

Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

**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
<b>004</b> Current	2220	49	746	43	3058	229	17	785	468	1499	4557
Proposed	2344	56	844	43	3287	242	17	827	603	1689	4976
% +/- to Current Rates	<b>5.59%</b>	<b>14.29%</b>	<b>13.14%</b>	<b>0.00%</b>	<b>7.49%</b>	<b>5.68%</b>	<b>0.00%</b>	<b>5.35%</b>	<b>28.85%</b>	<b>12.68%</b>	<b>9.19%</b>
<b>005</b> Current	1087	26	388	43	1544	205	17	759	419	1400	2944
Proposed	1146	29	438	43	1656	216	17	800	540	1573	3229
% +/- to Current Rates	<b>5.43%</b>	<b>11.54%</b>	<b>12.89%</b>	<b>0.00%</b>	<b>7.25%</b>	<b>5.37%</b>	<b>0.00%</b>	<b>5.40%</b>	<b>28.88%</b>	<b>12.36%</b>	<b>9.68%</b>
<b>006</b> Current	782	20	306	43	1151	205	17	886	387	1495	2646
Proposed	824	23	346	43	1236	216	17	934	498	1665	2901
% +/- to Current Rates	<b>5.37%</b>	<b>15.00%</b>	<b>13.07%</b>	<b>0.00%</b>	<b>7.38%</b>	<b>5.37%</b>	<b>0.00%</b>	<b>5.42%</b>	<b>28.68%</b>	<b>11.37%</b>	<b>9.64%</b>
<b>007</b> Current	1087	26	392	43	1548	203	17	737	340	1297	2845
Proposed	1146	29	443	43	1661	214	17	776	438	1445	3106
% +/- to Current Rates	<b>5.43%</b>	<b>11.54%</b>	<b>13.01%</b>	<b>0.00%</b>	<b>7.30%</b>	<b>5.42%</b>	<b>0.00%</b>	<b>5.29%</b>	<b>28.82%</b>	<b>11.41%</b>	<b>9.17%</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: Rate Groups : DC=40, AB=10, Coll=33, Comp=51

Proposed: Rate Groups : DC=40, AB=10, Coll=33, Comp=51

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Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

**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	798	17	259	24	1098	126	17	332	468	943	2041
	Proposed	841	19	293	24	1177	133	17	349	603	1102	2279
	% +/- to Current Rates	5.39%	11.76%	13.13%	0.00%	7.19%	5.56%	0.00%	5.12%	28.85%	16.86%	11.66%
005	Current	404	9	135	24	572	113	17	321	419	870	1442
	Proposed	425	10	152	24	611	119	17	338	540	1014	1625
	% +/- to Current Rates	5.20%	11.11%	12.59%	0.00%	6.82%	5.31%	0.00%	5.30%	28.88%	16.55%	12.69%
006	Current	298	7	106	24	435	113	17	373	387	890	1325
	Proposed	313	8	120	24	465	119	17	393	498	1027	1492
	% +/- to Current Rates	5.03%	14.29%	13.21%	0.00%	6.90%	5.31%	0.00%	5.36%	28.68%	15.39%	12.60%
007	Current	404	9	136	24	573	112	17	312	340	781	1354
	Proposed	425	10	154	24	613	118	17	328	438	901	1514
	% +/- to Current Rates	5.20%	11.11%	13.24%	0.00%	6.98%	5.36%	0.00%	5.13%	28.82%	15.36%	11.82%

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

Current: Rate Groups : DC=40, AB=10, Coll=33, Comp=51

Proposed: Rate Groups : DC=40, AB=10, Coll=33, Comp=51

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Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

**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	1422	32	487	19	1960	103	0	453	0	2516
	Proposed	1503	37	551	19	2110	109	0	478	0	2697
% +/- to Current Rates		5.70%	15.63%	13.14%	0.00%	7.65%	5.83%	0.00%	5.52%	0.00%	7.19%
005	Current	683	17	253	19	972	92	0	438	0	1502
	Proposed	721	19	286	19	1045	97	0	462	0	1604
% +/- to Current Rates		5.56%	11.76%	13.04%	0.00%	7.51%	5.43%	0.00%	5.48%	0.00%	6.79%
006	Current	484	13	200	19	716	92	0	513	0	1321
	Proposed	511	15	226	19	771	97	0	541	0	1409
% +/- to Current Rates		5.58%	15.38%	13.00%	0.00%	7.68%	5.43%	0.00%	5.46%	0.00%	6.66%
007	Current	683	17	256	19	975	91	0	425	0	1491
	Proposed	721	19	289	19	1048	96	0	448	0	1592
% +/- to Current Rates		5.56%	11.76%	12.89%	0.00%	7.49%	5.49%	0.00%	5.41%	0.00%	6.77%

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

Current: Rate Groups : DC=40, AB=10, Coll=33, Comp=51

Proposed: Rate Groups : DC=40, AB=10, Coll=33, Comp=51

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Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

**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	1384	29	307	33	1753	159	17	425	166	767	2520
	Proposed	1460	33	348	33	1874	168	17	449	224	858	2732
% +/- to Current Rates		5.49%	13.79%	13.36%	0.00%	6.90%	5.66%	0.00%	5.65%	34.94%	11.86%	8.41%
005	Current	685	15	160	33	893	142	17	411	149	719	1612
	Proposed	722	17	181	33	953	150	17	435	201	803	1756
% +/- to Current Rates		5.40%	13.33%	13.13%	0.00%	6.72%	5.63%	0.00%	5.84%	34.90%	11.68%	8.93%
006	Current	497	12	126	33	668	142	17	479	138	776	1444
	Proposed	523	14	143	33	713	150	17	507	185	859	1572
% +/- to Current Rates		5.23%	16.67%	13.49%	0.00%	6.74%	5.63%	0.00%	5.85%	34.06%	10.70%	8.86%
007	Current	685	15	162	33	895	141	17	399	121	678	1573
	Proposed	722	17	182	33	954	148	17	422	163	750	1704
% +/- to Current Rates		5.40%	13.33%	12.35%	0.00%	6.59%	4.96%	0.00%	5.76%	34.71%	10.62%	8.33%

\* 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: Rate Groups : DC=33, AB=10, Coll=31, Comp=30

Proposed: Rate Groups : DC=33, AB=10, Coll=31, Comp=30

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Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

**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	904	19	197	22	1142	106	17	284	166	573	1715
Proposed	953	21	224	22	1220	112	17	300	224	653	1873
% +/- to Current Rates	<b>5.42%</b>	<b>10.53%</b>	<b>13.71%</b>	<b>0.00%</b>	<b>6.83%</b>	<b>5.66%</b>	<b>0.00%</b>	<b>5.63%</b>	<b>34.94%</b>	<b>13.96%</b>	<b>9.21%</b>
<b>005</b> Current	455	10	103	22	590	95	17	275	149	536	1126
Proposed	479	11	116	22	628	100	17	291	201	609	1237
% +/- to Current Rates	<b>5.27%</b>	<b>10.00%</b>	<b>12.62%</b>	<b>0.00%</b>	<b>6.44%</b>	<b>5.26%</b>	<b>0.00%</b>	<b>5.82%</b>	<b>34.90%</b>	<b>13.62%</b>	<b>9.86%</b>
<b>006</b> Current	334	8	81	22	445	95	17	320	138	570	1015
Proposed	351	9	92	22	474	100	17	338	185	640	1114
% +/- to Current Rates	<b>5.09%</b>	<b>12.50%</b>	<b>13.58%</b>	<b>0.00%</b>	<b>6.52%</b>	<b>5.26%</b>	<b>0.00%</b>	<b>5.62%</b>	<b>34.06%</b>	<b>12.28%</b>	<b>9.75%</b>
<b>007</b> Current	455	10	104	22	591	94	17	267	121	499	1090
Proposed	479	11	117	22	629	99	17	282	163	561	1190
% +/- to Current Rates	<b>5.27%</b>	<b>10.00%</b>	<b>12.50%</b>	<b>0.00%</b>	<b>6.43%</b>	<b>5.32%</b>	<b>0.00%</b>	<b>5.62%</b>	<b>34.71%</b>	<b>12.42%</b>	<b>9.17%</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: Rate Groups : DC=33, AB=10, Coll=31, Comp=30

Proposed: Rate Groups : DC=33, AB=10, Coll=31, Comp=30

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Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

**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	480	10	110	11	611	53	0	141	0	194	805
	Proposed	507	12	124	11	654	56	0	149	0	205	859
% +/- to Current Rates		5.62%	20.00%	12.73%	0.00%	7.04%	5.66%	0.00%	5.67%	0.00%	5.67%	6.71%
005	Current	230	5	57	11	303	47	0	136	0	183	486
	Proposed	243	6	65	11	325	50	0	144	0	194	519
% +/- to Current Rates		5.65%	20.00%	14.04%	0.00%	7.26%	6.38%	0.00%	5.88%	0.00%	6.01%	6.79%
006	Current	163	4	45	11	223	47	0	159	0	206	429
	Proposed	172	5	51	11	239	50	0	169	0	219	458
% +/- to Current Rates		5.52%	25.00%	13.33%	0.00%	7.17%	6.38%	0.00%	6.29%	0.00%	6.31%	6.76%
007	Current	230	5	58	11	304	47	0	132	0	179	483
	Proposed	243	6	65	11	325	49	0	140	0	189	514
% +/- to Current Rates		5.65%	20.00%	12.07%	0.00%	6.91%	4.26%	0.00%	6.06%	0.00%	5.59%	6.42%

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

Current: Rate Groups : DC=33, AB=10, Coll=31, Comp=30

Proposed: Rate Groups : DC=33, AB=10, Coll=31, Comp=30

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Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

**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
<b>004</b> Current	1549	32	338	38	1957	169	34	723	390	1316	3273
Proposed	1634	35	383	38	2090	177	34	761	510	1482	3572
% +/- to Current Rates	5.49%	9.38%	13.31%	0.00%	6.80%	4.73%	0.00%	5.26%	30.77%	12.61%	9.14%
<b>005</b> Current	787	17	176	38	1018	152	34	700	350	1236	2254
Proposed	827	19	199	38	1083	159	34	737	457	1387	2470
% +/- to Current Rates	5.08%	11.76%	13.07%	0.00%	6.39%	4.61%	0.00%	5.29%	30.57%	12.22%	9.58%
<b>006</b> Current	581	13	139	38	771	151	34	814	324	1323	2094
Proposed	610	15	157	38	820	159	34	858	423	1474	2294
% +/- to Current Rates	4.99%	15.38%	12.95%	0.00%	6.36%	5.30%	0.00%	5.41%	30.56%	11.41%	9.55%
<b>007</b> Current	787	17	178	38	1020	150	34	679	286	1149	2169
Proposed	827	19	201	38	1085	157	34	715	372	1278	2363
% +/- to Current Rates	5.08%	11.76%	12.92%	0.00%	6.37%	4.67%	0.00%	5.30%	30.07%	11.23%	8.94%

\* 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: Rate Groups Vehicle 1 : DC=34, AB=8, Coll=43, Comp=42  
 Rate Groups Vehicle 2 : DC=32, AB=11, Coll=27, Comp=20

Proposed: Rate Groups Vehicle 1 : DC=34, AB=8, Coll=43, Comp=42  
 Rate Groups Vehicle 2 : DC=32, AB=11, Coll=27, Comp=20

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Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

**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	819	17	194	20	1050	70	17	517	311	915	1965
	Proposed	864	19	219	20	1122	73	17	542	401	1033	2155
% +/- to Current Rates		5.49%	11.76%	12.89%	0.00%	6.86%	4.29%	0.00%	4.84%	28.94%	12.90%	9.67%
005	Current	415	9	101	20	545	63	17	500	279	859	1404
	Proposed	436	10	114	20	580	66	17	525	359	967	1547
% +/- to Current Rates		5.06%	11.11%	12.87%	0.00%	6.42%	4.76%	0.00%	5.00%	28.67%	12.57%	10.19%
006	Current	306	7	80	20	413	62	17	583	258	920	1333
	Proposed	321	8	90	20	439	66	17	612	332	1027	1466
% +/- to Current Rates		4.90%	14.29%	12.50%	0.00%	6.30%	6.45%	0.00%	4.97%	28.68%	11.63%	9.98%
007	Current	415	9	102	20	546	62	17	485	227	791	1337
	Proposed	436	10	115	20	581	65	17	509	292	883	1464
% +/- to Current Rates		5.06%	11.11%	12.75%	0.00%	6.41%	4.84%	0.00%	4.95%	28.63%	11.63%	9.50%

\* 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: Rate Groups Vehicule 1 : DC=34, AB=8, Coll=43, Comp=42

Proposed: Rate Groups Vehicule 1 : DC=34, AB=8, Coll=43, Comp=42

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Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

**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	730	15	144	18	907	99	17	206	79	401	1308
	Proposed	770	16	164	18	968	104	17	219	109	449	1417
	% +/- to Current Rates	5.48%	6.67%	13.89%	0.00%	6.73%	5.05%	0.00%	6.31%	37.97%	11.97%	8.33%
005	Current	372	8	75	18	473	89	17	200	71	377	850
	Proposed	391	9	85	18	503	93	17	212	98	420	923
	% +/- to Current Rates	5.11%	12.50%	13.33%	0.00%	6.34%	4.49%	0.00%	6.00%	38.03%	11.41%	8.59%
006	Current	275	6	59	18	358	89	17	231	66	403	761
	Proposed	289	7	67	18	381	93	17	246	91	447	828
	% +/- to Current Rates	5.09%	16.67%	13.56%	0.00%	6.42%	4.49%	0.00%	6.49%	37.88%	10.92%	8.80%
007	Current	372	8	76	18	474	88	17	194	59	358	832
	Proposed	391	9	86	18	504	92	17	206	80	395	899
	% +/- to Current Rates	5.11%	12.50%	13.16%	0.00%	6.33%	4.55%	0.00%	6.19%	35.59%	10.34%	8.05%

\* 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: Rate Groups Vehicule 2 : DC=32, AB=11, Coll=27, Comp=20

Proposed: Rate Groups Vehicule 2 : DC=32, AB=11, Coll=27, Comp=20

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Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

**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
<b>004</b> Current	1250	26	321	30	1627	172	17	385	134	708	2335
Proposed	1319	30	364	30	1743	182	17	408	180	787	2530
% +/- to Current Rates	<b>5.52%</b>	<b>15.38%</b>	<b>13.40%</b>	<b>0.00%</b>	<b>7.13%</b>	<b>5.81%</b>	<b>0.00%</b>	<b>5.97%</b>	<b>34.33%</b>	<b>11.16%</b>	<b>8.35%</b>
<b>005</b> Current	622	14	167	30	833	154	17	373	120	664	1497
Proposed	654	16	190	30	890	163	17	394	162	736	1626
% +/- to Current Rates	<b>5.14%</b>	<b>14.29%</b>	<b>13.77%</b>	<b>0.00%</b>	<b>6.84%</b>	<b>5.84%</b>	<b>0.00%</b>	<b>5.63%</b>	<b>35.00%</b>	<b>10.84%</b>	<b>8.62%</b>
<b>006</b> Current	452	11	132	30	625	154	17	435	111	717	1342
Proposed	475	12	149	30	666	162	17	460	150	789	1455
% +/- to Current Rates	<b>5.09%</b>	<b>9.09%</b>	<b>12.88%</b>	<b>0.00%</b>	<b>6.56%</b>	<b>5.19%</b>	<b>0.00%</b>	<b>5.75%</b>	<b>35.14%</b>	<b>10.04%</b>	<b>8.42%</b>
<b>007</b> Current	622	14	168	30	834	153	17	362	98	630	1464
Proposed	654	16	191	30	891	161	17	383	132	693	1584
% +/- to Current Rates	<b>5.14%</b>	<b>14.29%</b>	<b>13.69%</b>	<b>0.00%</b>	<b>6.83%</b>	<b>5.23%</b>	<b>0.00%</b>	<b>5.80%</b>	<b>34.69%</b>	<b>10.00%</b>	<b>8.20%</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: Rate Groups : DC=36, AB=11, Coll=32, Comp=29

Proposed: Rate Groups : DC=36, AB=11, Coll=32, Comp=29

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Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

**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
<b>004</b> Current	818	17	206	20	1061	115	17	258	134	524	1585
Proposed	862	19	234	20	1135	121	17	273	180	591	1726
% +/- to Current Rates	<b>5.38%</b>	<b>11.76%</b>	<b>13.59%</b>	<b>0.00%</b>	<b>6.97%</b>	<b>5.22%</b>	<b>0.00%</b>	<b>5.81%</b>	<b>34.33%</b>	<b>12.79%</b>	<b>8.90%</b>
<b>005</b> Current	414	9	107	20	550	103	17	250	120	490	1040
Proposed	435	10	122	20	587	109	17	264	162	552	1139
% +/- to Current Rates	<b>5.07%</b>	<b>11.11%</b>	<b>14.02%</b>	<b>0.00%</b>	<b>6.73%</b>	<b>5.83%</b>	<b>0.00%</b>	<b>5.60%</b>	<b>35.00%</b>	<b>12.65%</b>	<b>9.52%</b>
<b>006</b> Current	305	7	85	20	417	103	17	291	111	522	939
Proposed	320	8	96	20	444	108	17	307	150	582	1026
% +/- to Current Rates	<b>4.92%</b>	<b>14.29%</b>	<b>12.94%</b>	<b>0.00%</b>	<b>6.47%</b>	<b>4.85%</b>	<b>0.00%</b>	<b>5.50%</b>	<b>35.14%</b>	<b>11.49%</b>	<b>9.27%</b>
<b>007</b> Current	414	9	108	20	551	102	17	243	98	460	1011
Proposed	435	10	123	20	588	108	17	257	132	514	1102
% +/- to Current Rates	<b>5.07%</b>	<b>11.11%</b>	<b>13.89%</b>	<b>0.00%</b>	<b>6.72%</b>	<b>5.88%</b>	<b>0.00%</b>	<b>5.76%</b>	<b>34.69%</b>	<b>11.74%</b>	<b>9.00%</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: Rate Groups : DC=36, AB=11, Coll=32, Comp=29

Proposed: Rate Groups : DC=36, AB=11, Coll=32, Comp=29

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Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

**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	432	9	115	10	566	57	0	127	0	184	750
	Proposed	457	11	130	10	608	61	0	135	0	196	804
% +/- to Current Rates		5.79%	22.22%	13.04%	0.00%	7.42%	7.02%	0.00%	6.30%	0.00%	6.52%	7.20%
005	Current	208	5	60	10	283	51	0	123	0	174	457
	Proposed	219	6	68	10	303	54	0	130	0	184	487
% +/- to Current Rates		5.29%	20.00%	13.33%	0.00%	7.07%	5.88%	0.00%	5.69%	0.00%	5.75%	6.56%
006	Current	147	4	47	10	208	51	0	144	0	195	403
	Proposed	155	4	53	10	222	54	0	153	0	207	429
% +/- to Current Rates		5.44%	0.00%	12.77%	0.00%	6.73%	5.88%	0.00%	6.25%	0.00%	6.15%	6.45%
007	Current	208	5	60	10	283	51	0	119	0	170	453
	Proposed	219	6	68	10	303	53	0	126	0	179	482
% +/- to Current Rates		5.29%	20.00%	13.33%	0.00%	7.07%	3.92%	0.00%	5.88%	0.00%	5.29%	6.40%

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

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

Current: Rate Groups : DC=36, AB=11, Coll=32, Comp=29

Proposed: Rate Groups : DC=36, AB=11, Coll=32, Comp=29

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Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

**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
<b>004</b> Current	4058	84	776	45	4963	288	17	647	93	1045	6008
Proposed	4286	95	886	45	5312	303	17	695	132	1147	6459
% +/- to Current Rates	<b>5.62%</b>	<b>13.10%</b>	<b>14.18%</b>	<b>0.00%</b>	<b>7.03%</b>	<b>5.21%</b>	<b>0.00%</b>	<b>7.42%</b>	<b>41.94%</b>	<b>9.76%</b>	<b>7.51%</b>
<b>005</b> Current	1969	43	403	45	2460	257	17	626	84	984	3444
Proposed	2079	49	461	45	2634	271	17	672	119	1079	3713
% +/- to Current Rates	<b>5.59%</b>	<b>13.95%</b>	<b>14.39%</b>	<b>0.00%</b>	<b>7.07%</b>	<b>5.45%</b>	<b>0.00%</b>	<b>7.35%</b>	<b>41.67%</b>	<b>9.65%</b>	<b>7.81%</b>
<b>006</b> Current	1407	34	318	45	1804	256	17	730	78	1081	2885
Proposed	1484	39	363	45	1931	270	17	784	110	1181	3112
% +/- to Current Rates	<b>5.47%</b>	<b>14.71%</b>	<b>14.15%</b>	<b>0.00%</b>	<b>7.04%</b>	<b>5.47%</b>	<b>0.00%</b>	<b>7.40%</b>	<b>41.03%</b>	<b>9.25%</b>	<b>7.87%</b>
<b>007</b> Current	1969	44	407	45	2465	254	17	607	69	947	3412
Proposed	2079	50	465	45	2639	268	17	652	97	1034	3673
% +/- to Current Rates	<b>5.59%</b>	<b>13.64%</b>	<b>14.25%</b>	<b>0.00%</b>	<b>7.06%</b>	<b>5.51%</b>	<b>0.00%</b>	<b>7.41%</b>	<b>40.58%</b>	<b>9.19%</b>	<b>7.65%</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: Rate Groups : DC=31, AB=12, Coll=24, Comp=15

Proposed: Rate Groups : DC=31, AB=12, Coll=24, Comp=15

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Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

**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
<b>004</b> Current	1627	34	484	41	2186	178	34	764	559	1535	3721
Proposed	1714	38	549	39	2340	187	34	806	730	1757	4097
% +/- to Current Rates	<b>5.35%</b>	<b>11.76%</b>	<b>13.43%</b>	<b>-4.88%</b>	<b>7.04%</b>	<b>5.06%</b>	<b>0.00%</b>	<b>5.50%</b>	<b>30.59%</b>	<b>14.46%</b>	<b>10.10%</b>
<b>005</b> Current	823	18	251	41	1133	160	34	739	502	1435	2568
Proposed	865	20	286	39	1210	168	34	781	654	1637	2847
% +/- to Current Rates	<b>5.10%</b>	<b>11.11%</b>	<b>13.94%</b>	<b>-4.88%</b>	<b>6.80%</b>	<b>5.00%</b>	<b>0.00%</b>	<b>5.68%</b>	<b>30.28%</b>	<b>14.08%</b>	<b>10.86%</b>
<b>006</b> Current	607	14	199	41	861	160	34	860	463	1517	2378
Proposed	637	16	225	39	917	168	34	908	604	1714	2631
% +/- to Current Rates	<b>4.94%</b>	<b>14.29%</b>	<b>13.07%</b>	<b>-4.88%</b>	<b>6.50%</b>	<b>5.00%</b>	<b>0.00%</b>	<b>5.58%</b>	<b>30.45%</b>	<b>12.99%</b>	<b>10.64%</b>
<b>007</b> Current	823	18	255	41	1137	158	34	717	408	1317	2454
Proposed	865	20	288	39	1212	166	34	757	531	1488	2700
% +/- to Current Rates	<b>5.10%</b>	<b>11.11%</b>	<b>12.94%</b>	<b>-4.88%</b>	<b>6.60%</b>	<b>5.06%</b>	<b>0.00%</b>	<b>5.58%</b>	<b>30.15%</b>	<b>12.98%</b>	<b>10.02%</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: Rate Groups Vehicule 1 : DC=37, AB=7, Coll=41, Comp=55  
 Rate Groups Vehicule 2 : DC=41, AB=11, Coll=34, Comp=34

Proposed: Rate Groups Vehicule 1 : DC=37, AB=7, Coll=41, Comp=55  
 Rate Groups Vehicule 2 : DC=41, AB=11, Coll=34, Comp=34

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Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

**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	809	17	226	20	1072	60	17	462	418	957	2029
	Proposed	852	19	255	19	1145	63	17	485	538	1103	2248
% +/- to Current Rates		5.32%	11.76%	12.83%	-5.00%	6.81%	5.00%	0.00%	4.98%	28.71%	15.26%	10.79%
005	Current	409	9	117	20	555	54	17	447	375	893	1448
	Proposed	430	10	133	19	592	57	17	470	481	1025	1617
% +/- to Current Rates		5.13%	11.11%	13.68%	-5.00%	6.67%	5.56%	0.00%	5.15%	28.27%	14.78%	11.67%
006	Current	302	7	93	20	422	54	17	521	346	938	1360
	Proposed	317	8	105	19	449	57	17	547	444	1065	1514
% +/- to Current Rates		4.97%	14.29%	12.90%	-5.00%	6.40%	5.56%	0.00%	4.99%	28.32%	13.54%	11.32%
007	Current	409	9	119	20	557	53	17	434	304	808	1365
	Proposed	430	10	134	19	593	56	17	456	390	919	1512
% +/- to Current Rates		5.13%	11.11%	12.61%	-5.00%	6.46%	5.66%	0.00%	5.07%	28.29%	13.74%	10.77%

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

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

Current: Rate Groups Vehicule 1 : DC=37, AB=7, Coll=41, Comp=55

Proposed: Rate Groups Vehicule 1 : DC=37, AB=7, Coll=41, Comp=55

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Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

**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	818	17	258	21	1114	118	17	302	141	578	1692
	Proposed	862	19	294	20	1195	124	17	321	192	654	1849
% +/- to Current Rates		5.38%	11.76%	13.95%	-4.76%	7.27%	5.08%	0.00%	6.29%	36.17%	13.15%	9.28%
005	Current	414	9	134	21	578	106	17	292	127	542	1120
	Proposed	435	10	153	20	618	111	17	311	173	612	1230
% +/- to Current Rates		5.07%	11.11%	14.18%	-4.76%	6.92%	4.72%	0.00%	6.51%	36.22%	12.92%	9.82%
006	Current	305	7	106	21	439	106	17	339	117	579	1018
	Proposed	320	8	120	20	468	111	17	361	160	649	1117
% +/- to Current Rates		4.92%	14.29%	13.21%	-4.76%	6.61%	4.72%	0.00%	6.49%	36.75%	12.09%	9.72%
007	Current	414	9	136	21	580	105	17	283	104	509	1089
	Proposed	435	10	154	20	619	110	17	301	141	569	1188
% +/- to Current Rates		5.07%	11.11%	13.24%	-4.76%	6.72%	4.76%	0.00%	6.36%	35.58%	11.79%	9.09%

\* 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: Rate Groups Vehicule 2 : DC=41, AB=11, Coll=34, Comp=34

Proposed: Rate Groups Vehicule 2 : DC=41, AB=11, Coll=34, Comp=34

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Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

**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
<b>004</b> Current	1190	25	338	27	1580	130	17	385	93	625	2205
Proposed	1255	28	383	27	1693	138	17	407	125	687	2380
% +/- to Current Rates	<b>5.46%</b>	<b>12.00%</b>	<b>13.31%</b>	<b>0.00%</b>	<b>7.15%</b>	<b>6.15%</b>	<b>0.00%</b>	<b>5.71%</b>	<b>34.41%</b>	<b>9.92%</b>	<b>7.94%</b>
<b>005</b> Current	592	13	176	27	808	117	17	373	84	591	1399
Proposed	624	14	199	27	864	124	17	395	112	648	1512
% +/- to Current Rates	<b>5.41%</b>	<b>7.69%</b>	<b>13.07%</b>	<b>0.00%</b>	<b>6.93%</b>	<b>5.98%</b>	<b>0.00%</b>	<b>5.90%</b>	<b>33.33%</b>	<b>9.64%</b>	<b>8.08%</b>
<b>006</b> Current	432	11	139	27	609	116	17	435	78	646	1255
Proposed	454	11	157	27	649	123	17	459	104	703	1352
% +/- to Current Rates	<b>5.09%</b>	<b>0.00%</b>	<b>12.95%</b>	<b>0.00%</b>	<b>6.57%</b>	<b>6.03%</b>	<b>0.00%</b>	<b>5.52%</b>	<b>33.33%</b>	<b>8.82%</b>	<b>7.73%</b>
<b>007</b> Current	592	13	177	27	809	116	17	362	69	564	1373
Proposed	624	15	201	27	867	122	17	382	92	613	1480
% +/- to Current Rates	<b>5.41%</b>	<b>15.38%</b>	<b>13.56%</b>	<b>0.00%</b>	<b>7.17%</b>	<b>5.17%</b>	<b>0.00%</b>	<b>5.52%</b>	<b>33.33%</b>	<b>8.69%</b>	<b>7.79%</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: Rate Groups : DC=38, AB=10, Coll=34, Comp=24

Proposed: Rate Groups : DC=38, AB=10, Coll=34, Comp=24

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Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

**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	779	16	217	18	1030	85	17	253	93	448	1478
	Proposed	821	18	246	18	1103	90	17	267	125	499	1602
% +/- to Current Rates		5.39%	12.50%	13.36%	0.00%	7.09%	5.88%	0.00%	5.53%	34.41%	11.38%	8.39%
005	Current	395	8	113	18	534	77	17	245	84	423	957
	Proposed	416	9	128	18	571	81	17	259	112	469	1040
% +/- to Current Rates		5.32%	12.50%	13.27%	0.00%	6.93%	5.19%	0.00%	5.71%	33.33%	10.87%	8.67%
006	Current	292	7	89	18	406	76	17	285	78	456	862
	Proposed	306	7	101	18	432	80	17	300	104	501	933
% +/- to Current Rates		4.79%	0.00%	13.48%	0.00%	6.40%	5.26%	0.00%	5.26%	33.33%	9.87%	8.24%
007	Current	395	8	114	18	535	76	17	238	69	400	935
	Proposed	416	10	129	18	573	80	17	251	92	440	1013
% +/- to Current Rates		5.32%	25.00%	13.16%	0.00%	7.10%	5.26%	0.00%	5.46%	33.33%	10.00%	8.34%

\* 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: Rate Groups : DC=38, AB=10, Coll=34, Comp=24

Proposed: Rate Groups : DC=38, AB=10, Coll=34, Comp=24

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Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

**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	411	9	121	9	550	45	0	132	0	177	727
	Proposed	434	10	137	9	590	48	0	140	0	188	778
% +/- to Current Rates		5.60%	11.11%	13.22%	0.00%	7.27%	6.67%	0.00%	6.06%	0.00%	6.21%	7.02%
005	Current	197	5	63	9	274	40	0	128	0	168	442
	Proposed	208	5	71	9	293	43	0	136	0	179	472
% +/- to Current Rates		5.58%	0.00%	12.70%	0.00%	6.93%	7.50%	0.00%	6.25%	0.00%	6.55%	6.79%
006	Current	140	4	50	9	203	40	0	150	0	190	393
	Proposed	148	4	56	9	217	43	0	159	0	202	419
% +/- to Current Rates		5.71%	0.00%	12.00%	0.00%	6.90%	7.50%	0.00%	6.00%	0.00%	6.32%	6.62%
007	Current	197	5	63	9	274	40	0	124	0	164	438
	Proposed	208	5	72	9	294	42	0	131	0	173	467
% +/- to Current Rates		5.58%	0.00%	14.29%	0.00%	7.30%	5.00%	0.00%	5.65%	0.00%	5.49%	6.62%

\* 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: Rate Groups : DC=38, AB=10, Coll=34, Comp=24

Proposed: Rate Groups : DC=38, AB=10, Coll=34, Comp=24

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Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

**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	
<b>004</b>	Current	998	21	275	25	1319	103	17	364	194	678	1997
	Proposed	1053	24	311	25	1413	109	17	383	257	766	2179
% +/- to Current Rates		<b>5.51%</b>	<b>14.29%</b>	<b>13.09%</b>	<b>0.00%</b>	<b>7.13%</b>	<b>5.83%</b>	<b>0.00%</b>	<b>5.22%</b>	<b>32.47%</b>	<b>12.98%</b>	<b>9.11%</b>
<b>005</b>	Current	501	11	143	25	680	93	17	352	174	636	1316
	Proposed	527	12	162	25	726	98	17	371	230	716	1442
% +/- to Current Rates		<b>5.19%</b>	<b>9.09%</b>	<b>13.29%</b>	<b>0.00%</b>	<b>6.76%</b>	<b>5.38%</b>	<b>0.00%</b>	<b>5.40%</b>	<b>32.18%</b>	<b>12.58%</b>	<b>9.57%</b>
<b>006</b>	Current	367	9	113	25	514	93	17	410	161	681	1195
	Proposed	385	10	127	25	547	97	17	432	213	759	1306
% +/- to Current Rates		<b>4.90%</b>	<b>11.11%</b>	<b>12.39%</b>	<b>0.00%</b>	<b>6.42%</b>	<b>4.30%</b>	<b>0.00%</b>	<b>5.37%</b>	<b>32.30%</b>	<b>11.45%</b>	<b>9.29%</b>
<b>007</b>	Current	501	11	144	25	681	92	17	342	142	593	1274
	Proposed	527	13	163	25	728	97	17	360	187	661	1389
% +/- to Current Rates		<b>5.19%</b>	<b>18.18%</b>	<b>13.19%</b>	<b>0.00%</b>	<b>6.90%</b>	<b>5.43%</b>	<b>0.00%</b>	<b>5.26%</b>	<b>31.69%</b>	<b>11.47%</b>	<b>9.03%</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: Rate Groups : DC=37, AB=9, Coll=34, Comp=36

Proposed: Rate Groups : DC=37, AB=9, Coll=34, Comp=36

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Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

**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	965	20	344	23	1352	136	17	456	166	775	2127
	Proposed	1018	23	393	23	1457	143	17	489	227	876	2333
% +/- to Current Rates		5.49%	15.00%	14.24%	0.00%	7.77%	5.15%	0.00%	7.24%	36.75%	13.03%	9.69%
005	Current	485	11	179	23	698	121	17	441	149	728	1426
	Proposed	510	12	204	23	749	128	17	473	204	822	1571
% +/- to Current Rates		5.15%	9.09%	13.97%	0.00%	7.31%	5.79%	0.00%	7.26%	36.91%	12.91%	10.17%
006	Current	355	8	141	23	527	121	17	514	138	790	1317
	Proposed	373	9	161	23	566	128	17	552	188	885	1451
% +/- to Current Rates		5.07%	12.50%	14.18%	0.00%	7.40%	5.79%	0.00%	7.39%	36.23%	12.03%	10.17%
007	Current	485	11	181	23	700	120	17	428	121	686	1386
	Proposed	510	12	206	23	751	127	17	459	166	769	1520
% +/- to Current Rates		5.15%	9.09%	13.81%	0.00%	7.29%	5.83%	0.00%	7.24%	37.19%	12.10%	9.67%

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

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

Current: Rate Groups : DC=44, AB=11, Coll=43, Comp=39

Proposed: Rate Groups : DC=44, AB=11, Coll=43, Comp=39

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Company Name: Security National Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-01-15
Renewals:	2024-02-15

**Profile 10.1 Private Passenger:**

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1014	21	356	30	1421	176	17	403	241	837	2258
	Proposed	1069	24	405	29	1527	185	17	429	326	957	2484
% +/- to Current Rates		5.42%	14.29%	13.76%	-3.33%	7.46%	5.11%	0.00%	6.45%	35.27%	14.34%	10.01%
005	Current	508	11	185	30	734	157	17	390	216	780	1514
	Proposed	535	13	211	29	788	166	17	415	292	890	1678
% +/- to Current Rates		5.31%	18.18%	14.05%	-3.33%	7.36%	5.73%	0.00%	6.41%	35.19%	14.10%	10.83%
006	Current	372	9	146	30	557	157	17	454	199	827	1384
	Proposed	391	10	166	29	596	165	17	484	270	936	1532
% +/- to Current Rates		5.11%	11.11%	13.70%	-3.33%	7.00%	5.10%	0.00%	6.61%	35.68%	13.18%	10.69%
007	Current	508	11	187	30	736	155	17	379	176	727	1463
	Proposed	535	13	213	29	790	164	17	403	237	821	1611
% +/- to Current Rates		5.31%	18.18%	13.90%	-3.33%	7.34%	5.81%	0.00%	6.33%	34.66%	12.93%	10.12%

\* 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: Rate Groups : DC=43, AB=11, Coll=35, Comp=36

Proposed: Rate Groups : DC=43, AB=11, Coll=35, Comp=36

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