

Company Name: Liberty Mutual Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

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	1322.12	35.26	367.18	40.06	1764.62	116.70	13.00	532.66	249.04	911.40	2676.02
Proposed	913.28	61.68	373.13	35.91	1384.00	102.66	13.00	537.63	405.88	1059.17	2443.17
% +/- to Current Rates	-30.92%	74.94%	1.62%	-10.36%	-21.57%	-12.03%	0.00%	0.93%	62.98%	16.21%	-8.70%
005 Current	751.94	20.05	208.83	15.64	996.46	95.48	13.00	468.07	206.08	782.63	1779.09
Proposed	562.21	37.97	229.72	13.96	843.85	68.72	13.00	481.76	348.27	911.75	1755.60
% +/- to Current Rates	-25.23%	89.35%	10.00%	-10.76%	-15.32%	-28.03%	0.00%	2.92%	69.00%	16.50%	-1.32%
006 Current	624.43	16.65	173.41	12.24	826.73	95.48	13.00	554.54	220.48	883.50	1710.23
Proposed	436.42	29.47	178.32	10.65	654.86	68.72	13.00	553.22	327.97	962.92	1617.78
% +/- to Current Rates	-30.11%	77.00%	2.83%	-13.03%	-20.79%	-28.03%	0.00%	-0.24%	48.76%	8.99%	-5.41%
007 Current	751.94	20.05	208.83	15.64	996.46	95.48	13.00	468.07	206.08	782.63	1779.09
Proposed	562.21	37.97	229.72	13.96	843.85	68.72	13.00	481.76	348.27	911.75	1755.60
% +/- to Current Rates	-25.23%	89.35%	10.00%	-10.76%	-15.32%	-28.03%	0.00%	2.92%	69.00%	16.50%	-1.32%

* 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: RATE GROUPS - DCPD 38, AB 10, CL 30, CM 40
 CLASS 3;DRIVING RECORD 7;No Discounts Apply
 Operator 2: RATE GROUPS - DCPD 38, AB 10, CL 30, CM 40
 CLASS 5;DRIVING RECORD 3;No Discounts Apply

Proposed: Operator 1: RATE GROUPS - DCPD 38, AB 10, CL 32, CM 59
 CLASS 3;DRIVING RECORD 7;No Discounts Apply
 Operator 2: RATE GROUPS - DCPD 38, AB 10, CL 32, CM 59
 CLASS 5;DRIVING RECORD 3;No Discounts Apply

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Company Name: Liberty Mutual Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

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	666.85	17.78	185.20	40.06	909.90	116.70	13.00	305.73	249.04	684.47	1594.37
Proposed	475.93	32.14	194.44	35.91	738.42	102.66	13.00	313.74	405.88	835.29	1573.71
% +/- to Current Rates	-28.63%	80.75%	4.99%	-10.36%	-18.85%	-12.03%	0.00%	2.62%	62.98%	22.03%	-1.30%
005 Current	360.72	9.62	100.18	15.64	486.16	95.48	13.00	242.38	206.08	556.95	1043.11
Proposed	293.73	19.84	120.02	13.96	447.55	68.72	13.00	274.15	348.27	704.14	1151.69
% +/- to Current Rates	-18.57%	106.22%	19.80%	-10.76%	-7.94%	-28.03%	0.00%	13.10%	69.00%	26.43%	10.41%
006 Current	299.55	7.99	83.19	12.24	402.97	95.48	13.00	287.16	220.48	616.12	1019.09
Proposed	228.02	15.40	93.17	10.65	347.23	68.72	13.00	314.81	327.97	724.51	1071.73
% +/- to Current Rates	-23.88%	92.77%	11.99%	-13.03%	-13.83%	-28.03%	0.00%	9.63%	48.76%	17.59%	5.17%
007 Current	360.72	9.62	100.18	15.64	486.16	95.48	13.00	242.38	206.08	556.95	1043.11
Proposed	293.73	19.84	120.02	13.96	447.55	68.72	13.00	274.15	348.27	704.14	1151.69
% +/- to Current Rates	-18.57%	106.22%	19.80%	-10.76%	-7.94%	-28.03%	0.00%	13.10%	69.00%	26.43%	10.41%

* 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 - DCPD 38, AB 10, CL 30, CM 40
 CLASS 3
 DRIVING RECORD 7
 No Discounts Apply

Proposed: RATE GROUPS - DCPD 38, AB 10, CL 32, CM 59
 CLASS 3
 DRIVING RECORD 7
 No Discounts Apply

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Company Name:

Liberty Mutual Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

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	655.26	17.47	181.98	-	854.72	-	-	226.93	-	226.93	1081.65
Proposed	437.35	29.54	178.68	-	645.58	-	-	223.88	-	223.88	869.46
% +/- to Current Rates	-33.26%	69.04%	-1.81%		-24.47%			-1.34%		-1.34%	-19.62%
005 Current	391.22	10.43	108.65	-	510.30	-	-	225.68	-	225.68	735.98
Proposed	268.47	18.13	109.70	-	396.30	-	-	207.61	-	207.61	603.91
% +/- to Current Rates	-31.38%	73.79%	0.97%		-22.34%			-8.01%		-8.01%	-17.94%
006 Current	324.88	8.66	90.22	-	423.76	-	-	267.38	-	267.38	691.14
Proposed	208.41	14.07	85.15	-	307.63	-	-	238.41	-	238.41	546.04
% +/- to Current Rates	-35.85%	62.46%	-5.62%		-27.40%			-10.83%		-10.83%	-20.99%
007 Current	391.22	10.43	108.65	-	510.30	-	-	225.68	-	225.68	735.98
Proposed	268.47	18.13	109.70	-	396.30	-	-	207.61	-	207.61	603.91
% +/- to Current Rates	-31.38%	73.79%	0.97%		-22.34%			-8.01%		-8.01%	-17.94%

* 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 - DCPD 38, AB 10, CL 30, CM 40

CLASS 5

DRIVING RECORD 3

No Discounts Apply

Proposed: RATE GROUPS - DCPD 38, AB 10, CL 32, CM 59

CLASS 5

DRIVING RECORD 3

No Discounts Apply

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Company Name: Liberty Mutual Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

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	601.85	16.05	167.15	40.06	825.11	116.70	13.00	278.74	202.44	610.88	1436.00
Proposed	427.61	28.88	139.37	35.91	631.77	102.66	13.00	268.85	132.93	517.43	1149.21
% +/- to Current Rates	-28.95%	79.94%	-16.62%	-10.36%	-23.43%	-12.03%	0.00%	-3.55%	-34.34%	-15.30%	-19.97%
005 Current	295.19	7.87	81.98	15.64	400.68	95.48	13.00	242.51	167.53	518.52	919.20
Proposed	247.88	16.74	80.80	13.96	359.37	68.72	13.00	256.45	114.06	452.23	811.61
% +/- to Current Rates	-16.03%	112.66%	-1.44%	-10.76%	-10.31%	-28.03%	0.00%	5.75%	-31.92%	-12.78%	-11.71%
006 Current	245.13	6.54	68.08	12.24	331.99	95.48	13.00	287.31	179.23	575.02	907.01
Proposed	192.42	12.99	62.72	10.65	278.78	68.72	13.00	294.49	107.41	483.62	762.41
% +/- to Current Rates	-21.50%	98.79%	-7.87%	-13.03%	-16.03%	-28.03%	0.00%	2.50%	-40.07%	-15.89%	-15.94%
007 Current	295.19	7.87	81.98	15.64	400.68	95.48	13.00	242.51	167.53	518.52	919.20
Proposed	247.88	16.74	80.80	13.96	359.37	68.72	13.00	256.45	114.06	452.23	811.61
% +/- to Current Rates	-16.03%	112.66%	-1.44%	-10.76%	-10.31%	-28.03%	0.00%	5.75%	-31.92%	-12.78%	-11.71%

* 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: RATE GROUPS - DCPD 32, AB 10, CL 32, CM 35
 CLASS 2;DRIVING RECORD 7;No Discounts Apply
 Operator 2: No Charge

Proposed: Operator 1: RATE GROUPS - DCPD 33, AB 10, CL 32, CM 28
 CLASS 2;DRIVING RECORD 7;No Discounts Apply
 Operator 2: No Charge

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Company Name: Liberty Mutual Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

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	601.85	16.05	167.15	40.06	825.11	116.70	13.00	278.74	202.44	610.88	1436.00
	Proposed	427.61	28.88	139.37	35.91	631.77	102.66	13.00	268.85	132.93	517.43	1149.21
% +/- to Current Rates		-28.95%	79.94%	-16.62%	-10.36%	-23.43%	-12.03%	0.00%	-3.55%	-34.34%	-15.30%	-19.97%
005	Current	295.19	7.87	81.98	15.64	400.68	95.48	13.00	242.51	167.53	518.52	919.20
	Proposed	247.88	16.74	80.80	13.96	359.37	68.72	13.00	256.45	114.06	452.23	811.61
% +/- to Current Rates		-16.03%	112.66%	-1.44%	-10.76%	-10.31%	-28.03%	0.00%	5.75%	-31.92%	-12.78%	-11.71%
006	Current	245.13	6.54	68.08	12.24	331.99	95.48	13.00	287.31	179.23	575.02	907.01
	Proposed	192.42	12.99	62.72	10.65	278.78	68.72	13.00	294.49	107.41	483.62	762.41
% +/- to Current Rates		-21.50%	98.79%	-7.87%	-13.03%	-16.03%	-28.03%	0.00%	2.50%	-40.07%	-15.89%	-15.94%
007	Current	295.19	7.87	81.98	15.64	400.68	95.48	13.00	242.51	167.53	518.52	919.20
	Proposed	247.88	16.74	80.80	13.96	359.37	68.72	13.00	256.45	114.06	452.23	811.61
% +/- to Current Rates		-16.03%	112.66%	-1.44%	-10.76%	-10.31%	-28.03%	0.00%	5.75%	-31.92%	-12.78%	-11.71%

* 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 - DCPD 32, AB 10, CL 32, CM 35
 CLASS 2
 DRIVING RECORD 7
 No Discounts Apply

Proposed: RATE GROUPS - DCPD 33, AB 10, CL 32, CM 28
 CLASS 2
 DRIVING RECORD 7
 No Discounts Apply

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Company Name: Liberty Mutual Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

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	-	-	-	-	-	-	-	-	-	-	-
Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates											
005 Current	-	-	-	-	-	-	-	-	-	-	-
Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates											
006 Current	-	-	-	-	-	-	-	-	-	-	-
Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates											
007 Current	-	-	-	-	-	-	-	-	-	-	-
Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates											

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

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

Current: No Charge

Proposed: No Charge

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Company Name: Liberty Mutual Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

Profile 3.1 Private Passenger:

Operator 1:
 Male, Age 33, Married
 No driver training
 Licensed 14 years, Class 5 license
 New business
 Annual mileage 20,000 km, pleasure
 No AF accidents
 No convictions
 2017 Dodge Ram 1500 SLT Crew Cab 4WD (VICC Code 2842)

Operator 2:
 Female, Age 31
 Driver training
 Licensed 15 years, Class 5 license
 New business
 Annual mileage 10,000 km, commute 10km one way
 No AF accidents
 No convictions
 2014 Chevrolet Cruze LT Turbo 4DR (VICC Code 5099)

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	1203.71	32.10	334.30	80.12	1650.23	222.07	26.00	751.00	444.49	1443.56	3093.79
Proposed	855.21	57.76	271.68	71.83	1256.48	174.42	26.00	641.79	316.89	1159.10	2415.58
% +/- to Current Rates	-28.95%	79.94%	-18.73%	-10.36%	-23.86%	-21.46%	0.00%	-14.54%	-28.71%	-19.71%	-21.92%
005 Current	590.38	15.74	163.96	31.28	801.36	181.69	26.00	653.38	367.82	1228.90	2030.26
Proposed	495.75	33.48	157.51	27.91	714.65	116.76	26.00	612.19	271.92	1026.87	1741.52
% +/- to Current Rates	-16.03%	112.66%	-3.94%	-10.76%	-10.82%	-35.74%	0.00%	-6.30%	-26.07%	-16.44%	-14.22%
006 Current	490.27	13.07	136.15	24.48	663.97	181.69	26.00	774.09	393.52	1375.30	2039.28
Proposed	384.84	25.99	122.26	21.29	554.38	116.76	26.00	703.00	256.07	1101.83	1656.21
% +/- to Current Rates	-21.50%	98.79%	-10.20%	-13.03%	-16.51%	-35.74%	0.00%	-9.18%	-34.93%	-19.88%	-18.78%
007 Current	590.38	15.74	163.96	31.28	801.36	181.69	26.00	653.38	367.82	1228.90	2030.26
Proposed	495.75	33.48	157.51	27.91	714.65	116.76	26.00	612.19	271.92	1026.87	1741.52
% +/- to Current Rates	-16.03%	112.66%	-3.94%	-10.76%	-10.82%	-35.74%	0.00%	-6.30%	-26.07%	-16.44%	-14.22%

* 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: RATE GROUPS - DCPD 35, AB 8, CL 46, CM 49
 CLASS 2;DRIVING RECORD 7;No Discounts Apply
 Operator 2: RATE GROUPS - DCPD 35, AB 11, CL 31, CM 22
 CLASS 2;DRIVING RECORD 7;No Discounts Apply

Proposed: Operator 1: RATE GROUPS - DCPD 34, AB 8, CL 43, CM 39
 CLASS 2;DRIVING RECORD 7;No Discounts Apply
 Operator 2: RATE GROUPS - DCPD 31, AB 10, CL 28, CM 18
 CLASS 2;DRIVING RECORD 7;No Discounts Apply

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Company Name: Liberty Mutual Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

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	601.85	16.05	167.15	40.06	825.11	81.58	13.00	487.14	332.90	914.62	1739.74
	Proposed	427.61	28.88	146.44	35.91	638.84	71.76	13.00	426.78	228.35	739.89	1378.73
% +/- to Current Rates		-28.95%	79.94%	-12.39%	-10.36%	-22.58%	-12.03%	0.00%	-12.39%	-31.41%	-19.10%	-20.75%
005	Current	295.19	7.87	81.98	15.64	400.68	66.74	13.00	423.82	275.48	779.05	1179.73
	Proposed	247.88	16.74	84.90	13.96	363.47	48.04	13.00	407.10	195.94	664.08	1027.55
% +/- to Current Rates		-16.03%	112.66%	3.56%	-10.76%	-9.29%	-28.03%	0.00%	-3.95%	-28.87%	-14.76%	-12.90%
006	Current	245.13	6.54	68.08	12.24	331.99	66.74	13.00	502.12	294.73	876.59	1208.58
	Proposed	192.42	12.99	65.90	10.65	281.96	48.04	13.00	467.49	184.52	713.05	995.01
% +/- to Current Rates		-21.50%	98.79%	-3.19%	-13.03%	-15.07%	-28.03%	0.00%	-6.90%	-37.39%	-18.66%	-17.67%
007	Current	295.19	7.87	81.98	15.64	400.68	66.74	13.00	423.82	275.48	779.05	1179.73
	Proposed	247.88	16.74	84.90	13.96	363.47	48.04	13.00	407.10	195.94	664.08	1027.55
% +/- to Current Rates		-16.03%	112.66%	3.56%	-10.76%	-9.29%	-28.03%	0.00%	-3.95%	-28.87%	-14.76%	-12.90%

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

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

Current: RATE GROUPS - DCPD 35, AB 8, CL 46, CM 49
 CLASS 2
 DRIVING RECORD 7
 No Discounts Apply

Proposed: RATE GROUPS - DCPD 34, AB 8, CL 43, CM 39
 CLASS 2
 DRIVING RECORD 7
 No Discounts Apply

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Company Name: Liberty Mutual Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

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	601.85	16.05	167.15	40.06	825.11	140.49	13.00	263.85	111.59	528.94	1354.05
Proposed	427.61	28.88	125.24	35.91	617.64	102.66	13.00	215.01	88.54	419.21	1036.85
% +/- to Current Rates	-28.95%	79.94%	-25.07%	-10.36%	-25.15%	-26.93%	0.00%	-18.51%	-20.65%	-20.74%	-23.43%
005 Current	295.19	7.87	81.98	15.64	400.68	114.95	13.00	229.56	92.34	449.85	850.53
Proposed	247.88	16.74	72.61	13.96	351.18	68.72	13.00	205.09	75.98	362.79	713.97
% +/- to Current Rates	-16.03%	112.66%	-11.43%	-10.76%	-12.35%	-40.22%	0.00%	-10.66%	-17.72%	-19.35%	-16.06%
006 Current	245.13	6.54	68.08	12.24	331.99	114.95	13.00	271.97	98.79	498.71	830.69
Proposed	192.42	12.99	56.36	10.65	272.42	68.72	13.00	235.51	71.55	388.78	661.21
% +/- to Current Rates	-21.50%	98.79%	-17.21%	-13.03%	-17.94%	-40.22%	0.00%	-13.40%	-27.58%	-22.04%	-20.40%
007 Current	295.19	7.87	81.98	15.64	400.68	114.95	13.00	229.56	92.34	449.85	850.53
Proposed	247.88	16.74	72.61	13.96	351.18	68.72	13.00	205.09	75.98	362.79	713.97
% +/- to Current Rates	-16.03%	112.66%	-11.43%	-10.76%	-12.35%	-40.22%	0.00%	-10.66%	-17.72%	-19.35%	-16.06%

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

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

Current: RATE GROUPS - DCPD 35, AB 11, CL 31, CM 22
 CLASS 2
 DRIVING RECORD 7
 No Discounts Apply

Proposed: RATE GROUPS - DCPD 31, AB 10, CL 28, CM 18
 CLASS 2
 DRIVING RECORD 7
 No Discounts Apply

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Company Name: Liberty Mutual Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

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	601.85	16.05	167.15	40.06	825.11	140.49	13.00	323.40	155.85	632.74	1457.86
Proposed	427.61	28.88	153.50	35.91	645.90	123.59	13.00	297.56	124.05	558.20	1204.11
% +/- to Current Rates	-28.95%	79.94%	-8.16%	-10.36%	-21.72%	-12.03%	0.00%	-7.99%	-20.40%	-11.78%	-17.41%
005 Current	295.19	7.87	81.98	15.64	400.68	114.95	13.00	281.36	128.97	538.28	938.96
Proposed	247.88	16.74	88.99	13.96	367.57	82.73	13.00	283.84	106.44	486.02	853.58
% +/- to Current Rates	-16.03%	112.66%	8.55%	-10.76%	-8.26%	-28.03%	0.00%	0.88%	-17.47%	-9.71%	-9.09%
006 Current	245.13	6.54	68.08	12.24	331.99	114.95	13.00	333.34	137.98	599.27	931.26
Proposed	192.42	12.99	69.08	10.65	285.14	82.73	13.00	325.95	100.24	521.92	807.06
% +/- to Current Rates	-21.50%	98.79%	1.48%	-13.03%	-14.11%	-28.03%	0.00%	-2.22%	-27.35%	-12.91%	-13.34%
007 Current	295.19	7.87	81.98	15.64	400.68	114.95	13.00	281.36	128.97	538.28	938.96
Proposed	247.88	16.74	88.99	13.96	367.57	82.73	13.00	283.84	106.44	486.02	853.58
% +/- to Current Rates	-16.03%	112.66%	8.55%	-10.76%	-8.26%	-28.03%	0.00%	0.88%	-17.47%	-9.71%	-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: Operator 1: RATE GROUPS - DCPD 37, AB 11, CL 35, CM 30
 CLASS 2;DRIVING RECORD 7;No Discounts Apply
 Operator 2: No Charge

Proposed: Operator 1: RATE GROUPS - DCPD 35, AB 11, CL 34, CM 26
 CLASS 2;DRIVING RECORD 7;No Discounts Apply
 Operator 2: No Charge

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Company Name: Liberty Mutual Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

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	601.85	16.05	167.15	40.06	825.11	140.49	13.00	323.40	155.85	632.74	1457.86
Proposed	427.61	28.88	153.50	35.91	645.90	123.59	13.00	297.56	124.05	558.20	1204.11
% +/- to Current Rates	-28.95%	79.94%	-8.16%	-10.36%	-21.72%	-12.03%	0.00%	-7.99%	-20.40%	-11.78%	-17.41%
005 Current	295.19	7.87	81.98	15.64	400.68	114.95	13.00	281.36	128.97	538.28	938.96
Proposed	247.88	16.74	88.99	13.96	367.57	82.73	13.00	283.84	106.44	486.02	853.58
% +/- to Current Rates	-16.03%	112.66%	8.55%	-10.76%	-8.26%	-28.03%	0.00%	0.88%	-17.47%	-9.71%	-9.09%
006 Current	245.13	6.54	68.08	12.24	331.99	114.95	13.00	333.34	137.98	599.27	931.26
Proposed	192.42	12.99	69.08	10.65	285.14	82.73	13.00	325.95	100.24	521.92	807.06
% +/- to Current Rates	-21.50%	98.79%	1.48%	-13.03%	-14.11%	-28.03%	0.00%	-2.22%	-27.35%	-12.91%	-13.34%
007 Current	295.19	7.87	81.98	15.64	400.68	114.95	13.00	281.36	128.97	538.28	938.96
Proposed	247.88	16.74	88.99	13.96	367.57	82.73	13.00	283.84	106.44	486.02	853.58
% +/- to Current Rates	-16.03%	112.66%	8.55%	-10.76%	-8.26%	-28.03%	0.00%	0.88%	-17.47%	-9.71%	-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 - DCPD 37, AB 11, CL 35, CM 30
 CLASS 2
 DRIVING RECORD 7
 No Discounts Apply

Proposed: RATE GROUPS - DCPD 35, AB 11, CL 34, CM 26
 CLASS 2
 DRIVING RECORD 7
 No Discounts Apply

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Company Name: Liberty Mutual Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

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	-	-	-	-	-	-	-	-	-	-	-
Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates											
005 Current	-	-	-	-	-	-	-	-	-	-	-
Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates											
006 Current	-	-	-	-	-	-	-	-	-	-	-
Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates											
007 Current	-	-	-	-	-	-	-	-	-	-	-
Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates											

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

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

Current: No Charge

Proposed: No Charge

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Company Name: Liberty Mutual Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

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 Hundai 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	2872.22	76.59	797.68	40.06	3786.55	168.82	13.00	897.22	97.61	1176.64	4963.19
Proposed	2048.78	138.37	566.21	35.91	2789.27	123.59	13.00	701.64	66.35	904.59	3693.86
% +/- to Current Rates	-28.67%	80.65%	-29.02%	-10.36%	-26.34%	-26.79%	0.00%	-21.80%	-32.02%	-23.12%	-25.58%
005 Current	1647.14	43.92	457.45	15.64	2164.14	138.12	13.00	934.98	80.77	1166.88	3331.02
Proposed	1133.61	76.56	313.33	13.96	1537.45	82.73	13.00	699.10	56.93	851.77	2389.22
% +/- to Current Rates	-31.18%	74.30%	-31.51%	-10.76%	-28.96%	-40.10%	0.00%	-25.23%	-29.51%	-27.00%	-28.27%
006 Current	1367.82	36.47	379.86	12.24	1796.40	138.12	13.00	1107.71	86.42	1345.25	3141.65
Proposed	879.98	59.43	243.22	10.65	1193.28	82.73	13.00	802.80	53.62	952.15	2145.43
% +/- to Current Rates	-35.67%	62.93%	-35.97%	-13.03%	-33.57%	-40.10%	0.00%	-27.53%	-37.96%	-29.22%	-31.71%
007 Current	1647.14	43.92	457.45	15.64	2164.14	138.12	13.00	934.98	80.77	1166.88	3331.02
Proposed	1133.61	76.56	313.33	13.96	1537.45	82.73	13.00	699.10	56.93	851.77	2389.22
% +/- to Current Rates	-31.18%	74.30%	-31.51%	-10.76%	-28.96%	-40.10%	0.00%	-25.23%	-29.51%	-27.00%	-28.27%

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

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

Current: RATE GROUPS - DCPD 35, AB 12, CL 29, CM 19
 CLASS 10
 DRIVING RECORD 2
 No Discounts Apply

Proposed: RATE GROUPS - DCPD 30, AB 11, CL 26, CM 13
 CLASS 10
 DRIVING RECORD 2
 No Discounts Apply

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Company Name: Liberty Mutual Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

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	1268.71	33.83	352.35	80.12	1735.01	208.47	26.00	768.58	498.07	1501.13	3236.14
Proposed	903.53	61.02	385.67	71.83	1422.05	183.39	26.00	733.36	501.08	1443.84	2865.89
% +/- to Current Rates	-28.78%	80.36%	9.46%	-10.36%	-18.04%	-12.03%	0.00%	-4.58%	0.60%	-3.82%	-11.44%
005 Current	655.91	17.49	182.16	31.28	886.84	170.57	26.00	636.60	412.16	1245.33	2132.18
Proposed	541.61	36.58	231.77	27.91	837.87	122.76	26.00	670.39	429.96	1249.11	2086.98
% +/- to Current Rates	-17.43%	109.12%	27.23%	-10.76%	-5.52%	-28.03%	0.00%	5.31%	4.32%	0.30%	-2.12%
006 Current	544.69	14.52	151.27	24.48	734.96	170.57	26.00	754.21	440.96	1391.73	2126.69
Proposed	420.43	28.39	179.91	21.29	650.03	122.76	26.00	769.83	404.90	1323.50	1973.53
% +/- to Current Rates	-22.81%	95.48%	18.94%	-13.03%	-11.56%	-28.03%	0.00%	2.07%	-8.18%	-4.90%	-7.20%
007 Current	655.91	17.49	182.16	31.28	886.84	170.57	26.00	636.60	412.16	1245.33	2132.18
Proposed	541.61	36.58	231.77	27.91	837.87	122.76	26.00	670.39	429.96	1249.11	2086.98
% +/- to Current Rates	-17.43%	109.12%	27.23%	-10.76%	-5.52%	-28.03%	0.00%	5.31%	4.32%	0.30%	-2.12%

* 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: Operator 1: RATE GROUPS - DCPD 35, AB 7, CL 37, CM 48
 CLASS 2;DRIVING RECORD 7;No Discounts Apply
 Operator 2: RATE GROUPS - DCPD 43, AB 11, CL 36, CM 32
 CLASS 3;DRIVING RECORD 7;No Discounts Apply

Proposed: Operator 1: RATE GROUPS - DCPD 37, AB 7, CL 39, CM 51
 CLASS 2;DRIVING RECORD 7;No Discounts Apply
 Operator 2: RATE GROUPS - DCPD 41, AB 11, CL 35, CM 32
 CLASS 3;DRIVING RECORD 7;No Discounts Apply

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Company Name: Liberty Mutual Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

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	601.85	16.05	167.15	40.06	825.11	67.98	13.00	353.17	323.58	757.74	1582.85
	Proposed	427.61	28.88	167.64	35.91	660.03	59.80	13.00	369.35	334.87	777.02	1437.06
% +/- to Current Rates		-28.95%	79.94%	0.29%	-10.36%	-20.01%	-12.03%	0.00%	4.58%	3.49%	2.55%	-9.21%
005	Current	295.19	7.87	81.98	15.64	400.68	55.62	13.00	307.26	267.77	643.66	1044.34
	Proposed	247.88	16.74	97.19	13.96	375.76	40.03	13.00	352.32	287.34	692.69	1068.45
% +/- to Current Rates		-16.03%	112.66%	18.55%	-10.76%	-6.22%	-28.03%	0.00%	14.66%	7.31%	7.62%	2.31%
006	Current	245.13	6.54	68.08	12.24	331.99	55.62	13.00	364.03	286.48	719.13	1051.11
	Proposed	192.42	12.99	75.44	10.65	291.50	40.03	13.00	404.58	270.59	728.21	1019.71
% +/- to Current Rates		-21.50%	98.79%	10.82%	-13.03%	-12.20%	-28.03%	0.00%	11.14%	-5.55%	1.26%	-2.99%
007	Current	295.19	7.87	81.98	15.64	400.68	55.62	13.00	307.26	267.77	643.66	1044.34
	Proposed	247.88	16.74	97.19	13.96	375.76	40.03	13.00	352.32	287.34	692.69	1068.45
% +/- to Current Rates		-16.03%	112.66%	18.55%	-10.76%	-6.22%	-28.03%	0.00%	14.66%	7.31%	7.62%	2.31%

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

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

Current:

RATE GROUPS - DCPD 35, AB 7, CL 37, CM 48
CLASS 2
DRIVING RECORD 7
No Discounts Apply

Proposed:

RATE GROUPS - DCPD 37, AB 7, CL 39, CM 51
CLASS 2
DRIVING RECORD 7
No Discounts Apply

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Company Name: Liberty Mutual Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

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	666.85	17.78	185.20	40.06	909.90	140.49	13.00	415.41	174.49	743.39	1653.29
Proposed	475.93	32.14	218.04	35.91	762.02	123.59	13.00	364.01	166.21	666.82	1428.83
% +/- to Current Rates	-28.63%	80.75%	17.73%	-10.36%	-16.25%	-12.03%	0.00%	-12.37%	-4.74%	-10.30%	-13.58%
005 Current	360.72	9.62	100.18	15.64	486.16	114.95	13.00	329.34	144.39	601.68	1087.84
Proposed	293.73	19.84	134.58	13.96	462.11	82.73	13.00	318.07	142.62	556.42	1018.53
% +/- to Current Rates	-18.57%	106.22%	34.34%	-10.76%	-4.95%	-28.03%	0.00%	-3.42%	-1.23%	-7.52%	-6.37%
006 Current	299.55	7.99	83.19	12.24	402.97	114.95	13.00	390.18	154.48	672.61	1075.58
Proposed	228.02	15.40	104.47	10.65	358.53	82.73	13.00	365.25	134.31	595.29	953.82
% +/- to Current Rates	-23.88%	92.77%	25.58%	-13.03%	-11.03%	-28.03%	0.00%	-6.39%	-13.06%	-11.49%	-11.32%
007 Current	360.72	9.62	100.18	15.64	486.16	114.95	13.00	329.34	144.39	601.68	1087.84
Proposed	293.73	19.84	134.58	13.96	462.11	82.73	13.00	318.07	142.62	556.42	1018.53
% +/- to Current Rates	-18.57%	106.22%	34.34%	-10.76%	-4.95%	-28.03%	0.00%	-3.42%	-1.23%	-7.52%	-6.37%

* 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 - DCPD 43, AB 11, CL 36, CM 32
 CLASS 3
 DRIVING RECORD 7
 No Discounts Apply

Proposed: RATE GROUPS - DCPD 41, AB 11, CL 35, CM 32
 CLASS 3
 DRIVING RECORD 7
 No Discounts Apply

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Company Name:

Liberty Mutual Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

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	557.32	14.86	154.78	40.06	767.02	116.70	13.00	309.49	134.89	574.08	1341.10
Proposed	404.09	27.29	165.09	35.91	632.38	102.66	13.00	301.63	101.86	519.15	1151.53
% +/- to Current Rates	-27.49%	83.63%	6.66%	-10.36%	-17.55%	-12.03%	0.00%	-2.54%	-24.48%	-9.57%	-14.14%
005 Current	288.84	7.70	80.22	15.64	392.40	95.48	13.00	267.01	111.62	487.11	879.52
Proposed	242.55	16.38	99.11	13.96	371.99	68.72	13.00	287.72	87.40	456.84	828.83
% +/- to Current Rates	-16.03%	112.66%	23.54%	-10.76%	-5.20%	-28.03%	0.00%	7.75%	-21.70%	-6.21%	-5.76%
006 Current	239.86	6.40	66.61	12.24	325.11	95.48	13.00	316.34	119.42	544.24	869.35
Proposed	188.28	12.72	76.93	10.65	288.57	68.72	13.00	330.40	82.31	494.43	783.00
% +/- to Current Rates	-21.50%	98.79%	15.49%	-13.03%	-11.24%	-28.03%	0.00%	4.44%	-31.08%	-9.15%	-9.93%
007 Current	288.84	7.70	80.22	15.64	392.40	95.48	13.00	267.01	111.62	487.11	879.52
Proposed	242.55	16.38	99.11	13.96	371.99	68.72	13.00	287.72	87.40	456.84	828.83
% +/- to Current Rates	-16.03%	112.66%	23.54%	-10.76%	-5.20%	-28.03%	0.00%	7.75%	-21.70%	-6.21%	-5.76%

* 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: RATE GROUPS - DCPD 38, AB 10, CL 35, CM 27
 CLASS 1;DRIVING RECORD 7;No Discounts Apply
 Operator 2: No Charge

Proposed: Operator 1: RATE GROUPS - DCPD 38, AB 10, CL 35, CM 21
 CLASS 1;DRIVING RECORD 7;No Discounts Apply
 Operator 2: No Charge

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Company Name:

Liberty Mutual Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

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	557.32	14.86	154.78	40.06	767.02	116.70	13.00	309.49	134.89	574.08	1341.10
	Proposed	404.09	27.29	165.09	35.91	632.38	102.66	13.00	301.63	101.86	519.15	1151.53
% +/- to Current Rates		-27.49%	83.63%	6.66%	-10.36%	-17.55%	-12.03%	0.00%	-2.54%	-24.48%	-9.57%	-14.14%
005	Current	288.84	7.70	80.22	15.64	392.40	95.48	13.00	267.01	111.62	487.11	879.52
	Proposed	242.55	16.38	99.11	13.96	371.99	68.72	13.00	287.72	87.40	456.84	828.83
% +/- to Current Rates		-16.03%	112.66%	23.54%	-10.76%	-5.20%	-28.03%	0.00%	7.75%	-21.70%	-6.21%	-5.76%
006	Current	239.86	6.40	66.61	12.24	325.11	95.48	13.00	316.34	119.42	544.24	869.35
	Proposed	188.28	12.72	76.93	10.65	288.57	68.72	13.00	330.40	82.31	494.43	783.00
% +/- to Current Rates		-21.50%	98.79%	15.49%	-13.03%	-11.24%	-28.03%	0.00%	4.44%	-31.08%	-9.15%	-9.93%
007	Current	288.84	7.70	80.22	15.64	392.40	95.48	13.00	267.01	111.62	487.11	879.52
	Proposed	242.55	16.38	99.11	13.96	371.99	68.72	13.00	287.72	87.40	456.84	828.83
% +/- to Current Rates		-16.03%	112.66%	23.54%	-10.76%	-5.20%	-28.03%	0.00%	7.75%	-21.70%	-6.21%	-5.76%

* 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 - DCPD 38, AB 10, CL 35, CM 27

CLASS 1

DRIVING RECORD 7

No Discounts Apply

Proposed: RATE GROUPS - DCPD 38, AB 10, CL 35, CM 21

CLASS 1

DRIVING RECORD 7

No Discounts Apply

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Company Name: Liberty Mutual Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

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	-	-	-	-	-	-	-	-	-	-	-
Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates											
005 Current	-	-	-	-	-	-	-	-	-	-	-
Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates											
006 Current	-	-	-	-	-	-	-	-	-	-	-
Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates											
007 Current	-	-	-	-	-	-	-	-	-	-	-
Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates											

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

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

Current: No Charge

Proposed: No Charge

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Company Name: Liberty Mutual Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

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	601.85	16.05	167.15	40.06	825.11	97.44	13.00	353.17	193.13	656.73	1481.85
Proposed	427.61	28.88	160.57	35.91	652.97	85.72	13.00	297.56	183.97	580.25	1233.21
% +/- to Current Rates	-28.95%	79.94%	-3.94%	-10.36%	-20.86%	-12.03%	0.00%	-15.75%	-4.74%	-11.65%	-16.78%
005 Current	295.19	7.87	81.98	15.64	400.68	79.72	13.00	307.26	159.81	559.80	960.48
Proposed	247.88	16.74	93.09	13.96	371.66	57.38	13.00	283.84	157.86	512.08	883.74
% +/- to Current Rates	-16.03%	112.66%	13.55%	-10.76%	-7.24%	-28.03%	0.00%	-7.62%	-1.23%	-8.53%	-7.99%
006 Current	245.13	6.54	68.08	12.24	331.99	79.72	13.00	364.03	170.98	627.73	959.72
Proposed	192.42	12.99	72.26	10.65	288.32	57.38	13.00	325.95	148.66	544.98	833.30
% +/- to Current Rates	-21.50%	98.79%	6.15%	-13.03%	-13.15%	-28.03%	0.00%	-10.46%	-13.06%	-13.18%	-13.17%
007 Current	295.19	7.87	81.98	15.64	400.68	79.72	13.00	307.26	159.81	559.80	960.48
Proposed	247.88	16.74	93.09	13.96	371.66	57.38	13.00	283.84	157.86	512.08	883.74
% +/- to Current Rates	-16.03%	112.66%	13.55%	-10.76%	-7.24%	-28.03%	0.00%	-7.62%	-1.23%	-8.53%	-7.99%

* 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 - DCPD 39, AB 9, CL 37, CM 34
CLASS 2
DRIVING RECORD 7
No Discounts Apply

Proposed:

RATE GROUPS - DCPD 36, AB 9, CL 34, CM
CLASS 2
DRIVING RECORD 7
No Discounts Apply

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Company Name: Liberty Mutual Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

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	601.85	16.05	167.15	40.06	825.11	140.49	13.00	427.60	202.44	783.54	1608.65
Proposed	427.61	28.88	195.90	35.91	688.30	123.59	13.00	369.35	201.72	707.66	1395.96
% +/- to Current Rates	-28.95%	79.94%	17.20%	-10.36%	-16.58%	-12.03%	0.00%	-13.62%	-0.36%	-9.68%	-13.22%
005 Current	295.19	7.87	81.98	15.64	400.68	114.95	13.00	372.02	167.53	667.49	1068.18
Proposed	247.88	16.74	113.57	13.96	392.15	82.73	13.00	352.32	173.09	621.14	1013.29
% +/- to Current Rates	-16.03%	112.66%	38.53%	-10.76%	-2.13%	-28.03%	0.00%	-5.30%	3.32%	-6.94%	-5.14%
006 Current	245.13	6.54	68.08	12.24	331.99	114.95	13.00	440.75	179.23	747.92	1079.91
Proposed	192.42	12.99	88.16	10.65	304.22	82.73	13.00	404.58	163.00	663.32	967.53
% +/- to Current Rates	-21.50%	98.79%	29.50%	-13.03%	-8.36%	-28.03%	0.00%	-8.21%	-9.05%	-11.31%	-10.41%
007 Current	295.19	7.87	81.98	15.64	400.68	114.95	13.00	372.02	167.53	667.49	1068.18
Proposed	247.88	16.74	113.57	13.96	392.15	82.73	13.00	352.32	173.09	621.14	1013.29
% +/- to Current Rates	-16.03%	112.66%	38.53%	-10.76%	-2.13%	-28.03%	0.00%	-5.30%	3.32%	-6.94%	-5.14%

* 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:

RATE GROUPS - DCPD 44, AB 11, CL 42, CM 35
CLASS 2
DRIVING RECORD 7
No Discounts Apply

Proposed:

RATE GROUPS - DCPD 41, AB 11, CL 39, CM 36
CLASS 2
DRIVING RECORD 7
No Discounts Apply

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Company Name: Liberty Mutual Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

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 0251)

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	666.85	17.78	185.20	40.06	909.90	140.49	13.00	415.41	174.49	743.39	1653.29
Proposed	475.93	32.14	218.04	35.91	762.02	123.59	13.00	364.01	183.97	684.57	1446.59
% +/- to Current Rates	-28.63%	80.75%	17.73%	-10.36%	-16.25%	-12.03%	0.00%	-12.37%	5.43%	-7.91%	-12.50%
005 Current	360.72	9.62	100.18	15.64	486.16	114.95	13.00	329.34	144.39	601.68	1087.84
Proposed	293.73	19.84	134.58	13.96	462.11	82.73	13.00	318.07	157.86	571.66	1033.77
% +/- to Current Rates	-18.57%	106.22%	34.34%	-10.76%	-4.95%	-28.03%	0.00%	-3.42%	9.32%	-4.99%	-4.97%
006 Current	299.55	7.99	83.19	12.24	402.97	114.95	13.00	390.18	154.48	672.61	1075.58
Proposed	228.02	15.40	104.47	10.65	358.53	82.73	13.00	365.25	148.66	609.64	968.17
% +/- to Current Rates	-23.88%	92.77%	25.58%	-13.03%	-11.03%	-28.03%	0.00%	-6.39%	-3.77%	-9.36%	-9.99%
007 Current	360.72	9.62	100.18	15.64	486.16	114.95	13.00	329.34	144.39	601.68	1087.84
Proposed	293.73	19.84	134.58	13.96	462.11	82.73	13.00	318.07	157.86	571.66	1033.77
% +/- to Current Rates	-18.57%	106.22%	34.34%	-10.76%	-4.95%	-28.03%	0.00%	-3.42%	9.32%	-4.99%	-4.97%

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

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

Current: RATE GROUPS - DCPD 43, AB 11, CL 36, CM 32	Proposed: RATE GROUPS - DCPD 41, AB 11, CL 35, CM 34
CLASS 3	CLASS 3
DRIVING RECORD 7	DRIVING RECORD 7

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