

Company Name:

Traders General 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	1,560.00	98.00	469.00	39.00	2166	238.00	15.00	437.00	307.00	997	3163
	Proposed	1,838.00	119.00	569.00	53.00	2579	325.00	15.00	416.00	395.00	1151	3730
% +/- to Current Rates		17.82%	21.43%	21.32%	35.90%	19.07%	36.55%	0.00%	-4.81%	28.66%	15.45%	17.93%
5	Current	758.00	65.00	309.00	22.00	1154	134.00	15.00	451.00	372.00	972	2126
	Proposed	892.00	79.00	375.00	30.00	1376	183.00	15.00	430.00	479.00	1107	2483
% +/- to Current Rates		17.68%	21.54%	21.36%	36.36%	19.24%	36.57%	0.00%	-4.66%	28.76%	13.89%	16.79%
6	Current	610.00	63.00	302.00	16.00	991	95.00	15.00	451.00	253.00	814	1805
	Proposed	718.00	77.00	368.00	21.00	1182	129.00	15.00	430.00	326.00	900	2082
% +/- to Current Rates		17.70%	22.22%	21.19%	31.25%	19.27%	35.79%	0.00%	-4.66%	28.85%	10.57%	15.35%
7	Current	523.00	59.00	284.00	17.00	883	104.00	15.00	451.00	250.00	820	1703
	Proposed	617.00	72.00	344.00	23.00	1056	142.00	15.00	430.00	322.00	909	1965
% +/- to Current Rates		17.97%	22.03%	21.13%	35.29%	19.59%	36.54%	0.00%	-4.66%	28.80%	10.85%	15.38%

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

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

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Company Name: Traders General 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	611.00	52.00	247.00	20.00	930.00	151.00	15.00	226.00	307.00	699.00	1,629.00
	Proposed	750.00	65.00	309.00	28.00	1,152.00	211.00	15.00	222.00	395.00	843.00	1,995.00
	% +/- to Current Rates	22.75%	25.00%	25.10%	40.00%	23.87%	39.74%	0.00%	-1.77%	28.66%	20.60%	22.47%
5	Current	297.00	34.00	163.00	11.00	505.00	85.00	15.00	233.00	372.00	705.00	1,210.00
	Proposed	364.00	43.00	204.00	16.00	627.00	119.00	15.00	230.00	479.00	843.00	1,470.00
	% +/- to Current Rates	22.56%	26.47%	25.15%	45.45%	24.16%	40.00%	0.00%	-1.29%	28.76%	19.57%	21.49%
6	Current	239.00	33.00	159.00	8.00	439.00	60.00	15.00	233.00	253.00	561.00	1,000.00
	Proposed	293.00	42.00	199.00	11.00	545.00	84.00	15.00	230.00	326.00	655.00	1,200.00
	% +/- to Current Rates	22.59%	27.27%	25.16%	37.50%	24.15%	40.00%	0.00%	-1.29%	28.85%	16.76%	20.00%
7	Current	205.00	31.00	150.00	9.00	395.00	66.00	15.00	233.00	250.00	564.00	959.00
	Proposed	252.00	39.00	187.00	12.00	490.00	92.00	15.00	230.00	322.00	659.00	1,149.00
	% +/- to Current Rates	22.93%	25.81%	24.67%	33.33%	24.05%	39.39%	0.00%	-1.29%	28.80%	16.84%	19.81%

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

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

Current: 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: Traders General 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	949.00	46.00	222.00	19.00	1,236.00	87.00	-	211.00	-	298.00	1,534.00
Proposed	1,088.00	54.00	260.00	25.00	1,427.00	114.00	-	194.00	-	308.00	1,735.00
% +/- to Current Rates	14.65%	17.39%	17.12%	31.58%	15.45%	31.03%	0.00%	-8.06%	0.00%	3.36%	13.10%
005 Current	461.00	31.00	146.00	11.00	649.00	49.00	-	218.00	-	267.00	916.00
Proposed	528.00	36.00	171.00	14.00	749.00	64.00	-	200.00	-	264.00	1,013.00
% +/- to Current Rates	14.53%	16.13%	17.12%	27.27%	15.41%	30.61%	0.00%	-8.26%	0.00%	-1.12%	10.59%
006 Current	371.00	30.00	143.00	8.00	552.00	35.00	-	218.00	-	253.00	805.00
Proposed	425.00	35.00	167.00	10.00	637.00	45.00	-	200.00	-	245.00	882.00
% +/- to Current Rates	14.56%	16.67%	16.78%	25.00%	15.40%	28.57%	0.00%	-8.26%	0.00%	-3.16%	9.57%
007 Current	318.00	28.00	134.00	8.00	488.00	38.00	-	218.00	-	256.00	744.00
Proposed	365.00	33.00	157.00	11.00	566.00	50.00	-	200.00	-	250.00	816.00
% +/- to Current Rates	14.78%	17.86%	17.16%	37.50%	15.98%	31.58%	0.00%	-8.26%	0.00%	-2.34%	9.68%

* 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:

Traders General 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	816.00	52.00	249.00	19.00	1136	146.00	15.00	235.00	150.00	546	1682
Proposed	1,002.00	65.00	312.00	27.00	1406	204.00	15.00	238.00	139.00	596	2002
% +/- to Current Rates	22.79%	25.00%	25.30%	42.11%	23.77%	39.73%	0.00%	1.28%	-7.33%	9.16%	19.02%
005											
Current	396.00	34.00	165.00	11.00	606	82.00	15.00	243.00	182.00	522	1128
Proposed	486.00	43.00	206.00	15.00	750	115.00	15.00	247.00	168.00	545	1295
% +/- to Current Rates	22.73%	26.47%	24.85%	36.36%	23.76%	40.24%	0.00%	1.65%	-7.69%	4.41%	14.80%
006											
Current	319.00	34.00	161.00	8.00	522	58.00	15.00	243.00	124.00	440	962
Proposed	391.00	42.00	201.00	11.00	645	82.00	15.00	247.00	115.00	459	1104
% +/- to Current Rates	22.57%	23.53%	24.84%	37.50%	23.56%	41.38%	0.00%	1.65%	-7.26%	4.32%	14.76%
007											
Current	274.00	32.00	151.00	9.00	466	64.00	15.00	243.00	122.00	444	910
Proposed	336.00	40.00	189.00	12.00	577	89.00	15.00	247.00	113.00	464	1041
% +/- to Current Rates	22.63%	25.00%	25.17%	33.33%	23.82%	39.06%	0.00%	1.65%	-7.38%	4.50%	14.40%

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

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

Current:	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, 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

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Company Name: Traders General 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	816.00	52.00	249.00	19.00	1,136.00	146.00	15.00	235.00	150.00	546.00	1,682.00
Proposed	1,002.00	65.00	312.00	27.00	1,406.00	204.00	15.00	238.00	139.00	596.00	2,002.00
% +/- to Current Rates	22.79%	25.00%	25.30%	42.11%	23.77%	39.73%	0.00%	1.28%	-7.33%	9.16%	19.02%
005 Current	396.00	34.00	165.00	11.00	606.00	82.00	15.00	243.00	182.00	522.00	1,128.00
Proposed	486.00	43.00	206.00	15.00	750.00	115.00	15.00	247.00	168.00	545.00	1,295.00
% +/- to Current Rates	22.73%	26.47%	24.85%	36.36%	23.76%	40.24%	0.00%	1.65%	-7.69%	4.41%	14.80%
006 Current	319.00	34.00	161.00	8.00	522.00	58.00	15.00	243.00	124.00	440.00	962.00
Proposed	391.00	42.00	201.00	11.00	645.00	82.00	15.00	247.00	115.00	459.00	1,104.00
% +/- to Current Rates	22.57%	23.53%	24.84%	37.50%	23.56%	41.38%	0.00%	1.65%	-7.26%	4.32%	14.76%
007 Current	274.00	32.00	151.00	9.00	466.00	64.00	15.00	243.00	122.00	444.00	910.00
Proposed	336.00	40.00	189.00	12.00	577.00	89.00	15.00	247.00	113.00	464.00	1,041.00
% +/- to Current Rates	22.63%	25.00%	25.17%	33.33%	23.82%	39.06%	0.00%	1.65%	-7.38%	4.50%	14.40%

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

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

Current: 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: Traders General 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: Traders General 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	1036	60	286	27	1409	202	30	411	326	969	2378
Proposed	1272	75	359	38	1744	284	30	405	292	1011	2755
% +/- to Current Rates	22.78%	25.00%	25.52%	40.74%	23.78%	40.59%	0.00%	-1.46%	-10.43%	4.33%	15.85%
005 Current	503	40	189	15	747	114	30	426	396	966	1713
Proposed	617	49	237	21	924	160	30	419	354	963	1887
% +/- to Current Rates	22.66%	22.50%	25.40%	40.00%	23.69%	40.35%	0.00%	-1.64%	-10.61%	-0.31%	10.16%
006 Current	405	39	185	10	639	81	30	426	270	807	1446
Proposed	497	48	231	15	791	113	30	419	242	804	1595
% +/- to Current Rates	22.72%	23.08%	24.86%	50.00%	23.79%	39.51%	0.00%	-1.64%	-10.37%	-0.37%	10.30%
007 Current	347	36	174	12	569	89	30	426	267	812	1381
Proposed	427	45	217	16	705	124	30	419	239	812	1517
% +/- to Current Rates	23.05%	25.00%	24.71%	33.33%	23.90%	39.33%	0.00%	-1.64%	-10.49%	0.00%	9.85%

* 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: Traders General 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	480.00	30.00	145.00	9.00	664.00	65.00	15.00	276.00	237.00	593.00	1,257.00
Proposed	589.00	38.00	182.00	12.00	821.00	92.00	15.00	272.00	213.00	592.00	1,413.00
% +/- to Current Rates	22.71%	26.67%	25.52%	33.33%	23.64%	41.54%	0.00%	-1.45%	-10.13%	-0.17%	12.41%
005 Current	233.00	20.00	96.00	5.00	354.00	37.00	15.00	286.00	288.00	626.00	980.00
Proposed	286.00	25.00	120.00	7.00	438.00	52.00	15.00	281.00	258.00	606.00	1,044.00
% +/- to Current Rates	22.75%	25.00%	25.00%	40.00%	23.73%	40.54%	0.00%	-1.75%	-10.42%	-3.19%	6.53%
006 Current	188.00	20.00	94.00	3.00	305.00	26.00	15.00	286.00	196.00	523.00	828.00
Proposed	230.00	24.00	117.00	5.00	376.00	37.00	15.00	281.00	176.00	509.00	885.00
% +/- to Current Rates	22.34%	20.00%	24.47%	66.67%	23.28%	42.31%	0.00%	-1.75%	-10.20%	-2.68%	6.88%
007 Current	161.00	18.00	88.00	4.00	271.00	29.00	15.00	286.00	194.00	524.00	795.00
Proposed	198.00	23.00	110.00	5.00	336.00	40.00	15.00	281.00	174.00	510.00	846.00
% +/- to Current Rates	22.98%	27.78%	25.00%	25.00%	23.99%	37.93%	0.00%	-1.75%	-10.31%	-2.67%	6.42%

* 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: Traders General 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	556	30	141	18	745	137	15	135	89	376	1121
Proposed	683	37	177	26	923	192	15	133	79	419	1342
% +/- to Current Rates	22.84%	23.33%	25.53%	44.44%	23.89%	40.15%	0.00%	-1.48%	-11.24%	11.44%	19.71%
005 Current	270	20	93	10	393	77	15	140	108	340	733
Proposed	331	24	117	14	486	108	15	138	96	357	843
% +/- to Current Rates	22.59%	20.00%	25.81%	40.00%	23.66%	40.26%	0.00%	-1.43%	-11.11%	5.00%	15.01%
006 Current	217	19	91	7	334	55	15	140	74	284	618
Proposed	267	24	114	10	415	76	15	138	66	295	710
% +/- to Current Rates	23.04%	26.32%	25.27%	42.86%	24.25%	38.18%	0.00%	-1.43%	-10.81%	3.87%	14.89%
007 Current	186	18	86	8	298	60	15	140	73	288	586
Proposed	229	22	107	11	369	84	15	138	65	302	671
% +/- to Current Rates	23.12%	22.22%	24.42%	37.50%	23.83%	40.00%	0.00%	-1.43%	-10.96%	4.86%	14.51%

* 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: Traders General 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	636	34	163	21	854	15	187	157	517	1371
	Proposed	780	43	205	29	1057	15	187	144	567	1624
% +/- to Current Rates		22.64%	26.47%	25.77%	38.10%	23.77%	0.00%	0.00%	-8.28%	9.67%	18.45%
005	Current	309	23	108	12	452	15	194	190	488	940
	Proposed	379	28	135	17	559	15	193	174	506	1065
% +/- to Current Rates		22.65%	21.74%	25.00%	41.67%	23.67%	0.00%	-0.52%	-8.42%	3.69%	13.30%
006	Current	248	22	105	8	383	15	194	130	402	785
	Proposed	305	28	132	12	477	15	193	118	414	891
% +/- to Current Rates		22.98%	27.27%	25.71%	50.00%	24.54%	0.00%	-0.52%	-9.23%	2.99%	13.50%
007	Current	213	21	99	9	342	15	194	128	406	748
	Proposed	262	26	124	13	425	15	193	117	421	846
% +/- to Current Rates		23.00%	23.81%	25.25%	44.44%	24.27%	0.00%	-0.52%	-8.59%	3.69%	13.10%

* 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 RG11, CL RG34, CP RG30, Class 9, Driving Record 7
 Operator 2 (Occasional 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 (Occasion Discounts Applied: Conviction Free Discount (20%), AB RG11, CL RG34, CP RG26, Dri

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Company Name: Traders General 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	636.00	34.00	163.00	21.00	854.00	158.00	15.00	187.00	157.00	517.00	1,371.00
	Proposed	780.00	43.00	205.00	29.00	1,057.00	221.00	15.00	187.00	144.00	567.00	1,624.00
% +/- to Current Rates		22.64%	26.47%	25.77%	38.10%	23.77%	39.87%	0.00%	0.00%	-8.28%	9.67%	18.45%
005	Current	309.00	23.00	108.00	12.00	452.00	89.00	15.00	194.00	190.00	488.00	940.00
	Proposed	379.00	28.00	135.00	17.00	559.00	124.00	15.00	193.00	174.00	506.00	1,065.00
% +/- to Current Rates		22.65%	21.74%	25.00%	41.67%	23.67%	39.33%	0.00%	-0.52%	-8.42%	3.69%	13.30%
006	Current	248.00	22.00	105.00	8.00	383.00	63.00	15.00	194.00	130.00	402.00	785.00
	Proposed	305.00	28.00	132.00	12.00	477.00	88.00	15.00	193.00	118.00	414.00	891.00
% +/- to Current Rates		22.98%	27.27%	25.71%	50.00%	24.54%	39.68%	0.00%	-0.52%	-9.23%	2.99%	13.50%
007	Current	213.00	21.00	99.00	9.00	342.00	69.00	15.00	194.00	128.00	406.00	748.00
	Proposed	262.00	26.00	124.00	13.00	425.00	96.00	15.00	193.00	117.00	421.00	846.00
% +/- to Current Rates		23.00%	23.81%	25.25%	44.44%	24.27%	39.13%	0.00%	-0.52%	-8.59%	3.69%	13.10%

* 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: 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: Traders General 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: 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: Traders General 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	2,256.00	77.00	369.00	26.00	2,728.00	195.00	15.00	518.00	121.00	849.00	3,577.00
	Proposed	2,769.00	96.00	462.00	36.00	3,363.00	273.00	15.00	509.00	103.00	900.00	4,263.00
% +/- to Current Rates		22.74%	24.68%	25.20%	38.46%	23.28%	40.00%	0.00%	-1.74%	-14.88%	6.01%	19.18%
005	Current	1,095.00	51.00	243.00	15.00	1,404.00	110.00	15.00	536.00	146.00	807.00	2,211.00
	Proposed	1,344.00	64.00	305.00	20.00	1,733.00	154.00	15.00	527.00	125.00	821.00	2,554.00
% +/- to Current Rates		22.74%	25.49%	25.51%	33.33%	23.43%	40.00%	0.00%	-1.68%	-14.38%	1.73%	15.51%
006	Current	881.00	50.00	237.00	10.00	1,178.00	78.00	15.00	536.00	100.00	729.00	1,907.00
	Proposed	1,082.00	62.00	297.00	15.00	1,456.00	109.00	15.00	527.00	85.00	736.00	2,192.00
% +/- to Current Rates		22.81%	24.00%	25.32%	50.00%	23.60%	39.74%	0.00%	-1.68%	-15.00%	0.96%	14.94%
007	Current	756.00	47.00	223.00	11.00	1,037.00	85.00	15.00	536.00	98.00	734.00	1,771.00
	Proposed	928.00	58.00	280.00	16.00	1,282.00	119.00	15.00	527.00	84.00	745.00	2,027.00
% +/- to Current Rates		22.75%	23.40%	25.56%	45.45%	23.63%	40.00%	0.00%	-1.68%	-14.29%	1.50%	14.46%

* 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: Traders General Insurance Company

Implementation Dates (I	
New Business:	01-J
Renewals:	01-J

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 Lim
 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	
004	Current	925	61	287	35	1308	261	30	377	460	1128
	Proposed	1135	75	360	49	1619	366	30	374	445	1215
% +/- to Current Rates	22.70%	22.95%	25.44%	40.00%	23.78%	40.23%	0.00%	-0.80%	-3.26%	7.71%	
005	Current	448	40	190	20	698	147	30	390	558	1125
	Proposed	550	49	238	27	864	206	30	387	539	1162
% +/- to Current Rates	22.77%	22.50%	25.26%	35.00%	23.78%	40.14%	0.00%	-0.77%	-3.41%	3.29%	
006	Current	361	39	185	14	599	104	30	390	380	904
	Proposed	443	49	232	20	744	146	30	387	367	930
% +/- to Current Rates	22.71%	25.64%	25.41%	42.86%	24.21%	40.38%	0.00%	-0.77%	-3.42%	2.88%	
007	Current	310	37	175	15	537	114	30	390	375	909
	Proposed	381	45	218	22	666	159	30	387	363	939
% +/- to Current Rates	22.90%	21.62%	24.57%	46.67%	24.02%	39.47%	0.00%	-0.77%	-3.20%	3.30%	

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

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

Current:	Operator 1:	Operator 2:	Proposed:	Operator 1:	Operator 2:
	Discounts Applied: Multi-Vehicle discount (10%), Conviction Free Discount (15%), AB RG7, CL RG39, CP RG50, Class 9			Discounts Applied: Multi-Vehicle discount (10%), Conviction Free	
	Discounts Applied: Multi-Vehicle discount (10%), Conviction Free Discount (15%), AB RG11, CL RG36, CP RG35, Class 9, Driving Record 7			Discounts Applied: Multi-Vehicle discount (10%), Conviction Free	

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Total of Mandatory and Optional
2436
2834
16.34%
1823
2026
11.14%
1503
1674
11.38%
1446
1605
11.00%

Discount (20%), AB R
Discount (20%), AB R

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Company Name: Traders General 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	454.00	31.00	146.00	14.00	645.00	105.00	15.00	228.00	308.00	656.00	1,301.00
Proposed	557.00	38.00	183.00	20.00	798.00	147.00	15.00	228.00	304.00	694.00	1,492.00
% +/- to Current Rates	22.69%	22.58%	25.34%	42.86%	23.72%	40.00%	0.00%	0.00%	-1.30%	5.79%	14.68%
005 Current	220.00	20.00	97.00	8.00	345.00	59.00	15.00	236.00	374.00	684.00	1,029.00
Proposed	270.00	25.00	121.00	11.00	427.00	83.00	15.00	236.00	369.00	703.00	1,130.00
% +/- to Current Rates	22.73%	25.00%	24.74%	37.50%	23.77%	40.68%	0.00%	0.00%	-1.34%	2.78%	9.82%
006 Current	177.00	20.00	94.00	6.00	297.00	42.00	15.00	236.00	255.00	548.00	845.00
Proposed	217.00	25.00	118.00	8.00	368.00	59.00	15.00	236.00	251.00	561.00	929.00
% +/- to Current Rates	22.60%	25.00%	25.53%	33.33%	23.91%	40.48%	0.00%	0.00%	-1.57%	2.37%	9.94%
007 Current	152.00	19.00	89.00	6.00	266.00	46.00	15.00	236.00	251.00	548.00	814.00
Proposed	187.00	23.00	111.00	9.00	330.00	64.00	15.00	236.00	248.00	563.00	893.00
% +/- to Current Rates	23.03%	21.05%	24.72%	50.00%	24.06%	39.13%	0.00%	0.00%	-1.20%	2.74%	9.71%

* 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: 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: Traders General 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	471.00	30.00	141.00	21.00	663.00	156.00	15.00	149.00	152.00	472.00	1,135.00
	Proposed	578.00	37.00	177.00	29.00	821.00	219.00	15.00	146.00	141.00	521.00	1,342.00
% +/- to Current Rates		22.72%	23.33%	25.53%	38.10%	23.83%	40.38%	0.00%	-2.01%	-7.24%	10.38%	18.24%
005	Current	228.00	20.00	93.00	12.00	353.00	88.00	15.00	154.00	184.00	441.00	794.00
	Proposed	280.00	24.00	117.00	16.00	437.00	123.00	15.00	151.00	170.00	459.00	896.00
% +/- to Current Rates		22.81%	20.00%	25.81%	33.33%	23.80%	39.77%	0.00%	-1.95%	-7.61%	4.08%	12.85%
006	Current	184.00	19.00	91.00	8.00	302.00	62.00	15.00	154.00	125.00	356.00	658.00
	Proposed	226.00	24.00	114.00	12.00	376.00	87.00	15.00	151.00	116.00	369.00	745.00
% +/- to Current Rates		22.83%	26.32%	25.27%	50.00%	24.50%	40.32%	0.00%	-1.95%	-7.20%	3.65%	13.22%
007	Current	158.00	18.00	86.00	9.00	271.00	68.00	15.00	154.00	124.00	361.00	632.00
	Proposed	194.00	22.00	107.00	13.00	336.00	95.00	15.00	151.00	115.00	376.00	712.00
% +/- to Current Rates		22.78%	22.22%	24.42%	44.44%	23.99%	39.71%	0.00%	-1.95%	-7.26%	4.16%	12.66%

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

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

Current: 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: Traders General 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	614	32	152	15	813	110	15	167	102	394	1207
	Proposed	754	40	190	21	1005	154	15	167	91	427	1432
% +/- to Current Rates	22.80%	25.00%	25.00%	40.00%	23.62%	40.00%	0.00%	0.00%	-10.78%	8.38%	18.64%	
005	Current	298	21	100	8	427	62	15	173	123	373	800
	Proposed	366	26	125	12	529	87	15	173	110	385	914
% +/- to Current Rates	22.82%	23.81%	25.00%	50.00%	23.89%	40.32%	0.00%	0.00%	-10.57%	3.22%	14.25%	
006	Current	240	20	98	6	364	44	15	173	84	316	680
	Proposed	295	26	122	8	451	61	15	173	75	324	775
% +/- to Current Rates	22.92%	30.00%	24.49%	33.33%	23.90%	38.64%	0.00%	0.00%	-10.71%	2.53%	13.97%	
007	Current	206	19	92	6	323	48	15	173	83	319	642
	Proposed	253	24	115	9	401	67	15	173	74	329	730
% +/- to Current Rates	22.82%	26.32%	25.00%	50.00%	24.15%	39.58%	0.00%	0.00%	-10.84%	3.13%	13.71%	

* 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:	Operator 2:	Proposed:	Operator 1:	Operator 2:
	Discounts Applied: Conviction Free Discount (15%), AB RG10, CL RG35, CP RG26, Class 9, Driving Record 7			Discounts Applied: Conviction Free Discount (20%), AB RG10, CL RG35, CP RG21, Dr	
	Operator 2 (Occasion: 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: Traders General 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	614.00	32.00	152.00	15.00	813.00	110.00	15.00	167.00	102.00	394.00	1,207.00
Proposed	754.00	40.00	190.00	21.00	1,005.00	154.00	15.00	167.00	91.00	427.00	1,432.00
% +/- to Current Rates	22.80%	25.00%	25.00%	40.00%	23.62%	40.00%	0.00%	0.00%	-10.78%	8.38%	18.64%
005 Current	298.00	21.00	100.00	8.00	427.00	62.00	15.00	173.00	123.00	373.00	800.00
Proposed	366.00	26.00	125.00	12.00	529.00	87.00	15.00	173.00	110.00	385.00	914.00
% +/- to Current Rates	22.82%	23.81%	25.00%	50.00%	23.89%	40.32%	0.00%	0.00%	-10.57%	3.22%	14.25%
006 Current	240.00	20.00	98.00	6.00	364.00	44.00	15.00	173.00	84.00	316.00	680.00
Proposed	295.00	26.00	122.00	8.00	451.00	61.00	15.00	173.00	75.00	324.00	775.00
% +/- to Current Rates	22.92%	30.00%	24.49%	33.33%	23.90%	38.64%	0.00%	0.00%	-10.71%	2.53%	13.97%
007 Current	206.00	19.00	92.00	6.00	323.00	48.00	15.00	173.00	83.00	319.00	642.00
Proposed	253.00	24.00	115.00	9.00	401.00	67.00	15.00	173.00	74.00	329.00	730.00
% +/- to Current Rates	22.82%	26.32%	25.00%	50.00%	24.15%	39.58%	0.00%	0.00%	-10.84%	3.13%	13.71%

* 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 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: Traders General 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: Traders General 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	653.00	46.00	221.00	25.00	945.00	185.00	15.00	214.00	194.00	608.00	1,553.00
Proposed	802.00	58.00	276.00	35.00	1,171.00	259.00	15.00	210.00	178.00	662.00	1,833.00
% +/- to Current Rates	22.82%	26.09%	24.89%	40.00%	23.92%	40.00%	0.00%	-1.87%	-8.25%	8.88%	18.03%
005 Current	317.00	30.00	146.00	14.00	507.00	104.00	15.00	222.00	235.00	576.00	1,083.00
Proposed	389.00	38.00	182.00	19.00	628.00	146.00	15.00	218.00	215.00	594.00	1,222.00
% +/- to Current Rates	22.71%	26.67%	24.66%	35.71%	23.87%	40.38%	0.00%	-1.80%	-8.51%	3.13%	12.83%
006 Current	255.00	30.00	142.00	10.00	437.00	74.00	15.00	222.00	160.00	471.00	908.00
Proposed	313.00	37.00	178.00	14.00	542.00	104.00	15.00	218.00	147.00	484.00	1,026.00
% +/- to Current Rates	22.75%	23.33%	25.35%	40.00%	24.03%	40.54%	0.00%	-1.80%	-8.13%	2.76%	13.00%
007 Current	219.00	28.00	134.00	11.00	392.00	81.00	15.00	222.00	158.00	476.00	868.00
Proposed	269.00	35.00	167.00	15.00	486.00	113.00	15.00	218.00	145.00	491.00	977.00
% +/- to Current Rates	22.83%	25.00%	24.63%	36.36%	23.98%	39.51%	0.00%	-1.80%	-8.23%	3.15%	12.56%

* 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: Traders General 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	589.00	34.00	164.00	14.00	801.00	105.00	15.00	213.00	129.00	462.00	1,263.00
	Proposed	723.00	43.00	206.00	20.00	992.00	147.00	15.00	188.00	117.00	467.00	1,459.00
% +/- to Current Rates		22.75%	26.47%	25.61%	42.86%	23.85%	40.00%	0.00%	-11.74%	-9.30%	1.08%	15.52%
005	Current	286.00	23.00	109.00	8.00	426.00	59.00	15.00	220.00	157.00	451.00	877.00
	Proposed	351.00	28.00	136.00	11.00	526.00	83.00	15.00	195.00	141.00	434.00	960.00
% +/- to Current Rates		22.73%	21.74%	24.77%	37.50%	23.47%	40.68%	0.00%	-11.36%	-10.19%	-3.77%	9.46%
006	Current	230.00	22.00	106.00	6.00	364.00	42.00	15.00	220.00	107.00	384.00	748.00
	Proposed	283.00	28.00	132.00	8.00	451.00	59.00	15.00	195.00	96.00	365.00	816.00
% +/- to Current Rates		23.04%	27.27%	24.53%	33.33%	23.90%	40.48%	0.00%	-11.36%	-10.28%	-4.95%	9.09%
007	Current	198.00	21.00	100.00	6.00	325.00	46.00	15.00	220.00	106.00	387.00	712.00
	Proposed	243.00	26.00	125.00	9.00	403.00	64.00	15.00	195.00	95.00	369.00	772.00
% +/- to Current Rates		22.73%	23.81%	25.00%	50.00%	24.00%	39.13%	0.00%	-11.36%	-10.38%	-4.65%	8.43%

* 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: **Traders General 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	711	47	225	25	1008	191	15	155	117	478	1486
	Proposed	873	59	282	36	1250	267	15	132	101	515	1765
% +/- to Current Rates		22.78%	25.53%	25.33%	44.00%	24.01%	39.79%	0.00%	-14.84%	-13.68%	7.74%	18.78%
005	Current	345	31	148	14	538	107	15	160	142	424	962
	Proposed	424	39	186	20	669	150	15	137	123	425	1094
% +/- to Current Rates		22.90%	25.81%	25.68%	42.86%	24.35%	40.19%	0.00%	-14.38%	-13.38%	0.24%	13.72%
006	Current	278	30	145	10	463	76	15	160	97	348	811
	Proposed	341	38	181	14	574	107	15	137	84	343	917
% +/- to Current Rates		22.66%	26.67%	24.83%	40.00%	23.97%	40.79%	0.00%	-14.38%	-13.40%	-1.44%	13.07%
007	Current	238	28	136	11	413	83	15	160	96	354	767
	Proposed	293	36	171	16	516	117	15	137	82	351	867
% +/- to Current Rates		23.11%	28.57%	25.74%	45.45%	24.94%	40.96%	0.00%	-14.38%	-14.58%	-0.85%	13.04%

* 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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