

Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Jul-25
Renewals:	01-Jul-25

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	
4	Current	1,876.00	137.00	562.00	78.00	2653	250.00	15.00	462.00	333.00	1060	3713
	Proposed	2,161.00	167.00	683.00	105.00	3116	343.00	15.00	440.00	431.00	1229	4345
% +/- to Current Rates		15.19%	21.90%	21.53%	34.62%	17.45%	37.20%	0.00%	-4.76%	29.43%	15.94%	17.02%
5	Current	911.00	91.00	372.00	43.00	1417	140.00	15.00	479.00	404.00	1038	2455
	Proposed	1,049.00	110.00	451.00	59.00	1869	192.00	15.00	455.00	522.00	1184	2853
% +/- to Current Rates		15.15%	20.88%	21.24%	37.21%	17.78%	37.14%	0.00%	-5.01%	29.21%	14.07%	16.21%
6	Current	733.00	89.00	362.00	31.00	1215	100.00	15.00	479.00	275.00	869	2084
	Proposed	843.00	107.00	440.00	42.00	1432	137.00	15.00	455.00	356.00	963	2395
% +/- to Current Rates		15.01%	20.22%	21.55%	35.48%	17.86%	37.00%	0.00%	-5.01%	29.45%	10.82%	14.92%
7	Current	628.00	83.00	340.00	34.00	1085	109.00	15.00	479.00	272.00	875	1960
	Proposed	725.00	101.00	414.00	46.00	1286	149.00	15.00	455.00	351.00	970	2256
% +/- to Current Rates		15.45%	21.69%	21.76%	35.29%	18.53%	36.70%	0.00%	-5.01%	29.04%	10.86%	15.10%

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

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

Current: Operator 1: Discounts Applied: Conviction Free Discount (15%), AB RG10, CL RG33, CP RG47, Class 9, Driving Record 7
 Operator 2 (Occasional): Discounts Applied: Conviction Free Discount (15%), AB RG10, CL RG33, CP RG47, Class 3, Driving Record 3

Proposed: Operator 1: Discounts Applied: Conviction Free Discount (20%), AB RG10, CL RG32, CP RG59, Driving Record 7
 Operator 2 (Occasional): Discounts Applied: Conviction Free Discount (15%), AB RG10, CL RG33, CP RG47, Class 3, Driving Record 3

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Company Name: **S&Y Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	01-Jul-25
Renewals:	01-Jul-25

Profile 2.2 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	
4	Current	735.00	72.00	296.00	40.00	1,143.00	159.00	15.00	239.00	333.00	746.00	1,889.00
	Proposed	882.00	91.00	371.00	55.00	1,399.00	223.00	15.00	235.00	431.00	904.00	2,303.00
	% +/- to Current Rates	20.00%	26.39%	25.34%	37.50%	22.40%	40.25%	0.00%	-1.67%	29.43%	21.18%	21.92%
5	Current	357.00	48.00	196.00	22.00	623.00	89.00	15.00	248.00	404.00	756.00	1,379.00
	Proposed	428.00	60.00	245.00	31.00	764.00	125.00	15.00	243.00	522.00	905.00	1,669.00
	% +/- to Current Rates	19.89%	25.00%	25.00%	40.91%	22.63%	40.45%	0.00%	-2.02%	29.21%	19.71%	21.03%
6	Current	287.00	47.00	191.00	16.00	541.00	63.00	15.00	248.00	275.00	601.00	1,142.00
	Proposed	344.00	58.00	239.00	22.00	663.00	89.00	15.00	243.00	356.00	703.00	1,366.00
	% +/- to Current Rates	19.86%	23.40%	25.13%	37.50%	22.55%	41.27%	0.00%	-2.02%	29.45%	16.97%	19.61%
7	Current	246.00	44.00	179.00	17.00	486.00	69.00	15.00	248.00	272.00	604.00	1,090.00
	Proposed	296.00	55.00	225.00	24.00	600.00	97.00	15.00	243.00	351.00	706.00	1,306.00
	% +/- to Current Rates	20.33%	25.00%	25.70%	41.18%	23.46%	40.58%	0.00%	-2.02%	29.04%	16.89%	19.82%

* 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: Discounts Applied: Conviction Free Discount (15%)
 AB RG10, CL RG33, CP RG47
 Class 9, Driving Record 7

Proposed: Discounts Applied: Conviction Free Discount (20%)
 AB RG10, CL RG32, CP RG59
 Driving Record 7

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Jul-25
Renewals:	01-Jul-25

Profile 2.2 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	1,141.00	65.00	266.00	38.00	1,510.00	91.00	-	223.00	-	314.00	1,824.00
Proposed	1,279.00	76.00	312.00	50.00	1,717.00	120.00	-	205.00	-	325.00	2,042.00
% +/- to Current Rates	12.09%	16.92%	17.29%	31.58%	13.71%	31.87%	0.00%	-8.07%	0.00%	3.50%	11.95%
005 Current	554.00	43.00	176.00	21.00	794.00	51.00	-	231.00	-	282.00	1,076.00
Proposed	621.00	50.00	206.00	28.00	905.00	67.00	-	212.00	-	279.00	1,184.00
% +/- to Current Rates	12.09%	16.28%	17.05%	33.33%	13.98%	31.37%	0.00%	-8.23%	0.00%	-1.06%	10.04%
006 Current	446.00	42.00	171.00	15.00	674.00	37.00	-	231.00	-	268.00	942.00
Proposed	499.00	49.00	201.00	20.00	769.00	48.00	-	212.00	-	260.00	1,029.00
% +/- to Current Rates	11.88%	16.67%	17.54%	33.33%	14.09%	29.73%	0.00%	-8.23%	0.00%	-2.99%	9.24%
007 Current	382.00	39.00	161.00	17.00	599.00	40.00	-	231.00	-	271.00	870.00
Proposed	429.00	46.00	189.00	22.00	686.00	52.00	-	212.00	-	264.00	950.00
% +/- to Current Rates	12.30%	17.95%	17.39%	29.41%	14.52%	30.00%	0.00%	-8.23%	0.00%	-2.58%	9.20%

* 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: Discounts Applied: Conviction Free Discount (15%)
 AB RG10, CL RG33, CP RG47
 Class 3, Driving Record 3

Proposed: Discounts Applied: Conviction Free Discount (15%)
 AB RG10, CL RG33, CP RG47
 Class 3, Driving Record 3

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Company Name:

S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Jul-25
Renewals:	01-Jul-25

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	981.00	73.00	299.00	38.00	1391	153.00	15.00	249.00	163.00	580	1971
Proposed	1,177.00	91.00	375.00	53.00	1696	215.00	15.00	253.00	152.00	635	2331
% +/- to Current Rates	19.98%	24.66%	25.42%	39.47%	21.93%	40.52%	0.00%	1.61%	-6.75%	9.48%	18.26%
005 Current	476.00	48.00	198.00	21.00	743	86.00	15.00	258.00	197.00	556	1299
Proposed	571.00	60.00	247.00	30.00	908	121.00	15.00	261.00	184.00	581	1489
% +/- to Current Rates	19.96%	25.00%	24.75%	42.86%	22.21%	40.70%	0.00%	1.16%	-6.60%	4.50%	14.63%
006 Current	383.00	47.00	193.00	15.00	638	61.00	15.00	258.00	134.00	468	1106
Proposed	460.00	59.00	241.00	21.00	781	86.00	15.00	261.00	125.00	487	1268
% +/- to Current Rates	20.10%	25.53%	24.87%	40.00%	22.41%	40.98%	0.00%	1.16%	-6.72%	4.06%	14.65%
007 Current	329.00	44.00	181.00	17.00	571	67.00	15.00	258.00	133.00	473	1044
Proposed	395.00	55.00	227.00	23.00	700	94.00	15.00	261.00	124.00	494	1194
% +/- to Current Rates	20.06%	25.00%	25.41%	35.29%	22.59%	40.30%	0.00%	1.16%	-6.77%	4.44%	14.37%

* 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: Operator 1:	Discounts Applied: Conviction Free Discount (15%), AB RG10, CL RG31, CP RG31, Class 9, Driving Record 7
Operator 2 (Secondary):	No Discounts Applied, AB RGNot Rated, CL RGNot Rated, CP RGNot Rated, Class Not Rated, Driving Record Not Rated

Proposed: Operator 1:	Discounts Applied: Conviction Free Discount (20%), AB RG10, CL RG32, CP RG28, Dri
Operator 2 (Secondary):	No Discounts Applied, AB RGNot Rated, CL RGNot Rated, CP RGNot Rated, Class Not

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Jul-25
Renewals:	01-Jul-25

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	981.00	73.00	299.00	38.00	1,391.00	153.00	15.00	249.00	163.00	580.00	1,971.00
Proposed	1,177.00	91.00	375.00	53.00	1,696.00	215.00	15.00	253.00	152.00	635.00	2,331.00
% +/- to Current Rates	19.98%	24.66%	25.42%	39.47%	21.93%	40.52%	0.00%	1.61%	-6.75%	9.48%	18.26%
005 Current	476.00	48.00	198.00	21.00	743.00	86.00	15.00	258.00	197.00	556.00	1,299.00
Proposed	571.00	60.00	247.00	30.00	908.00	121.00	15.00	261.00	184.00	581.00	1,489.00
% +/- to Current Rates	19.96%	25.00%	24.75%	42.86%	22.21%	40.70%	0.00%	1.16%	-6.60%	4.50%	14.63%
006 Current	383.00	47.00	193.00	15.00	638.00	61.00	15.00	258.00	134.00	468.00	1,106.00
Proposed	460.00	59.00	241.00	21.00	781.00	86.00	15.00	261.00	125.00	487.00	1,268.00
% +/- to Current Rates	20.10%	25.53%	24.87%	40.00%	22.41%	40.98%	0.00%	1.16%	-6.72%	4.06%	14.65%
007 Current	329.00	44.00	181.00	17.00	571.00	67.00	15.00	258.00	133.00	473.00	1,044.00
Proposed	395.00	55.00	227.00	23.00	700.00	94.00	15.00	261.00	124.00	494.00	1,194.00
% +/- to Current Rates	20.06%	25.00%	25.41%	35.29%	22.59%	40.30%	0.00%	1.16%	-6.77%	4.44%	14.37%

* 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: Discounts Applied: Conviction Free Discount (15%)
 AB RG10, CL RG31, CP RG31
 Class 9, Driving Record 7

Proposed: Discounts Applied: Conviction Free Discount (20%)
 AB RG10, CL RG32, CP RG28
 Driving Record 7

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Jul-25
Renewals:	01-Jul-25

Profile 2.2 Private Passenger:

Operator 2 (Secondary):
 Female, Age 27, Married
 Driver training
 Licensed 10 years, Class 5 license
 New Business
 No AF accidents
 No convictions

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

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

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

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

Current: No Discounts Applied
 AB RGNot Rated, CL RGNot Rated, CP RGNot Rated
 Class Not Rated, Driving Record Not Rated

Proposed: No Discounts Applied
 AB RGNot Rated, CL RGNot Rated, CP RGNot Rated
 Driving Record Not Rated

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Company Name: **S&Y Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	01-Jul-25
Renewals:	01-Jul-25

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	1246	84	344	53	1727	213	30	437	355	2762
	Proposed	1494	105	430	74	2103	298	30	429	320	3180
% +/- to Current Rates		19.90%	25.00%	25.00%	39.62%	21.77%	39.91%	0.00%	-1.83%	-9.86%	4.06%
005	Current	605	55	227	30	917	120	30	453	430	1950
	Proposed	725	69	284	41	1119	168	30	444	387	2148
% +/- to Current Rates		19.83%	25.45%	25.11%	36.67%	22.03%	40.00%	0.00%	-1.99%	-10.00%	-0.39%
006	Current	487	54	221	21	783	84	30	453	293	1643
	Proposed	584	67	277	30	958	120	30	444	264	1816
% +/- to Current Rates		19.92%	24.07%	25.34%	42.86%	22.35%	42.86%	0.00%	-1.99%	-9.90%	-0.23%
007	Current	418	51	209	23	701	93	30	453	289	1566
	Proposed	501	63	261	32	857	130	30	444	261	1722
% +/- to Current Rates		19.86%	23.53%	24.88%	39.13%	22.25%	39.78%	0.00%	-1.99%	-9.69%	0.00%

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

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

Current: Operator 1:	Discounts Applied: Multi-Vehicle discount (10%), Conviction Free Discount (15%), AB RG8, CL RG44, CP RG44	Proposed: Operator 1:	Discounts Applied: Multi-Vehicle discount (10%), Conviction Free Discount (20%), AB RG
Operator 2:	Discounts Applied: Multi-Vehicle discount (10%), Conviction Free Discount (15%), AB RG11, CL RG29, CP RG22, Class 9, Driving Re	Operator 2:	Discounts Applied: Multi-Vehicle discount (10%), Conviction Free Discount (20%), AB RG

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Jul-25
Renewals:	01-Jul-25

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	577.00	43.00	174.00	17.00	811.00	69.00	15.00	293.00	258.00	635.00	1,446.00
Proposed	692.00	53.00	218.00	24.00	987.00	96.00	15.00	288.00	233.00	632.00	1,619.00
% +/- to Current Rates	19.93%	23.26%	25.29%	41.18%	21.70%	39.13%	0.00%	-1.71%	-9.69%	-0.47%	11.96%
005 Current	280.00	28.00	115.00	10.00	433.00	39.00	15.00	304.00	312.00	670.00	1,103.00
Proposed	336.00	35.00	144.00	13.00	528.00	54.00	15.00	298.00	282.00	649.00	1,177.00
% +/- to Current Rates	20.00%	25.00%	25.22%	30.00%	21.94%	38.46%	0.00%	-1.97%	-9.62%	-3.13%	6.71%
006 Current	226.00	27.00	112.00	7.00	372.00	27.00	15.00	304.00	213.00	559.00	931.00
Proposed	271.00	34.00	140.00	10.00	455.00	39.00	15.00	298.00	192.00	544.00	999.00
% +/- to Current Rates	19.91%	25.93%	25.00%	42.86%	22.31%	44.44%	0.00%	-1.97%	-9.86%	-2.68%	7.30%
007 Current	194.00	26.00	106.00	7.00	333.00	30.00	15.00	304.00	210.00	559.00	892.00
Proposed	232.00	32.00	132.00	10.00	406.00	42.00	15.00	298.00	190.00	545.00	951.00
% +/- to Current Rates	19.59%	23.08%	24.53%	42.86%	21.92%	40.00%	0.00%	-1.97%	-9.52%	-2.50%	6.61%

* 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: Discounts Applied: Multi-Vehicle discount (10%), Conviction Free Discount (15%)
 AB RG8, CL RG44, CP RG44
 Class 9, Driving Record 7

Proposed: Discounts Applied: Multi-Vehicle discount (10%), Conviction Free Discount (20%)
 AB RG8, CL RG43, CP RG39
 Driving Record 7

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Jul-25
Renewals:	01-Jul-25

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	669	41	170	36	916	144	15	144	97	400	1316
Proposed	802	52	212	50	1116	202	15	141	87	445	1561
% +/- to Current Rates	19.88%	26.83%	24.71%	38.89%	21.83%	40.28%	0.00%	-2.08%	-10.31%	11.25%	18.62%
005 Current	325	27	112	20	484	81	15	149	118	363	847
Proposed	389	34	140	28	591	114	15	146	105	380	971
% +/- to Current Rates	19.69%	25.93%	25.00%	40.00%	22.11%	40.74%	0.00%	-2.01%	-11.02%	4.68%	14.64%
006 Current	261	27	109	14	411	57	15	149	80	301	712
Proposed	313	33	137	20	503	81	15	146	72	314	817
% +/- to Current Rates	19.92%	22.22%	25.69%	42.86%	22.38%	42.11%	0.00%	-2.01%	-10.00%	4.32%	14.75%
007 Current	224	25	103	16	368	63	15	149	79	306	674
Proposed	269	31	129	22	451	88	15	146	71	320	771
% +/- to Current Rates	20.09%	24.00%	25.24%	37.50%	22.55%	39.68%	0.00%	-2.01%	-10.13%	4.58%	14.39%

* 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: Discounts Applied: Multi-Vehicle discount (10%), Conviction Free Discount (15%)
 AB RG11, CL RG29, CP RG22
 Class 9, Driving Record 7

Proposed: Discounts Applied: Multi-Vehicle discount (10%), Conviction Free Discount (20%)
 AB RG10, CL RG28, CP RG18
 Driving Record 7

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Jul-25
Renewals:	01-Jul-25

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	764	48	196	41	1049	166	15	198	171	550	1599
	Proposed	917	60	245	58	1280	232	15	198	157	602	1882
% +/- to Current Rates		20.03%	25.00%	25.00%	41.46%	22.02%	39.76%	0.00%	0.00%	-8.19%	9.45%	17.70%
005	Current	371	32	129	23	555	93	15	205	207	520	1075
	Proposed	445	40	162	32	679	131	15	205	190	541	1220
% +/- to Current Rates		19.95%	25.00%	25.58%	39.13%	22.34%	40.86%	0.00%	0.00%	-8.21%	4.04%	13.49%
006	Current	299	31	126	16	472	66	15	205	141	427	899
	Proposed	358	39	158	23	578	93	15	205	129	442	1020
% +/- to Current Rates		19.73%	25.81%	25.40%	43.75%	22.46%	40.91%	0.00%	0.00%	-8.51%	3.51%	13.46%
007	Current	256	29	119	18	422	72	15	205	139	431	853
	Proposed	307	36	149	25	517	101	15	205	128	449	966
% +/- to Current Rates		19.92%	24.14%	25.21%	38.89%	22.51%	40.28%	0.00%	0.00%	-7.91%	4.18%	13.25%

* 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: Discounts Applied: Conviction Free Discount (15%), AB RG11, CL RG34, CP RG30, Class 9, Driving Record 7	Proposed:	Operator 1: Discounts Applied: Conviction Free Discount (20%), AB RG11, CL RG34, CP RG26, Dri
	Operator 2 (Occasional No Discounts Applied, AB RGNot Rated, CL RGNot Rated, CP RGNot Rated, Class Not Rated, Driving Record Not Rated		Operator 2 (Occasion No Discounts Applied, AB RGNot Rated, CL RGNot Rated, CP RGNot Rated, Driving R

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Jul-25
Renewals:	01-Jul-25

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	764.00	48.00	196.00	41.00	1,049.00	166.00	15.00	198.00	171.00	550.00	1,599.00
	Proposed	917.00	60.00	245.00	58.00	1,280.00	232.00	15.00	198.00	157.00	602.00	1,882.00
% +/- to Current Rates		20.03%	25.00%	25.00%	41.46%	22.02%	39.76%	0.00%	0.00%	-8.19%	9.45%	17.70%
005	Current	371.00	32.00	129.00	23.00	555.00	93.00	15.00	205.00	207.00	520.00	1,075.00
	Proposed	445.00	40.00	162.00	32.00	679.00	131.00	15.00	205.00	190.00	541.00	1,220.00
% +/- to Current Rates		19.95%	25.00%	25.58%	39.13%	22.34%	40.86%	0.00%	0.00%	-8.21%	4.04%	13.49%
006	Current	299.00	31.00	126.00	16.00	472.00	66.00	15.00	205.00	141.00	427.00	899.00
	Proposed	358.00	39.00	158.00	23.00	578.00	93.00	15.00	205.00	129.00	442.00	1,020.00
% +/- to Current Rates		19.73%	25.81%	25.40%	43.75%	22.46%	40.91%	0.00%	0.00%	-8.51%	3.51%	13.46%
007	Current	256.00	29.00	119.00	18.00	422.00	72.00	15.00	205.00	139.00	431.00	853.00
	Proposed	307.00	36.00	149.00	25.00	517.00	101.00	15.00	205.00	128.00	449.00	966.00
% +/- to Current Rates		19.92%	24.14%	25.21%	38.89%	22.51%	40.28%	0.00%	0.00%	-7.91%	4.18%	13.25%

* 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: Discounts Applied: Conviction Free Discount (15%)
 AB RG11, CL RG34, CP RG30
 Class 9, Driving Record 7

Proposed: Discounts Applied: Conviction Free Discount (20%)
 AB RG11, CL RG34, CP RG26
 Driving Record 7

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Jul-25
Renewals:	01-Jul-25

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
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

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

Current: No Discounts Applied
 AB RGNot Rated, CL RGNot Rated, CP RGNot Rated
 Class Not Rated, Driving Record Not Rated

Proposed: No Discounts Applied
 AB RGNot Rated, CL RGNot Rated, CP RGNot Rated
 Driving Record Not Rated

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Jul-25
Renewals:	01-Jul-25

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	2,712.00	108.00	442.00	51.00	3,313.00	205.00	15.00	549.00	131.00	900.00	4,213.00
	Proposed	3,253.00	135.00	554.00	71.00	4,013.00	287.00	15.00	540.00	113.00	955.00	4,968.00
% +/- to Current Rates		19.95%	25.00%	25.34%	39.22%	21.13%	40.00%	0.00%	-1.64%	-13.74%	6.11%	17.92%
005	Current	1,317.00	71.00	292.00	29.00	1,709.00	115.00	15.00	568.00	159.00	857.00	2,566.00
	Proposed	1,579.00	89.00	366.00	40.00	2,074.00	162.00	15.00	558.00	136.00	871.00	2,945.00
% +/- to Current Rates		19.89%	25.35%	25.34%	37.93%	21.36%	40.87%	0.00%	-1.76%	-14.47%	1.63%	14.77%
006	Current	1,060.00	70.00	285.00	20.00	1,435.00	82.00	15.00	568.00	108.00	773.00	2,208.00
	Proposed	1,271.00	87.00	356.00	28.00	1,742.00	115.00	15.00	558.00	93.00	781.00	2,523.00
% +/- to Current Rates		19.91%	24.29%	24.91%	40.00%	21.39%	40.24%	0.00%	-1.76%	-13.89%	1.03%	14.27%
007	Current	909.00	65.00	268.00	22.00	1,264.00	90.00	15.00	568.00	107.00	780.00	2,044.00
	Proposed	1,091.00	82.00	335.00	31.00	1,539.00	125.00	15.00	558.00	92.00	790.00	2,329.00
% +/- to Current Rates		20.02%	26.15%	25.00%	40.91%	21.76%	38.89%	0.00%	-1.76%	-14.02%	1.28%	13.94%

* 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: No Discounts Applied
 AB RG12, CL RG27, CP RG16
 Class 3, Driving Record 3

Proposed: No Discounts Applied
 AB RG11, CL RG26, CP RG13
 Driving Record 3

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Jul-25
Renewals:	01-Jul-25

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	1111	84	346	69	1610	275	30	400	500	1205	2815
	Proposed	1333	106	433	95	1967	385	30	396	485	1296	3263
% +/- to Current Rates		19.98%	26.19%	25.14%	37.68%	22.17%	40.00%	0.00%	-1.00%	-3.00%	7.55%	15.91%
005	Current	540	55	228	38	861	154	30	414	605	1203	2064
	Proposed	647	69	285	54	1055	217	30	410	589	1246	2301
% +/- to Current Rates		19.81%	25.45%	25.00%	42.11%	22.53%	40.91%	0.00%	-0.97%	-2.64%	3.57%	11.48%
006	Current	434	55	222	27	738	110	30	414	413	967	1705
	Proposed	521	68	278	38	905	154	30	410	401	995	1900
% +/- to Current Rates		20.05%	23.64%	25.23%	40.74%	22.63%	40.00%	0.00%	-0.97%	-2.91%	2.90%	11.44%
007	Current	373	51	209	30	663	120	30	414	407	971	1634
	Proposed	446	63	262	42	813	169	30	410	396	1005	1818
% +/- to Current Rates		19.57%	23.53%	25.36%	40.00%	22.62%	40.83%	0.00%	-0.97%	-2.70%	3.50%	11.26%

* 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: Discounts Applied: Multi-Vehicle discount (10%), Conviction Free Discount (15%), AB RG7, CL RG39, CP RG50, Class 9, Driving Record 7

Operator 2: Discounts Applied: Multi-Vehicle discount (10%), Conviction Free Discount (15%), AB RG11, CL RG36, CP RG35, Class 9, Driving Record 7

Proposed: Operator 1: Discounts Applied: Multi-Vehicle discount (10%), Conviction Free Discount (20%), AB RG

Operator 2: Discounts Applied: Multi-Vehicle discount (10%), Conviction Free Discount (20%), AB RG

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Jul-25
Renewals:	01-Jul-25

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	545.00	43.00	176.00	28.00	792.00	111.00	15.00	242.00	335.00	703.00	1,495.00
	Proposed	654.00	54.00	220.00	38.00	966.00	155.00	15.00	241.00	332.00	743.00	1,709.00
% +/- to Current Rates		20.00%	25.58%	25.00%	35.71%	21.97%	39.64%	0.00%	-0.41%	-0.90%	5.69%	14.31%
005	Current	265.00	28.00	116.00	15.00	424.00	62.00	15.00	250.00	406.00	733.00	1,157.00
	Proposed	318.00	35.00	145.00	22.00	520.00	87.00	15.00	250.00	403.00	755.00	1,275.00
% +/- to Current Rates		20.00%	25.00%	25.00%	46.67%	22.64%	40.32%	0.00%	0.00%	-0.74%	3.00%	10.20%
006	Current	213.00	28.00	113.00	11.00	365.00	44.00	15.00	250.00	277.00	586.00	951.00
	Proposed	256.00	35.00	141.00	15.00	447.00	62.00	15.00	250.00	274.00	601.00	1,048.00
% +/- to Current Rates		20.19%	25.00%	24.78%	36.36%	22.47%	40.91%	0.00%	0.00%	-1.08%	2.56%	10.20%
007	Current	183.00	26.00	106.00	12.00	327.00	48.00	15.00	250.00	273.00	586.00	913.00
	Proposed	219.00	32.00	133.00	17.00	401.00	68.00	15.00	250.00	271.00	604.00	1,005.00
% +/- to Current Rates		19.67%	23.08%	25.47%	41.67%	22.63%	41.67%	0.00%	0.00%	-0.73%	3.07%	10.08%

* 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: Discounts Applied: Multi-Vehicle discount (10%), Conviction Free Discount (15%)
 AB RG7, CL RG39, CP RG50
 Class 9, Driving Record 7

Proposed: Discounts Applied: Multi-Vehicle discount (10%), Conviction Free Discount (20%)
 AB RG7, CL RG39, CP RG51
 Driving Record 7

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Jul-25
Renewals:	01-Jul-25

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	566.00	41.00	170.00	41.00	818.00	164.00	15.00	158.00	165.00	502.00	1,320.00
	Proposed	679.00	52.00	213.00	57.00	1,001.00	230.00	15.00	155.00	153.00	553.00	1,554.00
% +/- to Current Rates		19.96%	26.83%	25.29%	39.02%	22.37%	40.24%	0.00%	-1.90%	-7.27%	10.16%	17.73%
005	Current	275.00	27.00	112.00	23.00	437.00	92.00	15.00	164.00	199.00	470.00	907.00
	Proposed	329.00	34.00	140.00	32.00	535.00	130.00	15.00	160.00	186.00	491.00	1,026.00
% +/- to Current Rates		19.64%	25.93%	25.00%	39.13%	22.43%	41.30%	0.00%	-2.44%	-6.53%	4.47%	13.12%
006	Current	221.00	27.00	109.00	16.00	373.00	66.00	15.00	164.00	136.00	381.00	754.00
	Proposed	265.00	33.00	137.00	23.00	458.00	92.00	15.00	160.00	127.00	394.00	852.00
% +/- to Current Rates		19.91%	22.22%	25.69%	43.75%	22.79%	39.39%	0.00%	-2.44%	-6.62%	3.41%	13.00%
007	Current	190.00	25.00	103.00	18.00	336.00	72.00	15.00	164.00	134.00	385.00	721.00
	Proposed	227.00	31.00	129.00	25.00	412.00	101.00	15.00	160.00	125.00	401.00	813.00
% +/- to Current Rates		19.47%	24.00%	25.24%	38.89%	22.62%	40.28%	0.00%	-2.44%	-6.72%	4.16%	12.76%

* 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: Discounts Applied: Multi-Vehicle discount (10%), Conviction Free Discount (15%)
 AB RG11, CL RG36, CP RG35
 Class 9, Driving Record 7

Proposed: Discounts Applied: Multi-Vehicle discount (10%), Conviction Free Discount (20%)
 AB RG11, CL RG35, CP RG32
 Driving Record 7

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Jul-25
Renewals:	01-Jul-25

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	739	44	182	29	994	116	15	177	110	418	1412
Proposed	886	56	228	40	1210	162	15	177	99	453	1663
% +/- to Current Rates	19.89%	27.27%	25.27%	37.93%	21.73%	39.66%	0.00%	0.00%	-10.00%	8.37%	17.78%
005 Current	359	29	120	16	524	65	15	183	134	397	921
Proposed	430	37	150	23	640	91	15	183	120	409	1049
% +/- to Current Rates	19.78%	27.59%	25.00%	43.75%	22.14%	40.00%	0.00%	0.00%	-10.45%	3.02%	13.90%
006 Current	289	29	117	11	446	46	15	183	91	335	781
Proposed	346	36	147	16	545	65	15	183	82	345	890
% +/- to Current Rates	19.72%	24.14%	25.64%	45.45%	22.20%	41.30%	0.00%	0.00%	-9.89%	2.99%	13.96%
007 Current	248	27	110	13	398	50	15	183	90	338	736
Proposed	297	34	138	18	487	71	15	183	81	350	837
% +/- to Current Rates	19.76%	25.93%	25.45%	38.46%	22.36%	42.00%	0.00%	0.00%	-10.00%	3.55%	13.72%

* 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: Discounts Applied: Conviction Free Discount (15%), AB RG10, CL RG35, CP RG26, Class 9, Driving Record 7
 Operator 2 (Occasional): No Discounts Applied, AB RGNot Rated, CL RGNot Rated, CP RGNot Rated, Class Not Rated, Driving Record Not Rated

Proposed: Operator 1: Discounts Applied: Conviction Free Discount (20%), AB RG10, CL RG35, CP RG21, Driv
 Operator 2 (Occasional): No Discounts Applied, AB RGNot Rated, CL RGNot Rated, CP RGNot Rated, Driving Re

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Company Name: **S&Y Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	01-Jul-25
Renewals:	01-Jul-25

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	739.00	44.00	182.00	29.00	994.00	116.00	15.00	177.00	110.00	418.00	1,412.00
Proposed	886.00	56.00	228.00	40.00	1,210.00	162.00	15.00	177.00	99.00	453.00	1,663.00
% +/- to Current Rates	19.89%	27.27%	25.27%	37.93%	21.73%	39.66%	0.00%	0.00%	-10.00%	8.37%	17.78%
005 Current	359.00	29.00	120.00	16.00	524.00	65.00	15.00	183.00	134.00	397.00	921.00
Proposed	430.00	37.00	150.00	23.00	640.00	91.00	15.00	183.00	120.00	409.00	1,049.00
% +/- to Current Rates	19.78%	27.59%	25.00%	43.75%	22.14%	40.00%	0.00%	0.00%	-10.45%	3.02%	13.90%
006 Current	289.00	29.00	117.00	11.00	446.00	46.00	15.00	183.00	91.00	335.00	781.00
Proposed	346.00	36.00	147.00	16.00	545.00	65.00	15.00	183.00	82.00	345.00	890.00
% +/- to Current Rates	19.72%	24.14%	25.64%	45.45%	22.20%	41.30%	0.00%	0.00%	-9.89%	2.99%	13.96%
007 Current	248.00	27.00	110.00	13.00	398.00	50.00	15.00	183.00	90.00	338.00	736.00
Proposed	297.00	34.00	138.00	18.00	487.00	71.00	15.00	183.00	81.00	350.00	837.00
% +/- to Current Rates	19.76%	25.93%	25.45%	38.46%	22.36%	42.00%	0.00%	0.00%	-10.00%	3.55%	13.72%

* 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: Discounts Applied: Conviction Free Discount (15%)
 AB RG10, CL RG35, CP RG26
 Class 9, Driving Record 7

Proposed: Discounts Applied: Conviction Free Discount (20%)
 AB RG10, CL RG35, CP RG21
 Driving Record 7

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Jul-25
Renewals:	01-Jul-25

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	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

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

Current: No Discounts Applied
 AB RGNot Rated, CL RGNot Rated, CP RGNot Rated
 Class Not Rated, Driving Record Not Rated

Proposed: No Discounts Applied
 AB RGNot Rated, CL RGNot Rated, CP RGNot Rated
 Driving Record Not Rated

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Jul-25
Renewals:	01-Jul-25

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	785.00	65.00	265.00	48.00	1,163.00	195.00	15.00	227.00	211.00	648.00	1,811.00
Proposed	942.00	81.00	331.00	68.00	1,422.00	273.00	15.00	223.00	194.00	705.00	2,127.00
% +/- to Current Rates	20.00%	24.62%	24.91%	41.67%	22.27%	40.00%	0.00%	-1.76%	-8.06%	8.80%	17.45%
005 Current	381.00	43.00	175.00	27.00	626.00	110.00	15.00	235.00	256.00	616.00	1,242.00
Proposed	457.00	53.00	219.00	38.00	767.00	154.00	15.00	231.00	235.00	635.00	1,402.00
% +/- to Current Rates	19.95%	23.26%	25.14%	40.74%	22.52%	40.00%	0.00%	-1.70%	-8.20%	3.08%	12.88%
006 Current	307.00	42.00	170.00	19.00	538.00	78.00	15.00	235.00	174.00	502.00	1,040.00
Proposed	368.00	52.00	213.00	27.00	660.00	109.00	15.00	231.00	160.00	515.00	1,175.00
% +/- to Current Rates	19.87%	23.81%	25.29%	42.11%	22.68%	39.74%	0.00%	-1.70%	-8.05%	2.59%	12.98%
007 Current	263.00	39.00	160.00	21.00	483.00	85.00	15.00	235.00	172.00	507.00	990.00
Proposed	316.00	49.00	201.00	30.00	596.00	119.00	15.00	231.00	158.00	523.00	1,119.00
% +/- to Current Rates	20.15%	25.64%	25.63%	42.86%	23.40%	40.00%	0.00%	-1.70%	-8.14%	3.16%	13.03%

* 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: Discounts Applied: Conviction Free Discount (15%)
 AB RG9, CL RG35, CP RG38
 Class Not Rated, Driving Record Not Rated

Proposed: Discounts Applied: Conviction Free Discount (20%)
 AB RG9, CL RG34, CP RG34
 Driving Record Not Rated

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Jul-25
Renewals:	01-Jul-25

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	709.00	48.00	197.00	27.00	981.00	110.00	15.00	226.00	141.00	492.00	1,473.00
	Proposed	850.00	60.00	247.00	38.00	1,195.00	155.00	15.00	199.00	127.00	496.00	1,691.00
% +/- to Current Rates		19.89%	25.00%	25.38%	40.74%	21.81%	40.91%	0.00%	-11.95%	-9.93%	0.81%	14.80%
005	Current	344.00	32.00	130.00	15.00	521.00	62.00	15.00	234.00	170.00	481.00	1,002.00
	Proposed	413.00	40.00	163.00	22.00	638.00	87.00	15.00	206.00	154.00	462.00	1,100.00
% +/- to Current Rates		20.06%	25.00%	25.38%	46.67%	22.46%	40.32%	0.00%	-11.97%	-9.41%	-3.95%	9.78%
006	Current	277.00	31.00	127.00	11.00	446.00	44.00	15.00	234.00	116.00	409.00	855.00
	Proposed	332.00	39.00	159.00	15.00	545.00	62.00	15.00	206.00	105.00	388.00	933.00
% +/- to Current Rates		19.86%	25.81%	25.20%	36.36%	22.20%	40.91%	0.00%	-11.97%	-9.48%	-5.13%	9.12%
007	Current	238.00	29.00	119.00	12.00	398.00	48.00	15.00	234.00	115.00	412.00	810.00
	Proposed	285.00	37.00	150.00	17.00	489.00	67.00	15.00	206.00	104.00	392.00	881.00
% +/- to Current Rates		19.75%	27.59%	26.05%	41.67%	22.86%	39.58%	0.00%	-11.97%	-9.57%	-4.85%	8.77%

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

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

Current: Discounts Applied: Conviction Free Discount (15%)
 AB RG11, CL RG47, CP RG41
 Class 9, Driving Record 7

Proposed: Discounts Applied: Conviction Free Discount (20%)
 AB RG11, CL RG39, CP RG36
 Driving Record 7

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Company Name: **S&Y Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	01-Jul-25
Renewals:	01-Jul-25

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	855	66	270	50	1241	201	15	164	127	507	1748
	Proposed	1025	82	338	70	1515	281	15	140	110	546	2061
% +/- to Current Rates		19.88%	24.24%	25.19%	40.00%	22.08%	39.80%	0.00%	-14.63%	-13.39%	7.69%	17.91%
005	Current	415	43	178	28	664	113	15	170	154	452	1116
	Proposed	498	54	223	39	814	158	15	145	134	452	1266
% +/- to Current Rates		20.00%	25.58%	25.28%	39.29%	22.59%	39.82%	0.00%	-14.71%	-12.99%	0.00%	13.44%
006	Current	334	42	174	20	570	80	15	170	105	370	940
	Proposed	401	53	217	28	699	112	15	145	91	363	1062
% +/- to Current Rates		20.06%	26.19%	24.71%	40.00%	22.63%	40.00%	0.00%	-14.71%	-13.33%	-1.89%	12.98%
007	Current	287	40	163	22	512	88	15	170	104	377	889
	Proposed	344	50	205	30	629	123	15	145	90	373	1002
% +/- to Current Rates		19.86%	25.00%	25.77%	36.36%	22.85%	39.77%	0.00%	-14.71%	-13.46%	-1.06%	12.71%

* 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: Discounts Applied: Conviction Free Discount (15%)
 AB RG10, CL RG14, CP RG12
 Class 9, Driving Record 7

Proposed: Discounts Applied: Conviction Free Discount (20%)
 AB RG11, CL RG11, CP RG10
 Driving Record 7

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