

Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	1624	44	522	33	2223	159	15	630	728	1532	3755
Proposed	1618	43	518	32	2211	150	14	720	903	1787	3998
% +/- to Current Rates	-0.37%	-2.27%	-0.77%	-3.03%	-0.54%	-5.66%	-6.67%	14.29%	24.04%	16.64%	6.47%
005 Current	653	18	213	33	917	124	15	517	460	1116	2033
Proposed	652	18	209	32	911	116	14	590	581	1301	2212
% +/- to Current Rates	-0.15%	0.00%	-1.88%	-3.03%	-0.65%	-6.45%	-6.67%	14.12%	26.30%	16.58%	8.80%
006 Current	619	16	201	33	869	124	15	580	571	1290	2159
Proposed	617	16	201	32	866	116	14	667	719	1516	2382
% +/- to Current Rates	-0.32%	0.00%	0.00%	-3.03%	-0.35%	-6.45%	-6.67%	15.00%	25.92%	17.52%	10.33%
007 Current	653	18	213	33	917	124	15	517	460	1116	2033
Proposed	652	18	209	32	911	116	14	590	581	1301	2212
% +/- to Current Rates	-0.15%	0.00%	-1.88%	-3.03%	-0.65%	-6.45%	-6.67%	14.12%	26.30%	16.58%	8.80%

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

2025 CLEAR table is used for RG.

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

Current:

Proposed:

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	1046	28	336	33	1443	159	15	378	728	1280	2723
	Proposed	1042	27	332	32	1433	150	14	431	903	1498	2931
	% +/- to Current Rates	-0.38%	-3.57%	-1.19%	-3.03%	-0.69%	-5.66%	-6.67%	14.02%	24.04%	17.03%	7.64%
005	Current	423	12	138	33	606	124	15	325	460	924	1530
	Proposed	422	12	134	32	600	116	14	371	581	1082	1682
	% +/- to Current Rates	-0.24%	0.00%	-2.90%	-3.03%	-0.99%	-6.45%	-6.67%	14.15%	26.30%	17.10%	9.93%
006	Current	401	10	130	33	574	124	15	365	571	1075	1649
	Proposed	400	10	130	32	572	116	14	418	719	1267	1839
	% +/- to Current Rates	-0.25%	0.00%	0.00%	-3.03%	-0.35%	-6.45%	-6.67%	14.52%	25.92%	17.86%	11.52%
007	Current	423	12	138	33	606	124	15	325	460	924	1530
	Proposed	422	12	134	32	600	116	14	371	581	1082	1682
	% +/- to Current Rates	-0.24%	0.00%	-2.90%	-3.03%	-0.99%	-6.45%	-6.67%	14.15%	26.30%	17.10%	9.93%

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\$1000 deductible for Comprehensive due to FA minimum (Rule 101);

2025 CLEAR table is used for RG.

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

Current:	Class	3 Coll. Deductible	500
	DR	5 Comp. Deductible	1000
	Limit	1,000,000 Collision Rate Group	34
	Conv s/c	0% Comprehensive Rate Group	63
	Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	38 Clean Driver Discounts	20%
		Multi Veh Discount	0%

Proposed:	Class	3 Coll. Deductible	500
	DR	5 Comp. Deductible	1000
	Limit	1000000 Collision Rate Group	34
	Conv s/c	0% Comprehensive Rate Group	63
	Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	38 Clean Driver Discounts	20%
		Multi Veh Discount	0%

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Company Name:

Facility Association

Implementation Dates (D/M/Y)

New Business:	100 days post approval
Renewals:	100 days post approval

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

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	578	16	186		780			252		252	1032
	Proposed	576	16	186		778			289		289	1067
% +/- to Current Rates		-0.35%	0.00%	0.00%		-0.26%			14.68%		14.68%	3.39%
005	Current	230	6	75		311			192		192	503
	Proposed	230	6	75		311			219		219	530
% +/- to Current Rates		0.00%	0.00%	0.00%		0.00%			14.06%		14.06%	5.37%
006	Current	218	6	71		295			215		215	510
	Proposed	217	6	71		294			249		249	543
% +/- to Current Rates		-0.46%	0.00%	0.00%		-0.34%			15.81%		15.81%	6.47%
007	Current	230	6	75		311			192		192	503
	Proposed	230	6	75		311			219		219	530
% +/- to Current Rates		0.00%	0.00%	0.00%		0.00%			14.06%		14.06%	5.37%

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

\$1000 deductible for Comprehensive due to FA minimum (Rule 101);

2025 CLEAR table is used for RG.

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

Current:	Class	5 Coll. Deductible	500
	DR	3 Comp. Deductible	
	Limit	1,000,000 Collision Rate Group	34
	Conv s/c	0% Comprehensive Rate Group	
	Claim s/c	0% AB Rate Group	
	DCPD Rate Group	38 Clean Driver Discounts	20%
		Multi Veh Discount	0%

Proposed:	Class	5 Coll. Deductible	500
	DR	3 Comp. Deductible	
	Limit	1000000 Collision Rate Group	34
	Conv s/c	0% Comprehensive Rate Group	
	Claim s/c	0% AB Rate Group	
	DCPD Rate Group	38 Clean Driver Discounts	20%
		Multi Veh Discount	

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	977	26	262	33	1298	159	15	314	205	693	1991
Proposed	973	26	262	32	1293	150	14	359	254	777	2070
% +/- to Current Rates	-0.41%	0.00%	0.00%	-3.03%	-0.39%	-5.66%	-6.67%	14.33%	23.90%	12.12%	3.97%
005 Current	409	10	110	33	562	124	15	258	130	527	1089
Proposed	407	10	110	32	559	116	14	294	163	587	1146
% +/- to Current Rates	-0.49%	0.00%	0.00%	-3.03%	-0.53%	-6.45%	-6.67%	13.95%	25.38%	11.39%	5.23%
006 Current	387	10	106	33	536	124	15	290	161	590	1126
Proposed	386	10	106	32	534	116	14	330	202	662	1196
% +/- to Current Rates	-0.26%	0.00%	0.00%	-3.03%	-0.37%	-6.45%	-6.67%	13.79%	25.47%	12.20%	6.22%
007 Current	409	10	110	33	562	124	15	258	130	527	1089
Proposed	407	10	110	32	559	116	14	294	163	587	1146
% +/- to Current Rates	-0.49%	0.00%	0.00%	-3.03%	-0.53%	-6.45%	-6.67%	13.95%	25.38%	11.39%	5.23%

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

2025 CLEAR table is used for RG.

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

Current:

Proposed:

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Company Name:

Facility Association

Implementation Dates (D/M/Y)

New Business:	100 days post approval
Renewals:	100 days post approval

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	977	26	262	33	1298	159	15	314	205	693	1991
	Proposed	973	26	262	32	1293	150	14	359	254	777	2070
% +/- to Current Rates		-0.41%	0.00%	0.00%	-3.03%	-0.39%	-5.66%	-6.67%	14.33%	23.90%	12.12%	3.97%
005	Current	409	10	110	33	562	124	15	258	130	527	1089
	Proposed	407	10	110	32	559	116	14	294	163	587	1146
% +/- to Current Rates		-0.49%	0.00%	0.00%	-3.03%	-0.53%	-6.45%	-6.67%	13.95%	25.38%	11.39%	5.23%
006	Current	387	10	106	33	536	124	15	290	161	590	1126
	Proposed	386	10	106	32	534	116	14	330	202	662	1196
% +/- to Current Rates		-0.26%	0.00%	0.00%	-3.03%	-0.37%	-6.45%	-6.67%	13.79%	25.47%	12.20%	6.22%
007	Current	409	10	110	33	562	124	15	258	130	527	1089
	Proposed	407	10	110	32	559	116	14	294	163	587	1146
% +/- to Current Rates		-0.49%	0.00%	0.00%	-3.03%	-0.53%	-6.45%	-6.67%	13.95%	25.38%	11.39%	5.23%

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101);

2025 CLEAR table is used for RG.

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

Current:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1,000,000 Collision Rate Group	32
	Conv s/c	0% Comprehensive Rate Group	24
	Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	34 Clean Driver Discounts	20%
		Multi Veh Discount	0%

Proposed:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	32
	Conv s/c	0% Comprehensive Rate Group	24
	Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	34 Clean Driver Discounts	20%
		Multi Veh Discount	0%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	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.

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

2025 CLEAR table is used for RG.

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

Current:	Class	Coll. Deductible
	DR	Comp. Deductible
	Limit	Collision Rate Group
	Conv s/c	Comprehensive Rate Group
	Claim s/c	AB Rate Group
	DCPD Rate Group	Clean Driver Discounts
		Multi Veh Discount

Proposed:	Class	Coll. Deductible
	DR	Comp. Deductible
	Limit	Collision Rate Group
	Conv s/c	Comprehensive Rate Group
	Claim s/c	AB Rate Group
	DCPD Rate Group	Clean Driver Discounts
		Multi Veh Discount

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	1832	49	469	66	2416	254	30	604	493	3797	
	Proposed	1824	49	469	64	2406	240	28	691	611	3976	
% +/- to Current Rates		-0.44%	0.00%	0.00%	-3.03%	-0.41%	-5.51%	-6.67%	14.40%	23.94%	13.69%	4.71%
005	Current	767	19	197	66	1049	198	30	495	312	2084	
	Proposed	763	19	197	64	1043	185	28	565	393	2214	
% +/- to Current Rates		-0.52%	0.00%	0.00%	-3.03%	-0.57%	-6.57%	-6.67%	14.14%	25.96%	13.14%	6.24%
006	Current	726	19	190	66	1001	198	30	559	387	2175	
	Proposed	723	19	190	64	996	185	28	633	487	2329	
% +/- to Current Rates		-0.41%	0.00%	0.00%	-3.03%	-0.50%	-6.57%	-6.67%	13.24%	25.84%	13.54%	7.08%
007	Current	767	19	197	66	1049	198	30	495	312	2084	
	Proposed	763	19	197	64	1043	185	28	565	393	2214	
% +/- to Current Rates		-0.52%	0.00%	0.00%	-3.03%	-0.57%	-6.57%	-6.67%	14.14%	25.96%	13.14%	6.24%

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2025 CLEAR table is used for RG.

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

Current:		Proposed:	

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	977	26	262	33	1298	111	15	399	359	884	2182
Proposed	973	26	262	32	1293	105	14	456	445	1020	2313
% +/- to Current Rates	-0.41%	0.00%	0.00%	-3.03%	-0.39%	-5.41%	-6.67%	14.29%	23.96%	15.38%	6.00%
005 Current	409	10	110	33	562	86	15	327	227	655	1217
Proposed	407	10	110	32	559	81	14	373	286	754	1313
% +/- to Current Rates	-0.49%	0.00%	0.00%	-3.03%	-0.53%	-5.81%	-6.67%	14.07%	25.99%	15.11%	7.89%
006 Current	387	10	106	33	536	86	15	369	282	752	1288
Proposed	386	10	106	32	534	81	14	418	355	868	1402
% +/- to Current Rates	-0.26%	0.00%	0.00%	-3.03%	-0.37%	-5.81%	-6.67%	13.28%	25.89%	15.43%	8.85%
007 Current	409	10	110	33	562	86	15	327	227	655	1217
Proposed	407	10	110	32	559	81	14	373	286	754	1313
% +/- to Current Rates	-0.49%	0.00%	0.00%	-3.03%	-0.53%	-5.81%	-6.67%	14.07%	25.99%	15.11%	7.89%

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

\$1000 deductible for Collision and \$500 deductible for Comprehensive due to FA minimum (Rule 101);

2025 CLEAR table is used for RG.

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

Current:	Class	2 Coll. Deductible	1000	Proposed:	Class	2 Coll. Deductible	1000
	DR	5 Comp. Deductible	500		DR	5 Comp. Deductible	500
	Limit	1,000,000 Collision Rate Group	42		Limit	1000000 Collision Rate Group	42
	Conv s/c	0% Comprehensive Rate Group	36		Conv s/c	0% Comprehensive Rate Group	36
	Claim s/c	0% AB Rate Group	8		Claim s/c	0% AB Rate Group	8
	DCPD Rate Group	34 Clean Driver Discounts	20%		DCPD Rate Group	34 Clean Driver Discounts	20%
		Multi Veh Discount	0%			Multi Veh Discount	0%

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Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	855	23	207	33	1118	143	15	205	134	497	1615
	Proposed	851	23	207	32	1113	135	14	235	166	550	1663
% +/- to Current Rates		-0.47%	0.00%	0.00%	-3.03%	-0.45%	-5.59%	-6.67%	14.63%	23.88%	10.66%	2.97%
005	Current	358	9	87	33	487	112	15	168	85	380	867
	Proposed	356	9	87	32	484	104	14	192	107	417	901
% +/- to Current Rates		-0.56%	0.00%	0.00%	-3.03%	-0.62%	-7.14%	-6.67%	14.29%	25.88%	9.74%	3.92%
006	Current	339	9	84	33	465	112	15	190	105	422	887
	Proposed	337	9	84	32	462	104	14	215	132	465	927
% +/- to Current Rates		-0.59%	0.00%	0.00%	-3.03%	-0.65%	-7.14%	-6.67%	13.16%	25.71%	10.19%	4.51%
007	Current	358	9	87	33	487	112	15	168	85	380	867
	Proposed	356	9	87	32	484	104	14	192	107	417	901
% +/- to Current Rates		-0.56%	0.00%	0.00%	-3.03%	-0.62%	-7.14%	-6.67%	14.29%	25.88%	9.74%	3.92%

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101);

2025 CLEAR table is used for RG.

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

Current:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1,000,000 Collision Rate Group	26
	Conv s/c	0% Comprehensive Rate Group	15
	Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	32 Clean Driver Discounts	20%
		Multi Veh Discount	10%

Proposed:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	26
	Conv s/c	0% Comprehensive Rate Group	15
	Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	32 Clean Driver Discounts	20%
		Multi Veh Discount	10%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	977	26	274	33	1310	191	15	314	189	709	2019
Proposed	973	26	274	32	1305	181	14	359	235	789	2094
% +/- to Current Rates	-0.41%	0.00%	0.00%	-3.03%	-0.38%	-5.24%	-6.67%	14.33%	24.34%	11.28%	3.71%
005 Current	409	10	114	33	566	149	15	258	120	542	1108
Proposed	407	10	114	32	563	140	14	294	151	599	1162
% +/- to Current Rates	-0.49%	0.00%	0.00%	-3.03%	-0.53%	-6.04%	-6.67%	13.95%	25.83%	10.52%	4.87%
006 Current	387	10	111	33	541	149	15	290	148	602	1143
Proposed	386	10	111	32	539	140	14	330	187	671	1210
% +/- to Current Rates	-0.26%	0.00%	0.00%	-3.03%	-0.37%	-6.04%	-6.67%	13.79%	26.35%	11.46%	5.86%
007 Current	409	10	114	33	566	149	15	258	120	542	1108
Proposed	407	10	114	32	563	140	14	294	151	599	1162
% +/- to Current Rates	-0.49%	0.00%	0.00%	-3.03%	-0.53%	-6.04%	-6.67%	13.95%	25.83%	10.52%	4.87%

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

2025 CLEAR table is used for RG.

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

Current:

Proposed:

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	977	26	274	33	1310	191	15	314	189	709	2019
	Proposed	973	26	274	32	1305	181	14	359	235	789	2094
% +/- to Current Rates		-0.41%	0.00%	0.00%	-3.03%	-0.38%	-5.24%	-6.67%	14.33%	24.34%	11.28%	3.71%
005	Current	409	10	114	33	566	149	15	258	120	542	1108
	Proposed	407	10	114	32	563	140	14	294	151	599	1162
% +/- to Current Rates		-0.49%	0.00%	0.00%	-3.03%	-0.53%	-6.04%	-6.67%	13.95%	25.83%	10.52%	4.87%
006	Current	387	10	111	33	541	149	15	290	148	602	1143
	Proposed	386	10	111	32	539	140	14	330	187	671	1210
% +/- to Current Rates		-0.26%	0.00%	0.00%	-3.03%	-0.37%	-6.04%	-6.67%	13.79%	26.35%	11.46%	5.86%
007	Current	409	10	114	33	566	149	15	258	120	542	1108
	Proposed	407	10	114	32	563	140	14	294	151	599	1162
% +/- to Current Rates		-0.49%	0.00%	0.00%	-3.03%	-0.53%	-6.04%	-6.67%	13.95%	25.83%	10.52%	4.87%

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

2025 CLEAR table is used for RG.

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

Current:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1,000,000 Collision Rate Group	32
	Conv s/c	0% Comprehensive Rate Group	22
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	35 Clean Driver Discounts	20%
		Multi Veh Discount	0%

Proposed:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	32
	Conv s/c	0% Comprehensive Rate Group	22
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	35 Clean Driver Discounts	20%
		Multi Veh Discount	0%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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.

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

2025 CLEAR table is used for RG.

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

Current:	Class	Coll. Deductible
	DR	Comp. Deductible
	Limit	Collision Rate Group
	Conv s/c	Comprehensive Rate Group
	Claim s/c	AB Rate Group
	DCPD Rate Group	Clean Driver Discounts
		Multi Veh Discount

Proposed:	Class	Coll. Deductible
	DR	Comp. Deductible
	Limit	Collision Rate Group
	Conv s/c	Comprehensive Rate Group
	Claim s/c	AB Rate Group
	DCPD Rate Group	Clean Driver Discounts
		Multi Veh Discount

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Company Name:

Facility Association

Implementation Dates (D/M/Y)

New Business:	100 days post approval
Renewals:	100 days post approval

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	3530	94	857	33	4514	191	15	826	102	1134	5648
	Proposed	3515	94	851	32	4492	181	14	942	127	1264	5756
% +/- to Current Rates		-0.42%	0.00%	-0.70%	-3.03%	-0.49%	-5.24%	-6.67%	14.04%	24.51%	11.46%	1.91%
005	Current	1482	40	362	33	1917	149	15	726	65	955	2872
	Proposed	1477	39	362	32	1910	140	14	830	82	1066	2976
% +/- to Current Rates		-0.34%	-2.50%	0.00%	-3.03%	-0.37%	-6.04%	-6.67%	14.33%	26.15%	11.62%	3.62%
006	Current	1405	37	350	33	1825	149	15	818	80	1062	2887
	Proposed	1398	37	347	32	1814	140	14	934	101	1189	3003
% +/- to Current Rates		-0.50%	0.00%	-0.86%	-3.03%	-0.60%	-6.04%	-6.67%	14.18%	26.25%	11.96%	4.02%
007	Current	1482	40	362	33	1917	149	15	726	65	955	2872
	Proposed	1477	39	362	32	1910	140	14	830	82	1066	2976
% +/- to Current Rates		-0.34%	-2.50%	0.00%	-3.03%	-0.37%	-6.04%	-6.67%	14.33%	26.15%	11.62%	3.62%

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

\$1000 deductible for Comprehensive due to FA minimum (Rule 101)

2025 CLEAR table is used for RG.

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

Current:	Class	10 Coll. Deductible	500
	DR	3 Comp. Deductible	500
	Limit	1,000,000 Collision Rate Group	24
	Conv s/c	0% Comprehensive Rate Group	11
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	32 Clean Driver Discounts	20%
		Multi Veh Discount	0%

Proposed:	Class	10 Coll. Deductible	500
	DR	3 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	24
	Conv s/c	0% Comprehensive Rate Group	11
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	32 Clean Driver Discounts	20%
		Multi Veh Discount	0%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

Profile 6.1 Private Passenger:

Operator 1:
 Male, Age 48, Married
 No driver training
 Licensed 30 years, Class 5 license
 New business
 Annual mileage 20,000 km, commute 10 km one way
 No AF accidents
 No convictions
 2018 Ford F150 XLT Supercrew 4WD (VICC Code 3558 01)

Operator 2:
 Female, Age 48, Married
 Driver training
 Licensed 30 years, Class 5 license
 New business
 Annual mileage 15,000 km, commute 20 km one way
 No AF accidents
 No convictions
 2016 Honda Civic LX 4DR (VICC Code 0251 00)

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	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.

\$1000 deductible for Comprehensive due to FA minimum (Rule 101)

2025 CLEAR table is used for RG.

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

Current:	Proposed:

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	855	23	274	33	1185	83	15	393	479	970	2155
Proposed	851	23	274	32	1180	79	14	449	594	1136	2316
% +/- to Current Rates	-0.47%	0.00%	0.00%	-3.03%	-0.42%	-4.82%	-6.67%	14.25%	24.01%	17.11%	7.47%
005 Current	358	9	114	33	514	65	15	322	303	705	1219
Proposed	356	9	114	32	511	61	14	367	382	824	1335
% +/- to Current Rates	-0.56%	0.00%	0.00%	-3.03%	-0.58%	-6.15%	-6.67%	13.98%	26.07%	16.88%	9.52%
006 Current	339	9	111	33	492	65	15	363	376	819	1311
Proposed	337	9	111	32	489	61	14	412	473	960	1449
% +/- to Current Rates	-0.59%	0.00%	0.00%	-3.03%	-0.61%	-6.15%	-6.67%	13.50%	25.80%	17.22%	10.53%
007 Current	358	9	114	33	514	65	15	322	303	705	1219
Proposed	356	9	114	32	511	61	14	367	382	824	1335
% +/- to Current Rates	-0.56%	0.00%	0.00%	-3.03%	-0.58%	-6.15%	-6.67%	13.98%	26.07%	16.88%	9.52%

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

\$1000 deductible for Comprehensive due to FA minimum (Rule 101)

2025 CLEAR table is used for RG.

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

Current:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	1000
	Limit	1,000,000 Collision Rate Group	40
	Conv s/c	0% Comprehensive Rate Group	46
	Claim s/c	0% AB Rate Group	7
	DCPD Rate Group	38 Clean Driver Discounts	20%
		Multi Veh Discount	10%

Proposed:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	1000
	Limit	1000000 Collision Rate Group	40
	Conv s/c	0% Comprehensive Rate Group	46
	Claim s/c	0% AB Rate Group	7
	DCPD Rate Group	38 Clean Driver Discounts	20%
		Multi Veh Discount	10%

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Company Name:

Facility Association

Implementation Dates (D/M/Y)

New Business:	100 days post approval
Renewals:	100 days post approval

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	1046	28	390	33	1497	191	15	378	248	832	2329
	Proposed	1042	27	386	32	1487	181	14	431	308	934	2421
% +/- to Current Rates		-0.38%	-3.57%	-1.03%	-3.03%	-0.67%	-5.24%	-6.67%	14.02%	24.19%	12.26%	3.95%
005	Current	423	12	161	33	629	149	15	325	157	646	1275
	Proposed	422	12	156	32	622	140	14	371	198	723	1345
% +/- to Current Rates		-0.24%	0.00%	-3.11%	-3.03%	-1.11%	-6.04%	-6.67%	14.15%	26.11%	11.92%	5.49%
006	Current	401	10	152	33	596	149	15	365	195	724	1320
	Proposed	400	10	152	32	594	140	14	418	245	817	1411
% +/- to Current Rates		-0.25%	0.00%	0.00%	-3.03%	-0.34%	-6.04%	-6.67%	14.52%	25.64%	12.85%	6.89%
007	Current	423	12	161	33	629	149	15	325	157	646	1275
	Proposed	422	12	156	32	622	140	14	371	198	723	1345
% +/- to Current Rates		-0.24%	0.00%	-3.11%	-3.03%	-1.11%	-6.04%	-6.67%	14.15%	26.11%	11.92%	5.49%

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

2025 CLEAR table is used for RG.

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

Current:	Class	3 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1,000,000 Collision Rate Group	34
	Conv s/c	0% Comprehensive Rate Group	29
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	42 Clean Driver Discounts	20%
		Multi Veh Discount	0%

Proposed:	Class	3 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	34
	Conv s/c	0% Comprehensive Rate Group	29
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	42 Clean Driver Discounts	20%
		Multi Veh Discount	0%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	906	25	289	33	1253	159	15	308	158	640	1893
Proposed	903	25	289	32	1249	150	14	351	196	711	1960
% +/- to Current Rates	-0.33%	0.00%	0.00%	-3.03%	-0.32%	-5.66%	-6.67%	13.96%	24.05%	11.09%	3.54%
005 Current	2722	72	882	78	346	38	838	426	100	1402	1748
Proposed	2722	72	882	78	346	38	838	574	126	1576	1922
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	34.74%	26.00%	12.41%	9.95%
006 Current	2722	72	882	78	346	38	838	426	124	1426	1772
Proposed	2722	72	882	78	346	38	838	574	156	1606	1952
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	34.74%	25.81%	12.62%	10.16%
007 Current	2722	72	882	78	346	38	838	426	100	1402	1748
Proposed	2722	72	882	78	346	38	838	574	126	1576	1922
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	34.74%	26.00%	12.41%	9.95%

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

2025 CLEAR table is used for RG.

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

Current:

Proposed:

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	906	25	289	33	1253	159	15	308	158	640	1893
Proposed	903	25	289	32	1249	150	14	351	196	711	1960
% +/- to Current Rates	-0.33%	0.00%	0.00%	-3.03%	-0.32%	-5.66%	-6.67%	13.96%	24.05%	11.09%	3.54%
005 Current	358	10	114	33	515	124	15	255	100	494	1009
Proposed	355	10	114	32	511	116	14	292	126	548	1059
% +/- to Current Rates	-0.84%	0.00%	0.00%	-3.03%	-0.78%	-6.45%	-6.67%	14.51%	26.00%	10.93%	4.96%
006 Current	338	9	110	33	490	124	15	285	124	548	1038
Proposed	337	9	110	32	488	116	14	325	156	611	1099
% +/- to Current Rates	-0.30%	0.00%	0.00%	-3.03%	-0.41%	-6.45%	-6.67%	14.04%	25.81%	11.50%	5.88%
007 Current	358	10	114	33	515	124	15	255	100	494	1009
Proposed	355	10	114	32	511	116	14	292	126	548	1059
% +/- to Current Rates	-0.84%	0.00%	0.00%	-3.03%	-0.78%	-6.45%	-6.67%	14.51%	26.00%	10.93%	4.96%

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

2025 CLEAR table is used for RG.

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

Current:	Class	1 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1,000,000 Collision Rate Group	34
	Conv s/c	0% Comprehensive Rate Group	18
	Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	38 Clean Driver Discounts	20%
		Multi Veh Discount	0%

Proposed:	Class	1 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	34
	Conv s/c	0% Comprehensive Rate Group	18
	Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	38 Clean Driver Discounts	20%
		Multi Veh Discount	0%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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.

2025 CLEAR table is used for RG.

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

Current:	Class	Coll. Deductible	Proposed:	Class	0 Coll. Deductible	0
	DR	Comp. Deductible		DR	0 Comp. Deductible	0
	Limit	Collision Rate Group		Limit	0 Collision Rate Group	34
	Conv s/c	Comprehensive Rate Group		Conv s/c	0% Comprehensive Rate Group	18
	Claim s/c	AB Rate Group		Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	Clean Driver Discounts		DCPD Rate Group	38 Clean Driver Discounts	0%
		Multi Veh Discount			Multi Veh Discount	

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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

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	977	26	262	33	1298	159	15	331	280	785	2083
	Proposed	973	26	262	32	1293	150	14	378	347	889	2182
% +/- to Current Rates		-0.41%	0.00%	0.00%	-3.03%	-0.39%	-5.66%	-6.67%	14.20%	23.93%	13.25%	4.75%
005	Current	409	10	110	33	562	124	15	271	177	587	1149
	Proposed	407	10	110	32	559	116	14	310	223	663	1222
% +/- to Current Rates		-0.49%	0.00%	0.00%	-3.03%	-0.53%	-6.45%	-6.67%	14.39%	25.99%	12.95%	6.35%
006	Current	387	10	106	33	536	124	15	306	220	665	1201
	Proposed	386	10	106	32	534	116	14	347	277	754	1288
% +/- to Current Rates		-0.26%	0.00%	0.00%	-3.03%	-0.37%	-6.45%	-6.67%	13.40%	25.91%	13.38%	7.24%
007	Current	409	10	110	33	562	124	15	271	177	587	1149
	Proposed	407	10	110	32	559	116	14	310	223	663	1222
% +/- to Current Rates		-0.49%	0.00%	0.00%	-3.03%	-0.53%	-6.45%	-6.67%	14.39%	25.99%	12.95%	6.35%

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

2025 CLEAR table is used for RG.

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

Current:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1,000,000 Collision Rate Group	33
	Conv s/c	0% Comprehensive Rate Group	31
	Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	34 Clean Driver Discounts	20%
		Multi Veh Discount	0%

Proposed:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	33
	Conv s/c	0% Comprehensive Rate Group	31
	Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	34 Clean Driver Discounts	20%
		Multi Veh Discount	

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Company Name:

Facility Association

Implementation Dates (D/M/Y)

New Business:	100 days post approval
Renewals:	100 days post approval

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	977	26	325	33	1361	191	15	415	312	933	2294
Proposed	973	26	325	32	1356	181	14	474	387	1056	2412
% +/- to Current Rates	-0.41%	0.00%	0.00%	-3.03%	-0.37%	-5.24%	-6.67%	14.22%	24.04%	13.18%	5.14%
005 Current	409	10	136	33	588	149	15	340	197	701	1289
Proposed	407	10	136	32	585	140	14	388	249	791	1376
% +/- to Current Rates	-0.49%	0.00%	0.00%	-3.03%	-0.51%	-6.04%	-6.67%	14.12%	26.40%	12.84%	6.75%
006 Current	387	10	132	33	562	149	15	384	245	793	1355
Proposed	386	10	132	32	560	140	14	435	308	897	1457
% +/- to Current Rates	-0.26%	0.00%	0.00%	-3.03%	-0.36%	-6.04%	-6.67%	13.28%	25.71%	13.11%	7.53%
007 Current	409	10	136	33	588	149	15	340	197	701	1289
Proposed	407	10	136	32	585	140	14	388	249	791	1376
% +/- to Current Rates	-0.49%	0.00%	0.00%	-3.03%	-0.51%	-6.04%	-6.67%	14.12%	26.40%	12.84%	6.75%

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

2025 CLEAR table is used for RG.

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

Current:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1,000,000 Collision Rate Group	38
	Conv s/c	0% Comprehensive Rate Group	33
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	39 Clean Driver Discounts	20%
		Multi Veh Discount	0%

Proposed:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	38
	Conv s/c	0% Comprehensive Rate Group	33
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	39 Clean Driver Discounts	20%
		Multi Veh Discount	0%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	1046	28	390	33	1497	159	15	396	280	850	2347
	Proposed	1042	27	386	32	1487	150	14	452	347	963	2450
% +/- to Current Rates		-0.38%	-3.57%	-1.03%	-3.03%	-0.67%	-5.66%	-6.67%	14.14%	23.93%	13.29%	4.39%
005	Current	423	12	161	33	629	124	15	341	177	657	1286
	Proposed	422	12	156	32	622	116	14	390	223	743	1365
% +/- to Current Rates		-0.24%	0.00%	-3.11%	-3.03%	-1.11%	-6.45%	-6.67%	14.37%	25.99%	13.09%	6.14%
006	Current	401	10	152	33	596	124	15	382	220	741	1337
	Proposed	400	10	152	32	594	116	14	438	277	845	1439
% +/- to Current Rates		-0.25%	0.00%	0.00%	-3.03%	-0.34%	-6.45%	-6.67%	14.66%	25.91%	14.04%	7.63%
007	Current	423	12	161	33	629	124	15	341	177	657	1286
	Proposed	422	12	156	32	622	116	14	390	223	743	1365
% +/- to Current Rates		-0.24%	0.00%	-3.11%	-3.03%	-1.11%	-6.45%	-6.67%	14.37%	25.99%	13.09%	6.14%

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

2025 CLEAR table is used for RG.

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

Current:	Class	3 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1,000,000 Collision Rate Group	35
	Conv s/c	0% Comprehensive Rate Group	31
	Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	42 Clean Driver Discounts	20%
		Multi Veh Discount	0%

Proposed:	Class	3 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	35
	Conv s/c	0% Comprehensive Rate Group	31
	Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	42 Clean Driver Discounts	20%
		Multi Veh Discount	0%

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