	603	1440	2376
% +/- to Current Rates		3.47%	243.75%	19.91%	38.89%	13.18%	49.62%	0.00%	-14.06%	38.62%	10.18%	11.34%
006	Current	403	10	151	14	578	171	30	851	457	1509	2087
	Proposed	481	53	253	18	805	139	30	611	411	1191	1996
% +/- to Current Rates		19.35%	430.00%	67.55%	28.57%	39.27%	-18.71%	0.00%	-28.20%	-10.07%	-21.07%	-4.36%
007	Current	530	14	201	18	763	131	30	731	412	1304	2067
	Proposed	413	49	237	20	719	151	30	611	405	1197	1916
% +/- to Current Rates		-22.08%	250.00%	17.91%	11.11%	-5.77%	15.27%	0.00%	-16.42%	-1.70%	-8.21%	-7.31%

* 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: 6.2 + 6.3

Proposed: 6.2 + 6.3

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Company Name: Traders 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	652	17	216	17	902	71	15	370	324	780	1682
	Proposed	609	42	200	18	869	140	15	355	337	847	1716
% +/- to Current Rates		-6.60%	147.06%	-7.41%	5.88%	-3.66%	97.18%	0.00%	-4.05%	4.01%	8.59%	2.02%
005	Current	288	8	99	9	404	43	15	327	294	679	1083
	Proposed	295	28	132	10	465	79	15	368	408	870	1335
% +/- to Current Rates		2.43%	250.00%	33.33%	11.11%	15.10%	83.72%	0.00%	12.54%	38.78%	28.13%	23.27%
006	Current	201	5	69	7	282	56	15	391	309	771	1053
	Proposed	238	27	129	7	401	56	15	368	278	717	1118
% +/- to Current Rates		18.41%	440.00%	86.96%	0.00%	42.20%	0.00%	0.00%	-5.88%	-10.03%	-7.00%	6.17%
007	Current	264	7	92	9	372	43	15	336	279	673	1045
	Proposed	204	25	121	8	358	61	15	368	274	718	1076
% +/- to Current Rates		-22.73%	257.14%	31.52%	-11.11%	-3.76%	41.86%	0.00%	9.52%	-1.79%	6.69%	2.97%

* 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: Operator 1: Rating Groups: AB 7, COLL 36, COMP 48

Proposed: Operator 1: Rating Groups: AB 7, COLL 39, COMP 50

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Company Name: **Traders 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	655	17	255	17	944	147	15	435	155	1696	
	Proposed	622	40	192	27	881	207	15	235	161	1499	
% +/- to Current Rates		-5.04%	135.29%	-24.71%	58.82%	-6.67%	40.82%	0.00%	-45.98%	3.87%	-17.82%	-11.62%
005	Current	289	8	117	9	423	88	15	384	141	1051	
	Proposed	302	27	127	15	471	117	15	243	195	1041	
% +/- to Current Rates		4.50%	237.50%	8.55%	66.67%	11.35%	32.95%	0.00%	-36.72%	38.30%	-9.24%	-0.95%
006	Current	202	5	82	7	296	115	15	460	148	1034	
	Proposed	243	26	124	11	404	83	15	243	133	878	
% +/- to Current Rates		20.30%	420.00%	51.22%	57.14%	36.49%	-27.83%	0.00%	-47.17%	-10.14%	-35.77%	-15.09%
007	Current	266	7	109	9	391	88	15	395	133	1022	
	Proposed	209	24	116	12	361	90	15	243	131	840	
% +/- to Current Rates		-21.43%	242.86%	6.42%	33.33%	-7.67%	2.27%	0.00%	-38.48%	-1.50%	-24.09%	-17.81%

* 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: Operator 2: Rating Groups: AB 11, COLL 40, COMP 32

Proposed: Operator 2: Rating Groups: AB 11, COLL 36, COMP 35

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Company Name: Traders General Insurance Company

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

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	737	20	255	17	1029	105	15	454	130	704	1733
	Proposed	589	33	160	15	797	113	15	210	110	448	1245
% +/- to Current Rates		-20.08%	65.00%	-37.25%	-11.76%	-22.55%	7.62%	0.00%	-53.74%	-15.38%	-36.36%	-28.16%
005	Current	326	9	117	9	461	63	15	401	118	597	1058
	Proposed	286	22	105	8	421	64	15	218	133	430	851
% +/- to Current Rates		-12.27%	144.44%	-10.26%	-11.11%	-8.68%	1.59%	0.00%	-45.64%	12.71%	-27.97%	-19.57%
006	Current	228	6	82	7	323	82	15	480	124	701	1024
	Proposed	230	21	103	6	360	45	15	218	91	369	729
% +/- to Current Rates		0.88%	250.00%	25.61%	-14.29%	11.46%	-45.12%	0.00%	-54.58%	-26.61%	-47.36%	-28.81%
007	Current	299	8	109	9	425	63	15	412	112	602	1027
	Proposed	198	20	97	6	321	49	15	218	89	371	692
% +/- to Current Rates		-33.78%	150.00%	-11.01%	-33.33%	-24.47%	-22.22%	0.00%	-47.09%	-20.54%	-38.37%	-32.62%

* 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: 7.2 + 7.3

Proposed: 7.2 + 7.3

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Company Name: Traders General Insurance Company

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

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	737	20	255	17	1029	105	15	454	130	704	1733
	Proposed	589	33	160	15	797	113	15	210	110	448	1245
% +/- to Current Rates		-20.08%	65.00%	-37.25%	-11.76%	-22.55%	7.62%	0.00%	-53.74%	-15.38%	-36.36%	-28.16%
005	Current	326	9	117	9	461	63	15	401	118	597	1058
	Proposed	286	22	105	8	421	64	15	218	133	430	851
% +/- to Current Rates		-12.27%	144.44%	-10.26%	-11.11%	-8.68%	1.59%	0.00%	-45.64%	12.71%	-27.97%	-19.57%
006	Current	228	6	82	7	323	82	15	480	124	701	1024
	Proposed	230	21	103	6	360	45	15	218	91	369	729
% +/- to Current Rates		0.88%	250.00%	25.61%	-14.29%	11.46%	-45.12%	0.00%	-54.58%	-26.61%	-47.36%	-28.81%
007	Current	299	8	109	9	425	63	15	412	112	602	1027
	Proposed	198	20	97	6	321	49	15	218	89	371	692
% +/- to Current Rates		-33.78%	150.00%	-11.01%	-33.33%	-24.47%	-22.22%	0.00%	-47.09%	-20.54%	-38.37%	-32.62%

* 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: Rating Groups: AB 10, COLL 37, COMP 27	Proposed:	Operator 1: Rating Groups: AB 10, COLL 35, COMP 26

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Company Name: Traders General Insurance Company

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

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: not rated

Proposed: not rated

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Company Name: Traders 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	668	18	241	17	944	108	15	399	174	696	1640
	Proposed	633	48	230	25	936	189	15	268	204	676	1612
% +/- to Current Rates		-5.24%	166.67%	-4.56%	47.06%	-0.85%	75.00%	0.00%	-32.83%	17.24%	-2.87%	-1.71%
005	Current	295	8	111	9	423	65	15	353	158	591	1014
	Proposed	307	32	152	14	505	107	15	277	247	646	1151
% +/- to Current Rates		4.07%	300.00%	36.94%	55.56%	19.39%	64.62%	0.00%	-21.53%	56.33%	9.31%	13.51%
006	Current	206	5	77	7	295	85	15	422	166	688	983
	Proposed	247	31	148	10	436	76	15	277	168	536	972
% +/- to Current Rates		19.90%	520.00%	92.21%	42.86%	47.80%	-10.59%	0.00%	-34.36%	1.20%	-22.09%	-1.12%
007	Current	271	7	102	9	389	64	15	362	150	591	980
	Proposed	212	29	140	11	392	83	15	277	166	541	933
% +/- to Current Rates		-21.77%	314.29%	37.25%	22.22%	0.77%	29.69%	0.00%	-23.48%	10.67%	-8.46%	-4.80%

* 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: Rating Groups: AB 9, COLL 38, COMP 34

Proposed: Operator 1: Rating Groups: AB 9, COLL 35, COMP 38

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Company Name: Traders 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
004 Current	706	19	306	17	1048	125	15	552	196	888	1936
Proposed	571	36	172	14	793	107	15	266	121	509	1302
% +/- to Current Rates	-19.12%	89.47%	-43.79%	-17.65%	-24.33%	-14.40%	0.00%	-51.81%	-38.27%	-42.68%	-32.75%
005 Current	312	8	141	9	470	75	15	488	177	755	1225
Proposed	277	24	113	8	422	60	15	275	147	497	919
% +/- to Current Rates	-11.22%	200.00%	-19.86%	-11.11%	-10.21%	-20.00%	0.00%	-43.65%	-16.95%	-34.17%	-24.98%
006 Current	218	6	98	7	329	98	15	584	187	884	1213
Proposed	223	23	111	6	363	43	15	275	100	433	796
% +/- to Current Rates	2.29%	283.33%	13.27%	-14.29%	10.33%	-56.12%	0.00%	-52.91%	-46.52%	-51.02%	-34.38%
007 Current	286	8	130	9	433	75	15	501	168	759	1192
Proposed	191	22	104	6	323	47	15	275	99	436	759
% +/- to Current Rates	-33.22%	175.00%	-20.00%	-33.33%	-25.40%	-37.33%	0.00%	-45.11%	-41.07%	-42.56%	-36.33%

* 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: Rating Groups: AB 11, COLL 43, COMP 35

Proposed: Operator 1: Rating Groups: AB 11, COLL 47, COMP 41

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Company Name: Traders 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	
004	Current	748	20	291	17	1076	173	15	460	164	812	1888
	Proposed	689	51	243	21	1004	164	15	308	225	712	1716
% +/- to Current Rates		-7.89%	155.00%	-16.49%	23.53%	-6.69%	-5.20%	0.00%	-33.04%	37.20%	-12.32%	-9.11%
005	Current	330	9	134	9	482	104	15	407	148	674	1156
	Proposed	334	34	161	12	541	92	15	319	273	699	1240
% +/- to Current Rates		1.21%	277.78%	20.15%	33.33%	12.24%	-11.54%	0.00%	-21.62%	84.46%	3.71%	7.27%
006	Current	231	6	94	7	338	136	15	487	156	794	1132
	Proposed	269	33	157	9	468	65	15	319	186	585	1053
% +/- to Current Rates		16.45%	450.00%	67.02%	28.57%	38.46%	-52.21%	0.00%	-34.50%	19.23%	-26.32%	-6.98%
007	Current	303	8	124	9	444	104	15	417	141	677	1121
	Proposed	231	31	147	9	418	72	15	319	183	589	1007
% +/- to Current Rates		-23.76%	287.50%	18.55%	0.00%	-5.86%	-30.77%	0.00%	-23.50%	29.79%	-13.00%	-10.17%

* 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: Rating Groups: AB 11, COLL 40, COMP 32

Proposed: Operator 1: Rating Groups: AB 11, COLL 37, COMP 37

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