

Company Name: **Co-operators General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	10-Jul-24
Renewals:	09-Aug-24

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	1838	28	428	24	2318	190	11	361	522	1084	3402
Proposed	2037	32	417	24	2510	213	11	388	537	1149	3659
% +/- to Current Rates	10.83%	14.29%	-2.57%	0.00%	22.54%	12.11%	0.00%	7.48%	2.87%	22.46%	45.00%
005 Current	978	11	243	24	1256	80	11	304	447	842	2098
Proposed	1036	11	263	24	1334	83	11	344	492	930	2264
% +/- to Current Rates	5.93%	0.00%	8.23%	0.00%	14.16%	3.75%	0.00%	13.16%	10.07%	26.98%	41.14%
006 Current	793	7	168	24	992	43	11	373	358	785	1777
Proposed	846	7	199	24	1076	44	11	385	362	802	1878
% +/- to Current Rates	6.68%	0.00%	18.45%	0.00%	25.14%	2.33%	0.00%	3.22%	1.12%	6.66%	31.80%
007 Current	978	11	243	24	1256	80	11	304	447	842	2098
Proposed	1036	11	263	24	1334	83	11	344	492	930	2264
% +/- to Current Rates	5.93%	0.00%	8.23%	0.00%	14.16%	3.75%	0.00%	13.16%	10.07%	26.98%	41.14%

* 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	Operator 2
Class : 01	Class : 08
Use : Commute 3+ days a week (16km-30km)	Body Style : Small Multi-Purpose
YL : 30	YL : 3
Veh Age : 4	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%
Exp : (20 001km - 30 000km)	BMS =0
	Conviction free discount : 15%

Proposed: Operator 1	Operator 2
Class : 01	Class : 08
Use : Commute 3+ days a week (16km-30km)	Body Style : Small Multi-Purpose
YL : 30	YL : 3
Veh Age : 4	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%
Exp : (20 001km - 30 000km)	BMS =0
Vehicle Owned Years : 4	Conviction free discount : 15%
Vehicle Age at Purchase : 0	Conviction free discount : 15%

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Company Name: **Co-operators General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	10-Jul-24
Renewals:	09-Aug-24

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	1064	28	428	24	1544	190	11	361	522	1084	2628
	Proposed	1201	32	417	24	1674	213	11	388	537	1149	2823
% +/- to Current Rates		12.88%	14.29%	-2.57%	0.00%	24.59%	12.11%	0.00%	7.48%	2.87%	22.46%	47.05%
005	Current	431	11	243	24	709	80	11	304	447	842	1551
	Proposed	444	11	263	24	742	83	11	344	492	930	1672
% +/- to Current Rates		3.02%	0.00%	8.23%	0.00%	11.25%	3.75%	0.00%	13.16%	10.07%	26.98%	38.22%
006	Current	246	7	168	24	445	43	11	373	358	785	1230
	Proposed	254	7	199	24	484	44	11	385	362	802	1286
% +/- to Current Rates		3.25%	0.00%	18.45%	0.00%	21.70%	2.33%	0.00%	3.22%	1.12%	6.66%	28.36%
007	Current	431	11	243	24	709	80	11	304	447	842	1551
	Proposed	444	11	263	24	742	83	11	344	492	930	1672
% +/- to Current Rates		3.02%	0.00%	8.23%	0.00%	11.25%	3.75%	0.00%	13.16%	10.07%	26.98%	38.22%

* 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 1

Class : 01	Use : Commute 3+ days a week (16km-30km)	Body Style : Small Multi-Purpose
YL : 30	Veh Age : 4	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	
Exp : (20 001km - 30 000km)		

Proposed: Operator 1

Class : 01	Use : Commute 3+ days a week (16km-30km)	Body Style : Small Multi-Purpose
YL : 30	Veh Age : 4	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 4	Conviction free discount : 15%
Exp : (20 001km - 30 000km) Vehicle Age at Purchase : 0		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10-Jul-24
Renewals:	09-Aug-24

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	774	0	0	0	774	0	0	0	0	0	774
Proposed	836	0	0	0	836	0	0	0	0	0	836
% +/- to Current Rates	8.01%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
005 Current	547	0	0	0	547	0	0	0	0	0	547
Proposed	592	0	0	0	592	0	0	0	0	0	592
% +/- to Current Rates	8.23%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
006 Current	547	0	0	0	547	0	0	0	0	0	547
Proposed	592	0	0	0	592	0	0	0	0	0	592
% +/- to Current Rates	8.23%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
007 Current	547	0	0	0	547	0	0	0	0	0	547
Proposed	592	0	0	0	592	0	0	0	0	0	592
% +/- to Current Rates	8.23%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

* 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
 Class : 08
 YL : 3
 BMS =0
 Conviction free discount : 15%

Proposed: Operator 2
 Class : 08
 YL : 3
 BMS =0
 Conviction free discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10-Jul-24
Renewals:	09-Aug-24

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	1691	42	369	24	2126	225	11	457	249	942	3068
	Proposed	1609	40	399	24	2072	200	11	504	281	996	3068
% +/- to Current Rates		-4.85%	-4.76%	8.13%	0.00%	-1.48%	-11.11%	0.00%	10.28%	12.85%	12.02%	10.54%
005	Current	753	17	210	24	1004	95	11	385	213	704	1708
	Proposed	672	15	252	24	963	77	11	448	257	793	1756
% +/- to Current Rates		-10.76%	-11.76%	20.00%	0.00%	-2.52%	-18.95%	0.00%	16.36%	20.66%	18.07%	15.55%
006	Current	479	10	146	24	659	50	11	473	171	705	1364
	Proposed	436	8	190	24	658	41	11	501	189	742	1400
% +/- to Current Rates		-8.98%	-20.00%	30.14%	0.00%	1.16%	-18.00%	0.00%	5.92%	10.53%	-1.55%	-0.39%
007	Current	753	17	210	24	1004	95	11	385	213	704	1708
	Proposed	672	15	252	24	963	77	11	448	257	793	1756
% +/- to Current Rates		-10.76%	-11.76%	20.00%	0.00%	-2.52%	-18.95%	0.00%	16.36%	20.66%	18.07%	15.55%

* 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	Operator 2	Proposed:	Operator 1	Operator 2
Class : 01	Use : Commute 3+ days a week / 0-16km	Class : 08	Class : 01	Use : Commute 3+ days a week / 0-16km	Class : 08
YL : 10	Body Style : Small Multi-Purpose	BMS : 0	YL : 10	Body Style : Small Multi-Purpose	BMS : 0
Exp : (10 001km - 20 000km)	Veh Age : 7	YL : 10	Exp : (10 001km - 20 000km)	Veh Age : 7	YL : 10
BMS = 0	Conviction free discount : 15%		BMS = 0	Vehicle Owned Years : 7	Vehicle Age at Purchase : 0

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10-Jul-24
Renewals:	09-Aug-24

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	1578	42	369	24	2013	225	11	457	249	942	2955
	Proposed	1487	40	399	24	1950	200	11	504	281	996	2946
% +/- to Current Rates		-5.77%	-4.76%	8.13%	0.00%	-2.40%	-11.11%	0.00%	10.28%	12.85%	12.02%	9.63%
005	Current	640	17	210	24	891	95	11	385	213	704	1595
	Proposed	550	15	252	24	841	77	11	448	257	793	1634
% +/- to Current Rates		-14.06%	-11.76%	20.00%	0.00%	-5.83%	-18.95%	0.00%	16.36%	20.66%	18.07%	12.25%
006	Current	366	10	146	24	546	50	11	473	171	705	1251
	Proposed	314	8	190	24	536	41	11	501	189	742	1278
% +/- to Current Rates		-14.21%	-20.00%	30.14%	0.00%	-4.07%	-18.00%	0.00%	5.92%	10.53%	-1.55%	-5.62%
007	Current	640	17	210	24	891	95	11	385	213	704	1595
	Proposed	550	15	252	24	841	77	11	448	257	793	1634
% +/- to Current Rates		-14.06%	-11.76%	20.00%	0.00%	-5.83%	-18.95%	0.00%	16.36%	20.66%	18.07%	12.25%

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

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

Current: Operator 1

Class : 01	Use : Commute 3+ days a week / 0-16km	
YL : 10	Body Style : Small Multi-Purpose	Welcome discount : 10%
Exp : (10 001km - 20 000km)	Veh Age : 7	Conviction free discount : 15%
BMS = 0		

Proposed: Operator 1

Class : 01	Use : Commute 3+ days a week / 0-16km	
YL : 10	Body Style : Small Multi-Purpose	Welcome discount : 10%
Exp : (10 001km - 20 000km)	Veh Age : 7	Conviction free discount : 15%
BMS = 0	Vehicle Owned Years : 7	Vehicle Age at Purchase : 0

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10-Jul-24
Renewals:	09-Aug-24

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	113	0	0	0	113	0	0	0	0	0	113
Proposed	122	0	0	0	122	0	0	0	0	0	122
% +/- to Current Rates	7.96%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
005 Current	113	0	0	0	113	0	0	0	0	0	113
Proposed	122	0	0	0	122	0	0	0	0	0	122
% +/- to Current Rates	7.96%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
006 Current	113	0	0	0	113	0	0	0	0	0	113
Proposed	122	0	0	0	122	0	0	0	0	0	122
% +/- to Current Rates	7.96%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
007 Current	113	0	0	0	113	0	0	0	0	0	113
Proposed	122	0	0	0	122	0	0	0	0	0	122
% +/- to Current Rates	7.96%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

* 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
Class : 08
BMS : 0
YL : 10
Conviction free discount : 15%

Proposed: Operator 2
Class : 08
BMS : 0
YL : 10
Conviction free discount : 15%

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Company Name: Co-operators General Insurance Company

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)

Implementation Dates (D/M/Y)	
New Business:	10-Jul-24
Renewals:	09-Aug-24

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	2058	55	564	48	2725	427	22	898	498	1845
	Proposed	2073	56	558	48	2735	311	22	827	455	1615
% +/- to Current Rates		0.73%	1.82%	-1.06%	0.00%	1.48%	-27.17%	0.00%	-7.91%	-8.63%	-43.71%
005	Current	834	22	320	48	1224	180	22	757	426	1385
	Proposed	766	20	353	48	1187	121	22	735	417	1295
% +/- to Current Rates		-8.15%	-9.09%	10.31%	0.00%	-6.93%	-32.78%	0.00%	-2.91%	-2.11%	-37.80%
006	Current	477	13	222	48	760	95	22	928	341	1388
	Proposed	438	12	267	48	765	64	22	822	307	1215
% +/- to Current Rates		-8.18%	-7.69%	20.27%	0.00%	4.40%	-32.63%	0.00%	-11.42%	-9.97%	-54.02%
007	Current	834	22	320	48	1224	180	22	757	426	1385
	Proposed	766	20	353	48	1187	121	22	735	417	1295
% +/- to Current Rates		-8.15%	-9.09%	10.31%	0.00%	-6.93%	-32.78%	0.00%	-2.91%	-2.11%	-37.80%

* 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	Operator 2			
Class : 01	Use : Pleasure	Body Style : 1/2 ton pickup	Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 4 Door
YL : 14	Veh Age : 6	Welcome discount : 10%	YL : 15	Veh Age : 9	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	BMS : 0	Conviction free discount : 15%		
Exp : (10 001km - 20 000km)	Multivehicle discount : 15%	Exp : (0 - 10 000km)	Multivehicle discount : 15%		

Proposed:	Operator 1	Operator 2			
Class : 01	Use : Pleasure	Body Style : 1/2 ton pickup	Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 4 Door
YL : 14	Veh Age : 6	Welcome discount : 10%	YL : 15	Veh Age : 9	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 6	Conviction free discount : 15%	BMS : 0	Vehicle Owned Years : 9	Conviction free discount : 15%
Exp : (10 001km - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%	Exp : (0 - 10 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10-Jul-24
Renewals:	09-Aug-24

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	988	26	235	24	1273	168	11	597	352	1128	2401
	Proposed	1082	29	245	24	1380	132	11	510	311	964	2344
% +/- to Current Rates		9.51%	11.54%	4.26%	0.00%	25.31%	-21.43%	0.00%	-14.57%	-11.65%	-47.65%	-22.34%
005	Current	400	10	133	24	567	71	11	503	301	886	1453
	Proposed	400	10	155	24	589	51	11	453	285	800	1389
% +/- to Current Rates		0.00%	0.00%	16.54%	0.00%	16.54%	-28.17%	0.00%	-9.94%	-5.32%	-43.42%	-26.88%
006	Current	229	6	92	24	351	37	11	617	241	906	1257
	Proposed	229	6	117	24	376	27	11	507	210	755	1131
% +/- to Current Rates		0.00%	0.00%	27.17%	0.00%	27.17%	-27.03%	0.00%	-17.83%	-12.86%	-57.72%	-30.54%
007	Current	400	10	133	24	567	71	11	503	301	886	1453
	Proposed	400	10	155	24	589	51	11	453	285	800	1389
% +/- to Current Rates		0.00%	0.00%	16.54%	0.00%	16.54%	-28.17%	0.00%	-9.94%	-5.32%	-43.42%	-26.88%

* 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

Class : 01	Use : Pleasure	Body Style : 1/2 ton pickup
YL : 14	Veh Age : 6	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	
Exp : (10 001km - 20 000km)	Multivehicle discount : 15%	

Proposed: Operator 1

Class : 01	Use : Pleasure	Body Style : 1/2 ton pickup
YL : 14	Veh Age : 6	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 6	Conviction free discount : 15%
Exp : (10 001km - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

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Company Name: **Co-operators General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	10-Jul-24
Renewals:	09-Aug-24

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	1070	29	329	24	1452	259	11	301	146	717	2169
Proposed	991	27	313	24	1355	179	11	317	144	651	2006
% +/- to Current Rates	-7.38%	-6.90%	-4.86%	0.00%	-19.14%	-30.89%	0.00%	5.32%	-1.37%	-26.94%	-46.09%
005 Current	434	12	187	24	657	109	11	254	125	499	1156
Proposed	366	10	198	24	598	70	11	282	132	495	1093
% +/- to Current Rates	-15.67%	-16.67%	5.88%	0.00%	-26.45%	-35.78%	0.00%	11.02%	5.60%	-19.16%	-45.61%
006 Current	248	7	130	24	409	58	11	311	100	480	889
Proposed	209	6	150	24	389	37	11	315	97	460	849
% +/- to Current Rates	-15.73%	-14.29%	15.38%	0.00%	-14.63%	-36.21%	0.00%	1.29%	-3.00%	-37.92%	-52.55%
007 Current	434	12	187	24	657	109	11	254	125	499	1156
Proposed	366	10	198	24	598	70	11	282	132	495	1093
% +/- to Current Rates	-15.67%	-16.67%	5.88%	0.00%	-26.45%	-35.78%	0.00%	11.02%	5.60%	-19.16%	-45.61%

* 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

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 4 Door
YL : 15	Veh Age : 9	Welcome discount : 10%
BMS : 0		Conviction free discount : 15%
Exp : (0 - 10 000km)		Multivehicle discount : 15%

Proposed: Operator 2

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 4 Door
YL : 15	Veh Age : 9	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 9	Conviction free discount : 15%
Exp : (0 - 10 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10-Jul-24
Renewals:	09-Aug-24

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	995	27	375	24	1421	230	11	345	194	780
	Proposed	1064	28	356	24	1472	205	11	389	261	866
% +/- to Current Rates		6.93%	3.70%	-5.07%	0.00%	5.57%	-10.87%	0.00%	12.75%	34.54%	36.42%
005	Current	403	11	212	24	650	97	11	291	166	565
	Proposed	393	11	225	24	653	80	11	346	239	676
% +/- to Current Rates		-2.48%	0.00%	6.13%	0.00%	3.65%	-17.53%	0.00%	18.90%	43.98%	45.35%
006	Current	230	6	148	24	408	51	11	357	133	552
	Proposed	225	6	170	24	425	43	11	387	176	617
% +/- to Current Rates		-2.17%	0.00%	14.86%	0.00%	12.69%	-15.69%	0.00%	8.40%	32.33%	25.05%
007	Current	403	11	212	24	650	97	11	291	166	565
	Proposed	393	11	225	24	653	80	11	346	239	676
% +/- to Current Rates		-2.48%	0.00%	6.13%	0.00%	3.65%	-17.53%	0.00%	18.90%	43.98%	45.35%

* 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	Operator 2
Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Passenger Van
YL : 24	Veh Age : 7	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	YL : 20
Exp : (10 001 - 20 000km)	Conviction free discount : 15%	

Proposed:	Operator 1	Operator 2
Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Passenger Van
YL : 24	Veh Age : 7	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 7	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Conviction free discount : 15%

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Company Name: **Co-operators General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	10-Jul-24
Renewals:	09-Aug-24

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	995	27	375	24	1421	230	11	345	194	780	2201
Proposed	1064	28	356	24	1472	205	11	389	261	866	2338
% +/- to Current Rates	6.93%	3.70%	-5.07%	0.00%	5.57%	-10.87%	0.00%	12.75%	34.54%	36.42%	41.99%
005 Current	403	11	212	24	650	97	11	291	166	565	1215
Proposed	393	11	225	24	653	80	11	346	239	676	1329
% +/- to Current Rates	-2.48%	0.00%	6.13%	0.00%	3.65%	-17.53%	0.00%	18.90%	43.98%	45.35%	49.00%
006 Current	230	6	148	24	408	51	11	357	133	552	960
Proposed	225	6	170	24	425	43	11	387	176	617	1042
% +/- to Current Rates	-2.17%	0.00%	14.86%	0.00%	12.69%	-15.69%	0.00%	8.40%	32.33%	25.05%	37.74%
007 Current	403	11	212	24	650	97	11	291	166	565	1215
Proposed	393	11	225	24	653	80	11	346	239	676	1329
% +/- to Current Rates	-2.48%	0.00%	6.13%	0.00%	3.65%	-17.53%	0.00%	18.90%	43.98%	45.35%	49.00%

* 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: Operator 1

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Passenger Van
YL : 24	Veh Age : 7	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	
Exp : (10 001 - 20 000km)		

Proposed: Operator 1

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Passenger Van
YL : 24	Veh Age : 7	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 7	Conviction free discount : 15%
Exp : (10 001 - 20 000km Vehicle Age at Purchase : 0)		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10-Jul-24
Renewals:	09-Aug-24

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	0	0	0	0	0	0	0	0
004 Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
005 Current	0	0	0	0	0	0	0	0	0	0	0
005 Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
006 Current	0	0	0	0	0	0	0	0	0	0	0
006 Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
007 Current	0	0	0	0	0	0	0	0	0	0	0
007 Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

* 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
 Class : 08
 BMS : 0
 YL : 20
 Conviction free discount : 15%

Proposed: Operator 2
 Class : 08
 BMS : 0
 YL : 20
 Conviction free discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10-Jul-24
Renewals:	09-Aug-24

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	3865	103	475	24	4467	341	11	669	134	5622	
	Proposed	3423	91	477	24	4015	267	11	671	163	5127	
% +/- to Current Rates		-11.44%	-11.65%	0.42%	0.00%	-22.67%	-21.70%	0.00%	0.30%	21.64%	0.24%	-22.43%
005	Current	1565	41	270	24	1900	144	11	564	115	2734	
	Proposed	1265	34	301	24	1624	104	11	596	149	2484	
% +/- to Current Rates		-19.17%	-17.07%	11.48%	0.00%	-24.76%	-27.78%	0.00%	5.67%	29.57%	7.46%	-17.30%
006	Current	895	23	188	24	1130	76	11	692	92	2001	
	Proposed	723	19	228	24	994	56	11	667	110	1838	
% +/- to Current Rates		-19.22%	-17.39%	21.28%	0.00%	-15.33%	-26.32%	0.00%	-3.61%	19.57%	-10.36%	-25.70%
007	Current	1565	41	270	24	1900	144	11	564	115	2734	
	Proposed	1265	34	301	24	1624	104	11	596	149	2484	
% +/- to Current Rates		-19.17%	-17.07%	11.48%	0.00%	-24.76%	-27.78%	0.00%	5.67%	29.57%	7.46%	-17.30%

* 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

Class : 01	Use : Pleasure	Body Style : 4Door
YL : 2	Veh Age : 10	Welcome discount : 10%
BMS : 0	Conviction free discount : 10%	
Exp : (10 001 - 20 000km)	Driver Training Discount : 10%	

Proposed: Operator 1

Class : 01	Use : Pleasure	Body Style : 4Door
YL : 2	Veh Age : 10	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 10	Conviction free discount : 10%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Driver Training Discount : 10%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10-Jul-24
Renewals:	09-Aug-24

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	1751	47	692	48	2538	365	22	734	656	1777	4315
Proposed	1829	48	621	48	2546	284	22	773	654	1733	4279
% +/- to Current Rates	4.45%	2.13%	-10.26%	0.00%	-3.68%	-22.19%	0.00%	5.31%	-0.30%	-17.18%	-20.86%
005 Current	710	19	392	48	1169	154	22	618	560	1354	2523
Proposed	676	17	393	48	1134	110	22	686	599	1417	2551
% +/- to Current Rates	-4.79%	-10.53%	0.26%	0.00%	-15.06%	-28.57%	0.00%	11.00%	6.96%	-10.60%	-25.66%
006 Current	405	11	273	48	737	82	22	759	450	1313	2050
Proposed	387	10	297	48	742	59	22	768	441	1290	2032
% +/- to Current Rates	-4.44%	-9.09%	8.79%	0.00%	-4.74%	-28.05%	0.00%	1.19%	-2.00%	-28.86%	-33.81%
007 Current	710	19	392	48	1169	154	22	618	560	1354	2523
Proposed	676	17	393	48	1134	110	22	686	599	1417	2551
% +/- to Current Rates	-4.79%	-10.53%	0.26%	0.00%	-15.06%	-28.57%	0.00%	11.00%	6.96%	-10.60%	-25.66%

* 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		Operator 2	
Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 1/2 ton pickup	Class : 01
YL : 30	Veh Age : 5	Welcome discount : 10%	YL : 30
BMS : 0	Conviction free discount : 15%	BMS : 0	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Multivehicle discount : 15%	Exp : (10 001 - 20 000km)	Multivehicle discount : 15%

Proposed: Operator 1		Operator 2	
Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 1/2 ton pickup	Class : 01
YL : 30	Veh Age : 5	Welcome discount : 10%	YL : 30
BMS : 0	Vehicle Owned Years : 5	Conviction free discount : 15%	BMS : 0
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%	Exp : (10 001 - 20 000km)

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10-Jul-24
Renewals:	09-Aug-24

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	847	23	301	24	1195	131	11	399	353	894	2089
Proposed	947	25	257	24	1253	108	11	428	379	926	2179
% +/- to Current Rates	11.81%	8.70%	-14.62%	0.00%	5.88%	-17.56%	0.00%	7.27%	7.37%	-2.92%	2.96%
005 Current	343	9	170	24	546	55	11	336	301	703	1249
Proposed	350	9	163	24	546	42	11	380	347	780	1326
% +/- to Current Rates	2.04%	0.00%	-4.12%	0.00%	-2.08%	-23.64%	0.00%	13.10%	15.28%	4.74%	2.66%
006 Current	196	5	119	24	344	29	11	412	242	694	1038
Proposed	200	5	123	24	352	23	11	425	256	715	1067
% +/- to Current Rates	2.04%	0.00%	3.36%	0.00%	5.40%	-20.69%	0.00%	3.16%	5.79%	-11.75%	-6.35%
007 Current	343	9	170	24	546	55	11	336	301	703	1249
Proposed	350	9	163	24	546	42	11	380	347	780	1326
% +/- to Current Rates	2.04%	0.00%	-4.12%	0.00%	-2.08%	-23.64%	0.00%	13.10%	15.28%	4.74%	2.66%

* 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

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 1/2 ton pickup
YL : 30	Veh Age : 5	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	
Exp : (10 001 - 20 000km)	Multivehicle discount : 15%	

Proposed: Operator 1

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 1/2 ton pickup
YL : 30	Veh Age : 5	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 5	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10-Jul-24
Renewals:	09-Aug-24

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	904	24	391	24	1343	234	11	335	303	883	2226
Proposed	882	23	364	24	1293	176	11	345	275	807	2100
% +/- to Current Rates	-2.43%	-4.17%	-6.91%	0.00%	-13.51%	-24.79%	0.00%	2.99%	-9.24%	-31.04%	-44.55%
005 Current	367	10	222	24	623	99	11	282	259	651	1274
Proposed	326	8	230	24	588	68	11	306	252	637	1225
% +/- to Current Rates	-11.17%	-20.00%	3.60%	0.00%	-27.57%	-31.31%	0.00%	8.51%	-2.70%	-25.51%	-53.07%
006 Current	209	6	154	24	393	53	11	347	208	619	1012
Proposed	187	5	174	24	390	36	11	343	185	575	965
% +/- to Current Rates	-10.53%	-16.67%	12.99%	0.00%	-14.21%	-32.08%	0.00%	-1.15%	-11.06%	-44.29%	-58.49%
007 Current	367	10	222	24	623	99	11	282	259	651	1274
Proposed	326	8	230	24	588	68	11	306	252	637	1225
% +/- to Current Rates	-11.17%	-20.00%	3.60%	0.00%	-27.57%	-31.31%	0.00%	8.51%	-2.70%	-25.51%	-53.07%

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

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

Current: Operator 2

Class : 01	Use : Commute 3+ days a week / 16-30km	Body Style : 4Door
YL : 30	Veh Age : 7	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	
Exp : (10 001 - 20 000km)	Multivehicle discount : 15%	

Proposed: Operator 2

Class : 01	Use : Commute 3+ days a week / 16-30km	Body Style : 4Door
YL : 30	Veh Age : 7	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 7	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

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Company Name:

Co-operators General Insurance Company

Implementation Dates (D/M/Y)

New Business:	10-Jul-24
Renewals:	09-Aug-24

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	1134	31	252	24	1441	148	11	312	140	611	2052
	Proposed	1014	27	244	24	1309	142	11	383	151	687	1996
% +/- to Current Rates		-10.58%	-12.90%	-3.17%	0.00%	-26.66%	-4.05%	0.00%	22.76%	7.86%	26.56%	-0.10%
005	Current	459	12	142	24	637	62	11	263	119	455	1092
	Proposed	375	10	155	24	564	55	11	340	138	544	1108
% +/- to Current Rates		-18.30%	-16.67%	9.15%	0.00%	-25.81%	-11.29%	0.00%	29.28%	15.97%	33.95%	8.14%
006	Current	262	7	99	24	392	33	11	324	96	464	856
	Proposed	214	5	116	24	359	30	11	380	103	524	883
% +/- to Current Rates		-18.32%	-28.57%	17.17%	0.00%	-29.72%	-9.09%	0.00%	17.28%	7.29%	15.48%	-14.24%
007	Current	459	12	142	24	637	62	11	263	119	455	1092
	Proposed	375	10	155	24	564	55	11	340	138	544	1108
% +/- to Current Rates		-18.30%	-16.67%	9.15%	0.00%	-25.81%	-11.29%	0.00%	29.28%	15.97%	33.95%	8.14%

* 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	Operator 2
Class :	01	08
Use :	Pleasure	Pleasure
Body Style :	Small Multi-Purpose	Small Multi-Purpose
YL :	48	48
Veh Age :	7	7
Welcome discount :	10%	10%
BMS :	0	0
Conviction free discount :	15%	15%
Exp :	(10 001 - 20 000km)	(10 001 - 20 000km)
Conviction free discount :	15%	15%

Proposed:	Operator 1	Operator 2
Class :	01	08
Use :	Pleasure	Pleasure
Body Style :	Small Multi-Purpose	Small Multi-Purpose
YL :	48	48
Veh Age :	7	7
Welcome discount :	10%	10%
BMS :	0	0
Conviction free discount :	15%	15%
Exp :	(10 001- 20 000km)	(10 001- 20 000km)
Vehicle Age at Purchase :	0	0
Conviction free discount :	15%	15%

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: **Co-operators General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	10-Jul-24
Renewals:	09-Aug-24

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	1134	31	252	24	1441	148	11	312	140	611	2052
	Proposed	1014	27	244	24	1309	142	11	383	151	687	1996
% +/- to Current Rates		-10.58%	-12.90%	-3.17%	0.00%	-26.66%	-4.05%	0.00%	22.76%	7.86%	26.56%	-0.10%
005	Current	459	12	142	24	637	62	11	263	119	455	1092
	Proposed	375	10	155	24	564	55	11	340	138	544	1108
% +/- to Current Rates		-18.30%	-16.67%	9.15%	0.00%	-25.81%	-11.29%	0.00%	29.28%	15.97%	33.95%	8.14%
006	Current	262	7	99	24	392	33	11	324	96	464	856
	Proposed	214	5	116	24	359	30	11	380	103	524	883
% +/- to Current Rates		-18.32%	-28.57%	17.17%	0.00%	-29.72%	-9.09%	0.00%	17.28%	7.29%	15.48%	-14.24%
007	Current	459	12	142	24	637	62	11	263	119	455	1092
	Proposed	375	10	155	24	564	55	11	340	138	544	1108
% +/- to Current Rates		-18.30%	-16.67%	9.15%	0.00%	-25.81%	-11.29%	0.00%	29.28%	15.97%	33.95%	8.14%

* 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

Class : 01	Use : Pleasure	Body Style : Small Multi-Purpose
YL : 48	Veh Age : 7	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	
Exp : (10 001 - 20 000km)		

Proposed: Operator 1

Class : 01	Use : Pleasure	Body Style : Small Multi-Purpose
YL : 48	Veh Age : 7	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 7	Conviction free discount : 15%
Exp : (10 001 - 20 000km) Vehicle Age at Purchase : 0		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10-Jul-24
Renewals:	09-Aug-24

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	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
005 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
006 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
007 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

* 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	
Class : 08	YL : 45
BMS : 0	Conviction free discount : 15%

Proposed:

Operator 2	
Class : 08	YL : 45
BMS : 0	Conviction free discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10-Jul-24
Renewals:	09-Aug-24

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	1058	28	403	24	1513	183	11	365	268	2340
	Proposed	1105	29	380	24	1538	176	11	430	278	2433
% +/- to Current Rates		4.44%	3.57%	-5.71%	0.00%	2.31%	-3.83%	0.00%	17.81%	3.73%	17.71%
005	Current	428	11	229	24	692	77	11	308	229	1317
	Proposed	409	11	239	24	683	68	11	382	256	1400
% +/- to Current Rates		-4.44%	0.00%	4.37%	0.00%	-0.07%	-11.69%	0.00%	24.03%	11.79%	24.13%
006	Current	245	7	159	24	435	41	11	377	184	1048
	Proposed	233	6	181	24	444	37	11	427	187	1106
% +/- to Current Rates		-4.90%	-14.29%	13.84%	0.00%	-5.35%	-9.76%	0.00%	13.26%	1.63%	5.14%
007	Current	428	11	229	24	692	77	11	308	229	1317
	Proposed	409	11	239	24	683	68	11	382	256	1400
% +/- to Current Rates		-4.44%	0.00%	4.37%	0.00%	-0.07%	-11.69%	0.00%	24.03%	11.79%	24.13%

* 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

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Multi-Purpose
YL : 25	Veh Age : 6	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	
Exp : (10 001 - 20 000km)		

Proposed: Operator 1

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Multi-Purpose
YL : 25	Veh Age : 6	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 6	Conviction free discount : 15%
Exp : (10 001 - 20 000km) Vehicle Age at Purchase : 0		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10-Jul-24
Renewals:	09-Aug-24

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	1113	30	347	24	1514	185	11	568	246	1010	2524
Proposed	1015	27	313	24	1379	179	11	467	235	892	2271
% +/- to Current Rates	-8.81%	-10.00%	-9.80%	0.00%	-28.60%	-3.24%	0.00%	-17.78%	-4.47%	-25.50%	-54.10%
005 Current	451	12	197	24	684	78	11	479	210	778	1462
Proposed	375	10	197	24	606	70	11	415	215	711	1317
% +/- to Current Rates	-16.85%	-16.67%	0.00%	0.00%	-33.52%	-10.26%	0.00%	-13.36%	2.38%	-21.24%	-54.75%
006 Current	258	7	137	24	426	41	11	588	168	808	1234
Proposed	214	5	149	24	392	37	11	464	158	670	1062
% +/- to Current Rates	-17.05%	-28.57%	8.76%	0.00%	-36.87%	-9.76%	0.00%	-21.09%	-5.95%	-36.80%	-73.66%
007 Current	451	12	197	24	684	78	11	479	210	778	1462
Proposed	375	10	197	24	606	70	11	415	215	711	1317
% +/- to Current Rates	-16.85%	-16.67%	0.00%	0.00%	-33.52%	-10.26%	0.00%	-13.36%	2.38%	-21.24%	-54.75%

* 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

Class : 01	Use : Pleasure	Body Style : 4door
YL : 45	Veh Age : 6	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	
Exp : (10 001 - 20 000km)		

Proposed: Operator 1

Class : 01	Use : Pleasure	Body Style : 4door
YL : 45	Veh Age : 6	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 6 Conviction free discount : 15%	
Exp : (10 001 - 20 000km) Vehicle Age at Purchase : 0		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	10-Jul-24
Renewals:	09-Aug-24

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	1179	31	352	24	1586	143	11	546	436	1136	2722
	Proposed	1304	34	308	24	1670	127	11	553	374	1065	2735
% +/- to Current Rates		10.60%	9.68%	-12.50%	0.00%	7.78%	-11.19%	0.00%	1.28%	-14.22%	-24.13%	-16.35%
005	Current	477	13	200	24	714	60	11	461	373	905	1619
	Proposed	482	13	194	24	713	49	11	491	343	894	1607
% +/- to Current Rates		1.05%	0.00%	-3.00%	0.00%	-1.95%	-18.33%	0.00%	6.51%	-8.04%	-19.87%	-21.82%
006	Current	273	8	138	24	443	32	11	565	299	907	1350
	Proposed	275	8	147	24	454	26	11	550	252	839	1293
% +/- to Current Rates		0.73%	0.00%	6.52%	0.00%	7.25%	-18.75%	0.00%	-2.65%	-15.72%	-37.12%	-29.87%
007	Current	477	13	200	24	714	60	11	461	373	905	1619
	Proposed	482	13	194	24	713	49	11	491	343	894	1607
% +/- to Current Rates		1.05%	0.00%	-3.00%	0.00%	-1.95%	-18.33%	0.00%	6.51%	-8.04%	-19.87%	-21.82%

* 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

Class : 01	Use : Commute 3+ days a week / 16-30km	Body Style : 1/2 ton pickup
YL : 15	Veh Age : 6	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	
Exp : (20 001 - 30 000km)		

Proposed: Operator 1

Class : 01	Use : Commute 3+ days a week / 16-30km	Body Style : 1/2 ton pickup
YL : 15	Veh Age : 6	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 6	Conviction free discount : 15%
Exp : (20 001 - 30 000km) Vehicle Age at Purchase : 0		

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