

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

Implementation Dates (D/M/Y)	
New Business:	06/11/2025
Renewals:	07/11/2025

Profile 1.1 Private Passenger:

Operator 1:
 Female, Age 52, Single
 No driver training
 Licensed 30 years, Class 5 license
 New Business
 Annual mileage 25,000 km, commute 25 km one way
 No AF accidents
 No convictions
 2019 Honda CR-V EX 4DR AWD (VICC Code 027101)

Operator 2 (Occasional):
 Male, Age 21, Single
 Driver training
 Licensed 3 years, Class 5 license
 New Business
 No AF accidents
 No convictions

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	1896	29	384	24	2333	197	11	383	536	1127	3460
Proposed	1896	29	358	24	2307	195	11	433	653	1292	3599
% +/- to Current Rates	0.00%	0.00%	-6.77%	0.00%	-1.11%	-1.02%	0.00%	13.05%	21.83%	14.64%	4.02%
005 Current	973	11	242	24	1250	77	11	340	491	919	2169
Proposed	973	11	226	24	1234	76	11	384	597	1068	2302
% +/- to Current Rates	0.00%	0.00%	-6.61%	0.00%	-1.28%	-1.30%	0.00%	12.94%	21.59%	16.21%	6.13%
006 Current	801	6	183	24	1014	41	11	380	362	794	1808
Proposed	801	6	171	24	1002	41	11	430	440	922	1924
% +/- to Current Rates	0.00%	0.00%	-6.56%	0.00%	-1.18%	0.00%	0.00%	13.16%	21.55%	16.12%	6.42%
007 Current	973	11	242	24	1250	77	11	340	491	919	2169
Proposed	973	11	226	24	1234	76	11	384	597	1068	2302
% +/- to Current Rates	0.00%	0.00%	-6.61%	0.00%	-1.28%	-1.30%	0.00%	12.94%	21.59%	16.21%	6.13%

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

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

Current:	Operator 1	Operator 2
Class : 01	Use : Commute 3+ days a week (16km-30km)	Body Style : Small Multi-Purpose Class : 08
YL : 30	Veh Age : 5	Welcome discount : 10% YL : 3
BMS : 0	Veh Owned Years : 5	Conviction free discount : 15% BMS =0
Exp : (20 001km - 30 000km)	Veh Age at Purchase : 0	Conviction free discount : 15%

Proposed:	Operator 1	Operator 2
Class : 01	Use : Commute 3+ days a week (16km-30km)	Body Style : Small Multi-Purpose Class : 08
YL : 30	Veh Age : 5	Welcome discount : 10% YL : 3
BMS : 0	Veh Owned Years : 5	Conviction free discount : 15% BMS =0
Exp : (20 001km - 30 000km)	Veh Age at Purchase : 0	Conviction free discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	06/11/2025
Renewals:	07/11/2025

Profile 1.2 Private Passenger:

Operator 1:
 Female, Age 52, Single
 Licensed 30 years, Class 5 license
 New Business
 Annual mileage 25,000 km, commute 25 km one way
 No AF accidents
 No convictions
 2019 Honda CR-V EX 4DR AWD (VICC Code 027101)

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	1092	29	384	24	1529	197	11	383	536	1127	2656
	Proposed	1092	29	358	24	1503	195	11	433	653	1292	2795
% +/- to Current Rates		0.00%	0.00%	-6.77%	0.00%	-1.70%	-1.02%	0.00%	13.05%	21.83%	14.64%	5.23%
005	Current	403	11	242	24	680	77	11	340	491	919	1599
	Proposed	403	11	226	24	664	76	11	384	597	1068	1732
% +/- to Current Rates		0.00%	0.00%	-6.61%	0.00%	-2.35%	-1.30%	0.00%	12.94%	21.59%	16.21%	8.32%
006	Current	231	6	183	24	444	41	11	380	362	794	1238
	Proposed	231	6	171	24	432	41	11	430	440	922	1354
% +/- to Current Rates		0.00%	0.00%	-6.56%	0.00%	-2.70%	0.00%	0.00%	13.16%	21.55%	16.12%	9.37%
007	Current	403	11	242	24	680	77	11	340	491	919	1599
	Proposed	403	11	226	24	664	76	11	384	597	1068	1732
% +/- to Current Rates		0.00%	0.00%	-6.61%	0.00%	-2.35%	-1.30%	0.00%	12.94%	21.59%	16.21%	8.32%

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

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

Current: Operator 1

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

Proposed: Operator 1

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

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	06/11/2025
Renewals:	07/11/2025

Profile 1.3 Private Passenger:

Operator 2 (Occasional):
 Male, Age 21, Single
 Driver training
 Licensed 3 years, Class 5 license
 New Business
 No AF accidents
 No convictions

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	804	0	0	0	804	0	0	0	0	804
	Proposed	804	0	0	0	804	0	0	0	0	804
% +/- to Current Rates		0.00%	#DIV/0!	#DIV/0!	#DIV/0!	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.00%
005	Current	570	0	0	0	570	0	0	0	0	570
	Proposed	570	0	0	0	570	0	0	0	0	570
% +/- to Current Rates		0.00%	#DIV/0!	#DIV/0!	#DIV/0!	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.00%
006	Current	570	0	0	0	570	0	0	0	0	570
	Proposed	570	0	0	0	570	0	0	0	0	570
% +/- to Current Rates		0.00%	#DIV/0!	#DIV/0!	#DIV/0!	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.00%
007	Current	570	0	0	0	570	0	0	0	0	570
	Proposed	570	0	0	0	570	0	0	0	0	570
% +/- to Current Rates		0.00%	#DIV/0!	#DIV/0!	#DIV/0!	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	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 2
Class : 08
YL : 3
BMS =0
Conviction free discount : 15%

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

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Company Name:

Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	06/11/2025
Renewals:	07/11/2025

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	1470	36	363	24	1893	169	11	477	275	932	2825
Proposed	1470	36	365	24	1895	168	11	530	246	955	2850
% +/- to Current Rates	0.00%	0.00%	0.55%	0.00%	0.11%	-0.59%	0.00%	11.11%	-10.55%	2.47%	0.88%
005 Current	617	13	230	24	884	66	11	424	252	753	1637
Proposed	617	13	230	24	884	65	11	471	225	772	1656
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	-1.52%	0.00%	11.08%	-10.71%	2.52%	1.16%
006 Current	403	8	173	24	608	35	11	474	185	705	1313
Proposed	403	8	174	24	609	34	11	527	166	738	1347
% +/- to Current Rates	0.00%	0.00%	0.58%	0.00%	0.16%	-2.86%	0.00%	11.18%	-10.27%	4.68%	2.59%
007 Current	617	13	230	24	884	66	11	424	252	753	1637
Proposed	617	13	230	24	884	65	11	471	225	772	1656
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	-1.52%	0.00%	11.08%	-10.71%	2.52%	1.16%

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

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

Current:	Operator 1	Operator 2
Class : 01	Use : Commute 3+ days a week / 0-16km	Class : 08
YL : 10	Body Style : Small Multi-Purpose	BMS : 0
Exp : (10 001km - 20 000km)	Veh Age : 8	YL : 10
BMS = 0	Veh Owned Years : 8 Vehicle Age at Purchase : 0	Conviction free discount : 15%
Welcome discount : 10%	Conviction free discount : 15%	

Proposed:	Operator 1	Operator 2
Class : 01	Use : Commute 3+ days a week / 0-16km	Class : 08
YL : 10	Body Style : Small Multi-Purpose	BMS : 0
Exp : (10 001km - 20 000km)	Veh Age : 8	YL : 10
BMS = 0	Veh Owned Years : 8 Vehicle Age at Purchase : 0	Conviction free discount : 15%
Welcome discount : 10%	Conviction free discount : 15%	

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Company Name:

Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	06/11/2025
Renewals:	07/11/2025

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	1353	36	363	24	1776	169	11	477	275	2708	
	Proposed	1353	36	365	24	1778	168	11	530	246	2733	
% +/- to Current Rates		0.00%	0.00%	0.55%	0.00%	0.11%	-0.59%	0.00%	11.11%	-10.55%	2.47%	0.92%
005	Current	500	13	230	24	767	66	11	424	252	1520	
	Proposed	500	13	230	24	767	65	11	471	225	1539	
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	-1.52%	0.00%	11.08%	-10.71%	2.52%	1.25%
006	Current	286	8	173	24	491	35	11	474	185	1196	
	Proposed	286	8	174	24	492	34	11	527	166	1230	
% +/- to Current Rates		0.00%	0.00%	0.58%	0.00%	0.20%	-2.86%	0.00%	11.18%	-10.27%	4.68%	2.84%
007	Current	500	13	230	24	767	66	11	424	252	1520	
	Proposed	500	13	230	24	767	65	11	471	225	1539	
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	-1.52%	0.00%	11.08%	-10.71%	2.52%	1.25%

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

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

Current: Operator 1

Class : 01	Use : Commute 3+ days a week / 0-16km	
YL : 10	Body Style : Small Multi-Purpose	Welcome discount : 10%
Exp : (10 001km - 20 000km)	Veh Owned Years : 8	Conviction free discount : 15%
BMS = 0	Veh Age : 8	Vehicle Age at Purchase : 0

Proposed: Operator 1

Class : 01	Use : Commute 3+ days a week / 0-16km	
YL : 10	Body Style : Small Multi-Purpose	Welcome discount : 10%
Exp : (10 001km - 20 000km)	Veh Owned Years : 8	Conviction free discount : 15%
BMS = 0	Veh Age : 8	Vehicle Age at Purchase : 0

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	06/11/2025
Renewals:	07/11/2025

Profile 2.3 Private Passenger:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	117	0	0	0	117	0	0	0	0	117
	Proposed	117	0	0	0	117	0	0	0	0	117
% +/- to Current Rates		0.00%	#DIV/0!	#DIV/0!	#DIV/0!	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.00%
005	Current	117	0	0	0	117	0	0	0	0	117
	Proposed	117	0	0	0	117	0	0	0	0	117
% +/- to Current Rates		0.00%	#DIV/0!	#DIV/0!	#DIV/0!	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.00%
006	Current	117	0	0	0	117	0	0	0	0	117
	Proposed	117	0	0	0	117	0	0	0	0	117
% +/- to Current Rates		0.00%	#DIV/0!	#DIV/0!	#DIV/0!	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.00%
007	Current	117	0	0	0	117	0	0	0	0	117
	Proposed	117	0	0	0	117	0	0	0	0	117
% +/- to Current Rates		0.00%	#DIV/0!	#DIV/0!	#DIV/0!	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	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 2
 Class : 08
 BMS : 0
 YL : 10
 Conviction free discount : 15%

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

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	06/11/2025
Renewals:	07/11/2025

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	1928	51	524	48	2551	287	22	802	433	1544	4095
Proposed	1928	51	522	48	2549	264	22	859	393	1538	4087
% +/- to Current Rates	0.00%	0.00%	-0.38%	0.00%	-0.08%	-8.01%	0.00%	7.11%	-9.24%	-0.39%	-0.20%
005 Current	712	19	330	48	1109	112	22	712	397	1243	2352
Proposed	712	19	329	48	1108	103	22	762	359	1246	2354
% +/- to Current Rates	0.00%	0.00%	-0.30%	0.00%	-0.09%	-8.04%	0.00%	7.02%	-9.57%	0.24%	0.09%
006 Current	407	10	250	48	715	59	22	796	292	1189	1884
Proposed	407	10	250	48	715	55	22	854	265	1196	1911
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	-6.78%	0.00%	7.29%	-9.25%	2.31%	1.43%
007 Current	712	19	330	48	1109	112	22	712	397	1243	2352
Proposed	712	19	329	48	1108	103	22	762	359	1246	2354
% +/- to Current Rates	0.00%	0.00%	-0.30%	0.00%	-0.09%	-8.04%	0.00%	7.02%	-9.57%	0.24%	0.09%

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

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

Current:	Operator 1			Operator 2		
Class : 01	Use : Pleasure	Body Style : 1/2 ton pickup	Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 4 Door	
YL : 14	Veh Age : 7	Welcome discount : 10%	YL : 15	Veh Age : 10	Welcome discount : 10%	
BMS : 0	Veh Owned Years : 7	Conviction free discount : 15%	BMS : 0	Veh Owned Years : 10	Conviction free discount : 15%	
Exp : (10 001km - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%	Exp : (0 - 10 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%	

Proposed:	Operator 1			Operator 2		
Class : 01	Use : Pleasure	Body Style : 1/2 ton pickup	Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 4 Door	
YL : 14	Veh Age : 7	Welcome discount : 10%	YL : 15	Veh Age : 10	Welcome discount : 10%	
BMS : 0	Veh Owned Years : 7	Conviction free discount : 15%	BMS : 0	Veh Owned Years : 10	Conviction free discount : 15%	
Exp : (10 001km - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%	Exp : (0 - 10 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%	

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Implementation Dates (D/M/Y)	
New Business:	06/11/2025
Renewals:	07/11/2025

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	983	26	233	24	1266	117	11	512	300	940	2206
Proposed	983	26	232	24	1265	116	11	551	275	953	2218
% +/- to Current Rates	0.00%	0.00%	-0.43%	0.00%	-0.08%	-0.85%	0.00%	7.62%	-8.33%	1.38%	0.54%
005 Current	363	10	147	24	544	46	11	455	275	787	1331
Proposed	363	10	146	24	543	45	11	489	251	796	1339
% +/- to Current Rates	0.00%	0.00%	-0.68%	0.00%	-0.18%	-2.17%	0.00%	7.47%	-8.73%	1.14%	0.60%
006 Current	207	5	111	24	347	24	11	508	202	745	1092
Proposed	207	5	111	24	347	24	11	548	185	768	1115
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	7.87%	-8.42%	3.09%	2.11%
007 Current	363	10	147	24	544	46	11	455	275	787	1331
Proposed	363	10	146	24	543	45	11	489	251	796	1339
% +/- to Current Rates	0.00%	0.00%	-0.68%	0.00%	-0.18%	-2.17%	0.00%	7.47%	-8.73%	1.14%	0.60%

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

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

Current: Operator 1

Class : 01	Use : Pleasure	Body Style : 1/2 ton pickup
YL : 14	Veh Age : 7	Welcome discount : 10%
BMS : 0	Veh Owned Years : 7	Conviction free discount : 15%
Exp : (10 001km - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

Proposed: Operator 1

Class : 01	Use : Pleasure	Body Style : 1/2 ton pickup
YL : 14	Veh Age : 7	Welcome discount : 10%
BMS : 0	Veh Owned Years : 7	Conviction free discount : 15%
Exp : (10 001km - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	06/11/2025
Renewals:	07/11/2025

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	945	25	291	24	1285	170	11	290	133	604	1889
	Proposed	945	25	290	24	1284	148	11	308	118	585	1869
% +/- to Current Rates		0.00%	0.00%	-0.34%	0.00%	-0.08%	-12.94%	0.00%	6.21%	-11.28%	-3.15%	-1.06%
005	Current	349	9	183	24	565	66	11	257	122	456	1021
	Proposed	349	9	183	24	565	58	11	273	108	450	1015
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	-12.12%	0.00%	6.23%	-11.48%	-1.32%	-0.59%
006	Current	200	5	139	24	368	35	11	288	90	424	792
	Proposed	200	5	139	24	368	31	11	306	80	428	796
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	-11.43%	0.00%	6.25%	-11.11%	0.94%	0.51%
007	Current	349	9	183	24	565	66	11	257	122	456	1021
	Proposed	349	9	183	24	565	58	11	273	108	450	1015
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	-12.12%	0.00%	6.23%	-11.48%	-1.32%	-0.59%

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

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

Current: Operator 2

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

Proposed: Operator 2

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

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

Implementation Dates (D/M/Y)	
New Business:	06/11/2025
Renewals:	07/11/2025

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	968	26	330	24	1348	178	11	372	210	771	2119
Proposed	968	26	319	24	1337	176	11	409	182	778	2115
% +/- to Current Rates	0.00%	0.00%	-3.33%	0.00%	-0.82%	-1.12%	0.00%	9.95%	-13.33%	0.91%	-0.19%
005 Current	357	9	208	24	598	69	11	330	192	602	1200
Proposed	357	9	201	24	591	68	11	363	167	609	1200
% +/- to Current Rates	0.00%	0.00%	-3.37%	0.00%	-1.17%	-1.45%	0.00%	10.00%	-13.02%	1.16%	0.00%
006 Current	204	5	157	24	390	37	11	369	141	558	948
Proposed	204	5	152	24	385	37	11	406	122	576	961
% +/- to Current Rates	0.00%	0.00%	-3.18%	0.00%	-1.28%	0.00%	0.00%	10.03%	-13.48%	3.23%	1.37%
007 Current	357	9	208	24	598	69	11	330	192	602	1200
Proposed	357	9	201	24	591	68	11	363	167	609	1200
% +/- to Current Rates	0.00%	0.00%	-3.37%	0.00%	-1.17%	-1.45%	0.00%	10.00%	-13.02%	1.16%	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	Operator 2
Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Passenger Van Class : 08
YL : 24	Veh Age : 8	Welcome discount : 10% BMS : 0
BMS : 0	Veh Owned Years : 8	Conviction free discount : 15% YL : 20
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Conviction free discount : 15%

Proposed:	Operator 1	Operator 2
Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Passenger Van Class : 08
YL : 24	Veh Age : 8	Welcome discount : 10% BMS : 0
BMS : 0	Veh Owned Years : 8	Conviction free discount : 15% YL : 20
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Conviction free discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	06/11/2025
Renewals:	07/11/2025

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	968	26	330	24	1348	178	11	372	210	771	2119
Proposed	968	26	319	24	1337	176	11	409	182	778	2115
% +/- to Current Rates	0.00%	0.00%	-3.33%	0.00%	-0.82%	-1.12%	0.00%	9.95%	-13.33%	0.91%	-0.19%
005 Current	357	9	208	24	598	69	11	330	192	602	1200
Proposed	357	9	201	24	591	68	11	363	167	609	1200
% +/- to Current Rates	0.00%	0.00%	-3.37%	0.00%	-1.17%	-1.45%	0.00%	10.00%	-13.02%	1.16%	0.00%
006 Current	204	5	157	24	390	37	11	369	141	558	948
Proposed	204	5	152	24	385	37	11	406	122	576	961
% +/- to Current Rates	0.00%	0.00%	-3.18%	0.00%	-1.28%	0.00%	0.00%	10.03%	-13.48%	3.23%	1.37%
007 Current	357	9	208	24	598	69	11	330	192	602	1200
Proposed	357	9	201	24	591	68	11	363	167	609	1200
% +/- to Current Rates	0.00%	0.00%	-3.37%	0.00%	-1.17%	-1.45%	0.00%	10.00%	-13.02%	1.16%	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

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Passenger Van
YL : 24	Veh Age : 8	Welcome discount : 10%
BMS : 0	Veh Owned Years : 8	Conviction free discount : 15%
Exp : (10 001 - 20 000km) Vehicle Age at Purchase : 0		

Proposed: Operator 1

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Passenger Van
YL : 24	Veh Age : 8	Welcome discount : 10%
BMS : 0	Veh Owned Years : 8	Conviction free discount : 15%
Exp : (10 001 - 20 000km) Vehicle Age at Purchase : 0		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	06/11/2025
Renewals:	07/11/2025

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

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

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

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

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

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	06/11/2025
Renewals:	07/11/2025

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	3264	87	455	24	3830	287	11	663	161	1122	4952
Proposed	3264	87	474	24	3849	245	11	728	129	1113	4962
% +/- to Current Rates	0.00%	0.00%	4.18%	0.00%	0.50%	-14.63%	0.00%	9.80%	-19.88%	-0.80%	0.20%
005 Current	1206	32	288	24	1550	112	11	588	148	859	2409
Proposed	1206	32	299	24	1561	95	11	646	118	870	2431
% +/- to Current Rates	0.00%	0.00%	3.82%	0.00%	0.71%	-15.18%	0.00%	9.86%	-20.27%	1.28%	0.91%
006 Current	690	19	217	24	950	59	11	659	108	837	1787
Proposed	690	19	226	24	959	50	11	723	87	871	1830
% +/- to Current Rates	0.00%	0.00%	4.15%	0.00%	0.95%	-15.25%	0.00%	9.71%	-19.44%	4.06%	2.41%
007 Current	1206	32	288	24	1550	112	11	588	148	859	2409
Proposed	1206	32	299	24	1561	95	11	646	118	870	2431
% +/- to Current Rates	0.00%	0.00%	3.82%	0.00%	0.71%	-15.18%	0.00%	9.86%	-20.27%	1.28%	0.91%

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

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

Current: Operator 1

Class : 01	Use : Pleasure	Body Style : 4Door
YL : 2	Veh Age : 11	Welcome discount : 10%
BMS : 0	Veh Owned Years : 11	Conviction free discount : 10%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Driver Training Discount : 10%

Proposed: Operator 1

Class : 01	Use : Pleasure	Body Style : 4Door
YL : 2	Veh Age : 11	Welcome discount : 10%
BMS : 0	Veh Owned Years : 11	Conviction free discount : 10%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Driver Training Discount : 10%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	06/11/2025
Renewals:	07/11/2025

Profile 5.1 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	1662	44	567	48	2321	253	22	760	629	1664	3985
	Proposed	1662	44	628	48	2382	251	22	829	565	1667	4049
% +/- to Current Rates		0.00%	0.00%	10.76%	0.00%	2.63%	-0.79%	0.00%	9.08%	-10.17%	0.18%	1.61%
005	Current	614	16	358	48	1036	98	22	675	576	1371	2407
	Proposed	614	16	396	48	1074	97	22	737	517	1373	2447
% +/- to Current Rates		0.00%	0.00%	10.61%	0.00%	3.67%	-1.02%	0.00%	9.19%	-10.24%	0.15%	1.66%
006	Current	351	10	271	48	680	53	22	756	424	1255	1935
	Proposed	351	10	300	48	709	53	22	824	381	1280	1989
% +/- to Current Rates		0.00%	0.00%	10.70%	0.00%	4.26%	0.00%	0.00%	8.99%	-10.14%	1.99%	2.79%
007	Current	614	16	358	48	1036	98	22	675	576	1371	2407
	Proposed	614	16	396	48	1074	97	22	737	517	1373	2447
% +/- to Current Rates		0.00%	0.00%	10.61%	0.00%	3.67%	-1.02%	0.00%	9.19%	-10.24%	0.15%	1.66%

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

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

Current:	Operator 1	Operator 2			
Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 1/2 ton pickup	Class : 01	Use : Commute 3+ days a week / 16-30km	Body Style : 4Door
YL : 30	Veh Age : 6	Welcome discount : 10%	YL : 30	Veh Age : 8	Welcome discount : 10%
BMS : 0	Veh Owned Years : 6	Conviction free discount : 15%	BMS : 0	Veh Owned Years : 8	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%	Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

Proposed:	Operator 1	Operator 2			
Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 1/2 ton pickup	Class : 01	Use : Commute 3+ days a week / 16-30km	Body Style : 4Door
YL : 30	Veh Age : 6	Welcome discount : 10%	YL : 30	Veh Age : 8	Welcome discount : 10%
BMS : 0	Veh Owned Years : 6	Conviction free discount : 15%	BMS : 0	Veh Owned Years : 8	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%	Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	06/11/2025
Renewals:	07/11/2025

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	860	23	230	24	1137	94	11	432	360	897	2034
Proposed	860	23	256	24	1163	93	11	468	323	895	2058
% +/- to Current Rates	0.00%	0.00%	11.30%	0.00%	2.29%	-1.06%	0.00%	8.33%	-10.28%	-0.22%	1.18%
005 Current	317	8	145	24	494	36	11	384	329	760	1254
Proposed	317	8	161	24	510	36	11	416	296	759	1269
% +/- to Current Rates	0.00%	0.00%	11.03%	0.00%	3.24%	0.00%	0.00%	8.33%	-10.03%	-0.13%	1.20%
006 Current	181	5	110	24	320	20	11	430	243	704	1024
Proposed	181	5	122	24	332	20	11	466	218	715	1047
% +/- to Current Rates	0.00%	0.00%	10.91%	0.00%	3.75%	0.00%	0.00%	8.37%	-10.29%	1.56%	2.25%
007 Current	317	8	145	24	494	36	11	384	329	760	1254
Proposed	317	8	161	24	510	36	11	416	296	759	1269
% +/- to Current Rates	0.00%	0.00%	11.03%	0.00%	3.24%	0.00%	0.00%	8.33%	-10.03%	-0.13%	1.20%

* 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: Operator 1

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

Proposed: Operator 1

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

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	06/11/2025
Renewals:	07/11/2025

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	802	21	337	24	1184	159	11	328	269	767	1951
Proposed	802	21	372	24	1219	158	11	361	242	772	1991
% +/- to Current Rates	0.00%	0.00%	10.39%	0.00%	2.96%	-0.63%	0.00%	10.06%	-10.04%	0.65%	2.05%
005 Current	297	8	213	24	542	62	11	291	247	611	1153
Proposed	297	8	235	24	564	61	11	321	221	614	1178
% +/- to Current Rates	0.00%	0.00%	10.33%	0.00%	4.06%	-1.61%	0.00%	10.31%	-10.53%	0.49%	2.17%
006 Current	170	5	161	24	360	33	11	326	181	551	911
Proposed	170	5	178	24	377	33	11	358	163	565	942
% +/- to Current Rates	0.00%	0.00%	10.56%	0.00%	4.72%	0.00%	0.00%	9.82%	-9.94%	2.54%	3.40%
007 Current	297	8	213	24	542	62	11	291	247	611	1153
Proposed	297	8	235	24	564	61	11	321	221	614	1178
% +/- to Current Rates	0.00%	0.00%	10.33%	0.00%	4.06%	-1.61%	0.00%	10.31%	-10.53%	0.49%	2.17%

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

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

Current: Operator 2

Class : 01	Use : Commute 3+ days a week / 16-30km	Body Style : 4Door
YL : 30	Veh Age : 8	Welcome discount : 10%
BMS : 0	Veh Owned Years : 8	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

Proposed: Operator 2

Class : 01	Use : Commute 3+ days a week / 16-30km	Body Style : 4Door
YL : 30	Veh Age : 8	Welcome discount : 10%
BMS : 0	Veh Owned Years : 8	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	06/11/2025
Renewals:	07/11/2025

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	922	24	231	24	1201	121	11	365	149	646	1847
	Proposed	922	24	230	24	1200	120	11	401	119	651	1851
% +/- to Current Rates		0.00%	0.00%	-0.43%	0.00%	-0.08%	-0.83%	0.00%	9.86%	-20.13%	0.77%	0.22%
005	Current	340	9	146	24	519	47	11	324	136	518	1037
	Proposed	340	9	145	24	518	47	11	356	109	523	1041
% +/- to Current Rates		0.00%	0.00%	-0.68%	0.00%	-0.19%	0.00%	0.00%	9.88%	-19.85%	0.97%	0.39%
006	Current	195	5	110	24	334	25	11	363	100	499	833
	Proposed	195	5	110	24	334	25	11	399	80	515	849
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.92%	-20.00%	3.21%	1.92%
007	Current	340	9	146	24	519	47	11	324	136	518	1037
	Proposed	340	9	145	24	518	47	11	356	109	523	1041
% +/- to Current Rates		0.00%	0.00%	-0.68%	0.00%	-0.19%	0.00%	0.00%	9.88%	-19.85%	0.97%	0.39%

* 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:	Operator 1	Operator 2
Class : 01	Use : Pleasure	Body Style : Small Multi-Purpose
YL : 48	Veh Age : 8	Welcome discount : 10%
BMS : 0	Veh Owned Years : 8	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Conviction free discount : 15%

Proposed:	Operator 1	Operator 2
Class : 01	Use : Pleasure	Body Style : Small Multi-Purpose
YL : 48	Veh Age : 8	Welcome discount : 10%
BMS : 0	Veh Owned Years : 8	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Conviction free discount : 15%

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

Implementation Dates (D/M/Y)	
New Business:	06/11/2025
Renewals:	07/11/2025

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	922	24	231	24	1201	121	11	365	149	646	1847
	Proposed	922	24	230	24	1200	120	11	401	119	651	1851
% +/- to Current Rates	0.00%	0.00%	-0.43%	0.00%	-0.08%	-0.83%	0.00%	9.86%	-20.13%	0.77%	0.22%	
005	Current	340	9	146	24	519	47	11	324	136	518	1037
	Proposed	340	9	145	24	518	47	11	356	109	523	1041
% +/- to Current Rates	0.00%	0.00%	-0.68%	0.00%	-0.19%	0.00%	0.00%	9.88%	-19.85%	0.97%	0.39%	
006	Current	195	5	110	24	334	25	11	363	100	499	833
	Proposed	195	5	110	24	334	25	11	399	80	515	849
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.92%	-20.00%	3.21%	1.92%	
007	Current	340	9	146	24	519	47	11	324	136	518	1037
	Proposed	340	9	145	24	518	47	11	356	109	523	1041
% +/- to Current Rates	0.00%	0.00%	-0.68%	0.00%	-0.19%	0.00%	0.00%	9.88%	-19.85%	0.97%	0.39%	

* 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: Operator 1

Class : 01	Use : Pleasure	Body Style : Small Multi-Purpose
YL : 48	Veh Age : 8	Welcome discount : 10%
BMS : 0	Veh Owned Years : 8	Conviction free discount : 15%
Exp : (10 001 - 20 000km) Vehicle Age at Purchase : 0		

Proposed: Operator 1

Class : 01	Use : Pleasure	Body Style : Small Multi-Purpose
YL : 48	Veh Age : 8	Welcome discount : 10%
BMS : 0	Veh Owned Years : 8	Conviction free discount : 15%
Exp : (10 001 - 20 000km) Vehicle Age at Purchase : 0		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	06/11/2025
Renewals:	07/11/2025

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

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

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

Current:

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

Proposed:

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

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	06/11/2025
Renewals:	07/11/2025

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	1004	27	364	24	1419	158	11	422	262	2272	
	Proposed	1004	27	332	24	1387	176	11	447	264	2285	
% +/- to Current Rates		0.00%	0.00%	-8.79%	0.00%	-2.26%	11.39%	0.00%	5.92%	0.76%	5.28%	0.57%
005	Current	371	10	230	24	635	61	11	375	240	1322	
	Proposed	371	10	210	24	615	69	11	397	242	1334	
% +/- to Current Rates		0.00%	0.00%	-8.70%	0.00%	-3.15%	13.11%	0.00%	5.87%	0.83%	4.66%	0.91%
006	Current	212	5	174	24	415	33	11	419	177	1055	
	Proposed	212	5	158	24	399	37	11	444	177	1068	
% +/- to Current Rates		0.00%	0.00%	-9.20%	0.00%	-3.86%	12.12%	0.00%	5.97%	0.00%	4.53%	1.23%
007	Current	371	10	230	24	635	61	11	375	240	1322	
	Proposed	371	10	210	24	615	69	11	397	242	1334	
% +/- to Current Rates		0.00%	0.00%	-8.70%	0.00%	-3.15%	13.11%	0.00%	5.87%	0.83%	4.66%	0.91%

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

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

Current: Operator 1

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Multi-Purpose
YL : 25	Veh Age : 7	Welcome discount : 10%
BMS : 0	Veh Owned Years : 7	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	

Proposed: Operator 1

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Multi-Purpose
YL : 25	Veh Age : 7	Welcome discount : 10%
BMS : 0	Veh Owned Years : 7	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	06/11/2025
Renewals:	07/11/2025

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	922	24	302	24	1272	164	11	463	223	861	2133
	Proposed	922	24	249	24	1219	162	11	458	207	838	2057
% +/- to Current Rates		0.00%	0.00%	-17.55%	0.00%	-4.17%	-1.22%	0.00%	-1.08%	-7.17%	-2.67%	-3.56%
005	Current	340	9	190	24	563	63	11	412	204	690	1253
	Proposed	340	9	158	24	531	63	11	407	190	671	1202
% +/- to Current Rates		0.00%	0.00%	-16.84%	0.00%	-5.68%	0.00%	0.00%	-1.21%	-6.86%	-2.75%	-4.07%
006	Current	195	5	144	24	368	34	11	461	151	657	1025
	Proposed	195	5	119	24	343	34	11	456	140	641	984
% +/- to Current Rates		0.00%	0.00%	-17.36%	0.00%	-6.79%	0.00%	0.00%	-1.08%	-7.28%	-2.44%	-4.00%
007	Current	340	9	190	24	563	63	11	412	204	690	1253
	Proposed	340	9	158	24	531	63	11	407	190	671	1202
% +/- to Current Rates		0.00%	0.00%	-16.84%	0.00%	-5.68%	0.00%	0.00%	-1.21%	-6.86%	-2.75%	-4.07%

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

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

Current: Operator 1

Class : 01	Use : Pleasure	Body Style : 4door
YL : 45	Veh Age : 7	Welcome discount : 10%
BMS : 0	Veh Owned Years : 7	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	

Proposed: Operator 1

Class : 01	Use : Pleasure	Body Style : 4door
YL : 45	Veh Age : 7	Welcome discount : 10%
BMS : 0	Veh Owned Years : 7	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	

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Company Name:

Co-operators General Insurance Company

Implementation Dates (D/M/Y)

New Business:	06/11/2025
Renewals:	07/11/2025

Profile 10.1 Private Passenger:

Operator 1:

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

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1217	32	295	24	1568	115	11	538	395	1059	2627
	Proposed	1217	32	292	24	1565	113	11	577	353	1054	2619
% +/- to Current Rates		0.00%	0.00%	-1.02%	0.00%	-0.19%	-1.74%	0.00%	7.25%	-10.63%	-0.47%	-0.30%
005	Current	450	12	186	24	672	44	11	477	362	894	1566
	Proposed	450	12	184	24	670	44	11	513	323	891	1561
% +/- to Current Rates		0.00%	0.00%	-1.08%	0.00%	-0.30%	0.00%	0.00%	7.55%	-10.77%	-0.34%	-0.32%
006	Current	257	7	140	24	428	24	11	534	266	835	1263
	Proposed	257	7	139	24	427	24	11	574	238	847	1274
% +/- to Current Rates		0.00%	0.00%	-0.71%	0.00%	-0.23%	0.00%	0.00%	7.49%	-10.53%	1.44%	0.87%
007	Current	450	12	186	24	672	44	11	477	362	894	1566
	Proposed	450	12	184	24	670	44	11	513	323	891	1561
% +/- to Current Rates		0.00%	0.00%	-1.08%	0.00%	-0.30%	0.00%	0.00%	7.55%	-10.77%	-0.34%	-0.32%

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

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

Current: Operator 1

Class : 01	Use : Commute 3+ days a week / 16-30km	Body Style : 1/2 ton pickup
YL : 15	Veh Age : 7	Welcome discount : 10%
BMS : 0	Veh Owned Years : 7	Conviction free discount : 15%
Exp : (20 001 - 30 000km)	Vehicle Age at Purchase : 0	

Proposed: Operator 1

Class : 01	Use : Commute 3+ days a week / 16-30km	Body Style : 1/2 ton pickup
YL : 15	Veh Age : 7	Welcome discount : 10%
BMS : 0	Veh Owned Years : 7	Conviction free discount : 15%
Exp : (20 001 - 30 000km)	Vehicle Age at Purchase : 0	

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