Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2026-03-26
Renewals:	2026-05-25

Profile 1.1 Private Passenger:

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

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

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

COMBINED

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	1444	Incl. In BI	666	25	2135	145	30	598	429	1202	3337
	Proposed	1635	Incl. In BI	770	25	2430	159	30	686	556	1431	3861
% +/- to Current Rates		**13.23%**		**15.62%**	**0.00%**	**13.82%**	**9.66%**	**0.00%**	**14.72%**	**29.60%**	**19.05%**	**15.70%**
005	Current	587	Incl. In BI	270	12	869	135	30	569	398	1132	2001
	Proposed	664	Incl. In BI	313	12	989	148	30	653	516	1347	2336
% +/- to Current Rates		**13.12%**		**15.93%**	**0.00%**	**13.81%**	**9.63%**	**0.00%**	**14.76%**	**29.65%**	**18.99%**	**16.74%**
006	Current	482	Incl. In BI	222	9	713	143	30	685	437	1295	2008
	Proposed	545	Incl. In BI	256	9	810	156	30	786	566	1538	2348
% +/- to Current Rates		**13.07%**		**15.32%**	**0.00%**	**13.60%**	**9.09%**	**0.00%**	**14.74%**	**29.52%**	**18.76%**	**16.93%**
007	Current	587	Incl. In BI	270	12	869	135	30	569	398	1132	2001
	Proposed	664	Incl. In BI	313	12	989	148	30	653	516	1347	2336
% +/- to Current Rates		**13.12%**		**15.93%**	**0.00%**	**13.81%**	**9.63%**	**0.00%**	**14.76%**	**29.65%**	**18.99%**	**16.74%**

* 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:	Proposed:
Principal: CLASS: 23 RG Coll_DCPD: 35; RG Comp: 59; RG AB: 10	Principal: CLASS: 23 RG Coll_DCPD: 36; RG Comp: 63; RG AB: 10
Occasional: CLASS: 5 CLEAR Table 2024	Occasional: CLASS: 5 CLEAR Table 2025
CLEAR Table 2024	CLEAR Table 2025

Company Name: Belair Insurance Company Inc.

Profile 1.2 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	2026-03-26
Renewals:	2026-05-25

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	662	Incl. In BI	305	25	992	145	30	314	429	918	1910
	Proposed	749	Incl. In BI	353	25	1127	159	30	360	556	1105	2232
% +/- to Current Rates		**13.14%**		**15.74%**	**0.00%**	**13.61%**	**9.66%**	**0.00%**	**14.65%**	**29.60%**	**20.37%**	**16.86%**
005	Current	291	Incl. In BI	134	12	437	135	30	303	398	866	1303
	Proposed	329	Incl. In BI	155	12	496	148	30	348	516	1042	1538
% +/- to Current Rates		**13.06%**		**15.67%**	**0.00%**	**13.50%**	**9.63%**	**0.00%**	**14.85%**	**29.65%**	**20.32%**	**18.04%**
006	Current	239	Incl. In BI	110	9	358	143	30	365	437	975	1333
	Proposed	270	Incl. In BI	127	9	406	156	30	419	566	1171	1577
% +/- to Current Rates		**12.97%**		**15.45%**	**0.00%**	**13.41%**	**9.09%**	**0.00%**	**14.79%**	**29.52%**	**20.10%**	**18.30%**
007	Current	291	Incl. In BI	134	12	437	135	30	303	398	866	1303
	Proposed	329	Incl. In BI	155	12	496	148	30	348	516	1042	1538
% +/- to Current Rates		**13.06%**		**15.67%**	**0.00%**	**13.50%**	**9.63%**	**0.00%**	**14.85%**	**29.65%**	**20.32%**	**18.04%**

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

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

Current:	Proposed:
CLASS: 23	CLASS: 23
RG Coll_DCPD: 35; RG Comp: 59; RG AB: 10	RG Coll_DCPD: 36; RG Comp: 63; RG AB: 10
CLEAR Table 2024	CLEAR Table 2025

Company Name: Belair Insurance Company Inc.

Profile 1.3 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	2026-03-26
Renewals:	2026-05-25

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	782	Incl. In BI	361	0	1143	0	0	284	0	284	1427
	Proposed	886	Incl. In BI	417	0	1303	0	0	326	0	326	1629
% +/- to Current Rates		**13.30%**		**15.51%**		**14.00%**			**14.79%**		**14.79%**	**14.16%**
005	Current	296	Incl. In BI	136	0	432	0	0	266	0	266	698
	Proposed	335	Incl. In BI	158	0	493	0	0	305	0	305	798
% +/- to Current Rates		**13.18%**		**16.18%**		**14.12%**			**14.66%**		**14.66%**	**14.33%**
006	Current	243	Incl. In BI	112	0	355	0	0	320	0	320	675
	Proposed	275	Incl. In BI	129	0	404	0	0	367	0	367	771
% +/- to Current Rates		**13.17%**		**15.18%**		**13.80%**			**14.69%**		**14.69%**	**14.22%**
007	Current	296	Incl. In BI	136	0	432	0	0	266	0	266	698
	Proposed	335	Incl. In BI	158	0	493	0	0	305	0	305	798
% +/- to Current Rates		**13.18%**		**16.18%**		**14.12%**			**14.66%**		**14.66%**	**14.33%**

* 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:
CLASS: 5
CLEAR Table 2024

Proposed:
CLASS: 5
CLEAR Table 2025

Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2026-03-26
Renewals:	2026-05-25

Profile 2.1 Private Passenger:

Operator 1:
Male, Age 28, Married
Driver training
Licensed 10 years, Class 5 license
New Business
Annual mileage 15,000 km, commute 10 km one way
No AF accidents
No convictions
2016 Mazda CX-5 GX 4DR AWD (VICC Code 7841)

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

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

COMBINED

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	678	Incl. In BI	284	25	987	164	30	312	164	670	1657
	Proposed	767	Incl. In BI	286	25	1078	180	30	317	169	696	1774
% +/- to Current Rates		**13.13%**		**0.70%**	**0.00%**	**9.22%**	**9.76%**	**0.00%**	**1.60%**	**3.05%**	**3.88%**	**7.06%**
005	Current	331	Incl. In BI	139	12	482	153	30	290	152	625	1107
	Proposed	375	Incl. In BI	140	12	527	168	30	295	157	650	1177
% +/- to Current Rates		**13.29%**		**0.72%**	**0.00%**	**9.34%**	**9.80%**	**0.00%**	**1.72%**	**3.29%**	**4.00%**	**6.32%**
006	Current	272	Incl. In BI	114	9	395	161	30	349	167	707	1102
	Proposed	307	Incl. In BI	115	9	431	177	30	354	172	733	1164
% +/- to Current Rates		**12.87%**		**0.88%**	**0.00%**	**9.11%**	**9.94%**	**0.00%**	**1.43%**	**2.99%**	**3.68%**	**5.63%**
007	Current	331	Incl. In BI	139	12	482	153	30	290	152	625	1107
	Proposed	375	Incl. In BI	140	12	527	168	30	295	157	650	1177
% +/- to Current Rates		**13.29%**		**0.72%**	**0.00%**	**9.34%**	**9.80%**	**0.00%**	**1.72%**	**3.29%**	**4.00%**	**6.32%**

* 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:
Principal: CLASS: 2 RG Coll_DCPD: 33; RG Comp: 28; RG AB: 10
No separate charge for the secondary driver
CLEAR Table 2024

Proposed:
Principal: CLASS: 2 RG Coll_DCPD: 33; RG Comp: 24; RG AB: 10
No separate charge for the secondary driver
CLEAR Table 2025

Company Name: Belair Insurance Company Inc.

Profile 2.2 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	2026-03-26
Renewals:	2026-05-25

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	678	Incl. In BI	284	25	987	164	30	312	164	670	1657
	Proposed	767	Incl. In BI	286	25	1078	180	30	317	169	696	1774
% +/- to Current Rates		**13.13%**		**0.70%**	**0.00%**	**9.22%**	**9.76%**	**0.00%**	**1.60%**	**3.05%**	**3.88%**	**7.06%**
005	Current	331	Incl. In BI	139	12	482	153	30	290	152	625	1107
	Proposed	375	Incl. In BI	140	12	527	168	30	295	157	650	1177
% +/- to Current Rates		**13.29%**		**0.72%**	**0.00%**	**9.34%**	**9.80%**	**0.00%**	**1.72%**	**3.29%**	**4.00%**	**6.32%**
006	Current	272	Incl. In BI	114	9	395	161	30	349	167	707	1102
	Proposed	307	Incl. In BI	115	9	431	177	30	354	172	733	1164
% +/- to Current Rates		**12.87%**		**0.88%**	**0.00%**	**9.11%**	**9.94%**	**0.00%**	**1.43%**	**2.99%**	**3.68%**	**5.63%**
007	Current	331	Incl. In BI	139	12	482	153	30	290	152	625	1107
	Proposed	375	Incl. In BI	140	12	527	168	30	295	157	650	1177
% +/- to Current Rates		**13.29%**		**0.72%**	**0.00%**	**9.34%**	**9.80%**	**0.00%**	**1.72%**	**3.29%**	**4.00%**	**6.32%**

* 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:
CLASS: 2
RG Coll_DCPD: 33; RG Comp: 28; RG AB: 10
CLEAR Table 2024

Proposed:
CLASS: 2
RG Coll_DCPD: 33; RG Comp: 24; RG AB: 10
CLEAR Table 2025

Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2026-03-26
Renewals:	2026-05-25

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	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**
005	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**
006	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**
007	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**

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

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

Current:
No separate charge for the secondary driver
CLEAR Table 2024

Proposed:
No separate charge for the secondary driver
CLEAR Table 2025

Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2026-03-26
Renewals:	2026-05-25

Profile 3.1 Private Passenger:

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

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

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

COMBINED

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	1046	Incl. In BI	462	50	1558	221	60	515	366	1162	2720
	Proposed	1185	Incl. In BI	465	50	1700	242	60	526	381	1209	2909
% +/- to Current Rates		**13.29%**		**0.65%**	**0.00%**	**9.11%**	**9.50%**	**0.00%**	**2.14%**	**4.10%**	**4.04%**	**6.95%**
005	Current	512	Incl. In BI	227	24	763	205	60	479	340	1084	1847
	Proposed	579	Incl. In BI	228	24	831	225	60	488	354	1127	1958
% +/- to Current Rates		**13.09%**		**0.44%**	**0.00%**	**8.91%**	**9.76%**	**0.00%**	**1.88%**	**4.12%**	**3.97%**	**6.01%**
006	Current	420	Incl. In BI	186	18	624	216	60	574	372	1222	1846
	Proposed	475	Incl. In BI	187	18	680	236	60	586	389	1271	1951
% +/- to Current Rates		**13.10%**		**0.54%**	**0.00%**	**8.97%**	**9.26%**	**0.00%**	**2.09%**	**4.57%**	**4.01%**	**5.69%**
007	Current	512	Incl. In BI	227	24	763	205	60	479	340	1084	1847
	Proposed	579	Incl. In BI	228	24	831	225	60	488	354	1127	1958
% +/- to Current Rates		**13.09%**		**0.44%**	**0.00%**	**8.91%**	**9.76%**	**0.00%**	**1.88%**	**4.12%**	**3.97%**	**6.01%**

* 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:
Principal 1: CLASS: 2 RG Coll_DCPD: 38; RG Comp: 39; RG AB: 8
Discounts: Multi-Vehicle Discount: 17%
Principal 2: CLASS: 2 RG Coll_DCPD: 30; RG Comp: 18; RG AB: 10
Discounts: Multi-Vehicle Discount: 17%
CLEAR Table 2024

Proposed:
Principal 1: CLASS: 2 RG Coll_DCPD: 38; RG Comp: 36; RG AB: 8
Discounts: Multi-Vehicle Discount: 17%
Principal 2: CLASS: 2 RG Coll_DCPD: 30; RG Comp: 15; RG AB: 10
Discounts: Multi-Vehicle Discount: 17%
CLEAR Table 2025

Company Name: Belair Insurance Company Inc.

Profile 3.2 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	2026-03-26
Renewals:	2026-05-25

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	535	Incl. In BI	281	25	841	95	30	313	273	711	1552
	Proposed	606	Incl. In BI	292	25	923	103	30	325	287	745	1668
% +/- to Current Rates		**13.27%**		**3.91%**	**0.00%**	**9.75%**	**8.42%**	**0.00%**	**3.83%**	**5.13%**	**4.78%**	**7.47%**
005	Current	262	Incl. In BI	138	12	412	88	30	291	254	663	1075
	Proposed	296	Incl. In BI	143	12	451	96	30	301	267	694	1145
% +/- to Current Rates		**12.98%**		**3.62%**	**0.00%**	**9.47%**	**9.09%**	**0.00%**	**3.44%**	**5.12%**	**4.68%**	**6.51%**
006	Current	215	Incl. In BI	113	9	337	92	30	349	278	749	1086
	Proposed	243	Incl. In BI	117	9	369	101	30	362	293	786	1155
% +/- to Current Rates		**13.02%**		**3.54%**	**0.00%**	**9.50%**	**9.78%**	**0.00%**	**3.72%**	**5.40%**	**4.94%**	**6.35%**
007	Current	262	Incl. In BI	138	12	412	88	30	291	254	663	1075
	Proposed	296	Incl. In BI	143	12	451	96	30	301	267	694	1145
% +/- to Current Rates		**12.98%**		**3.62%**	**0.00%**	**9.47%**	**9.09%**	**0.00%**	**3.44%**	**5.12%**	**4.68%**	**6.51%**

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

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

Current:	Proposed:
CLASS: 2	CLASS: 2
RG Coll_DCPD: 38; RG Comp: 39; RG AB: 8	RG Coll_DCPD: 38; RG Comp: 36; RG AB: 8
Discounts: Multi-Vehicle Discount: 17%	Discounts: Multi-Vehicle Discount: 17%
CLEAR Table 2024	CLEAR Table 2025

Company Name: Belair Insurance Company Inc.

Profile 3.3 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	2026-03-26
Renewals:	2026-05-25

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	511	Incl. In BI	181	25	717	126	30	202	93	451	1168
	Proposed	579	Incl. In BI	173	25	777	139	30	201	94	464	1241
% +/- to Current Rates		**13.31%**		**-4.42%**	**0.00%**	**8.37%**	**10.32%**	**0.00%**	**-0.50%**	**1.08%**	**2.88%**	**6.25%**
005	Current	250	Incl. In BI	89	12	351	117	30	188	86	421	772
	Proposed	283	Incl. In BI	85	12	380	129	30	187	87	433	813
% +/- to Current Rates		**13.20%**		**-4.49%**	**0.00%**	**8.26%**	**10.26%**	**0.00%**	**-0.53%**	**1.16%**	**2.85%**	**5.31%**
006	Current	205	Incl. In BI	73	9	287	124	30	225	94	473	760
	Proposed	232	Incl. In BI	70	9	311	135	30	224	96	485	796
% +/- to Current Rates		**13.17%**		**-4.11%**	**0.00%**	**8.36%**	**8.87%**	**0.00%**	**-0.44%**	**2.13%**	**2.54%**	**4.74%**
007	Current	250	Incl. In BI	89	12	351	117	30	188	86	421	772
	Proposed	283	Incl. In BI	85	12	380	129	30	187	87	433	813
% +/- to Current Rates		**13.20%**		**-4.49%**	**0.00%**	**8.26%**	**10.26%**	**0.00%**	**-0.53%**	**1.16%**	**2.85%**	**5.31%**

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

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

	Current:	Proposed:
	CLASS: 2	CLASS: 2
	RG Coll_DCPD: 30; RG Comp: 18; RG AB: 10	RG Coll_DCPD: 30; RG Comp: 15; RG AB: 10
	Discounts: Multi-Vehicle Discount: 17%	Discounts: Multi-Vehicle Discount: 17%
	CLEAR Table 2024	CLEAR Table 2025

Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2026-03-26
Renewals:	2026-05-25

Profile 4.1 Private Passenger:

Operator 1:
Male, Age 40, Married
No driver training
Licensed 24 years, Class 5 license
New business
Annual mileage 15,000 km, commute 10 km one way
No AF accidents
No convictions
2016 Dodge Grand Caravan SE (VICC Code 2662)

Operator 2 (Occasional):
Female, Age 39, Married
No drivier 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	590	Incl. In BI	272	25	887	180	30	310	133	653	1540
	Proposed	667	Incl. In BI	261	25	953	197	30	300	136	663	1616
% +/- to Current Rates		**13.05%**		**-4.04%**	**0.00%**	**7.44%**	**9.44%**	**0.00%**	**-3.23%**	**2.26%**	**1.53%**	**4.94%**
005	Current	288	Incl. In BI	133	12	433	168	30	287	124	609	1042
	Proposed	326	Incl. In BI	128	12	466	184	30	279	126	619	1085
% +/- to Current Rates		**13.19%**		**-3.76%**	**0.00%**	**7.62%**	**9.52%**	**0.00%**	**-2.79%**	**1.61%**	**1.64%**	**4.13%**
006	Current	237	Incl. In BI	109	9	355	177	30	345	136	688	1043
	Proposed	268	Incl. In BI	105	9	382	194	30	335	139	698	1080
% +/- to Current Rates		**13.08%**		**-3.67%**	**0.00%**	**7.61%**	**9.60%**	**0.00%**	**-2.90%**	**2.21%**	**1.45%**	**3.55%**
007	Current	288	Incl. In BI	133	12	433	168	30	287	124	609	1042
	Proposed	326	Incl. In BI	128	12	466	184	30	279	126	619	1085
% +/- to Current Rates		**13.19%**		**-3.76%**	**0.00%**	**7.62%**	**9.52%**	**0.00%**	**-2.79%**	**1.61%**	**1.64%**	**4.13%**

* 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:
Principal: CLASS: 2 RG Coll_DCPD: 35; RG Comp: 26; RG AB: 11
No additional charge for occasional driver with more than 9 years licensed
CLEAR Table 2024

Proposed:
Principal: CLASS: 2 RG Coll_DCPD: 34; RG Comp: 2; RG AB: 11
No additional charge for occasional driver with more than 9 years licensed
CLEAR Table 2025

Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2026-03-26
Renewals:	2026-05-25

Profile 4.2 Private Passenger:

Operator 1:
Male, Age 40, Married
No driver training
Licensed 24 years, Class 5 license
New business
Annual mileage 15,000 km, commute 10 km one way
No AF accidents
No convictions
2016 Dodge Grand Caravan SE (VICC Code 2662)

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	590	Incl. In BI	272	25	887	180	30	310	133	653	1540
	Proposed	667	Incl. In BI	261	25	953	197	30	300	136	663	1616
% +/- to Current Rates		**13.05%**		**-4.04%**	**0.00%**	**7.44%**	**9.44%**	**0.00%**	**-3.23%**	**2.26%**	**1.53%**	**4.94%**
005	Current	288	Incl. In BI	133	12	433	168	30	287	124	609	1042
	Proposed	326	Incl. In BI	128	12	466	184	30	279	126	619	1085
% +/- to Current Rates		**13.19%**		**-3.76%**	**0.00%**	**7.62%**	**9.52%**	**0.00%**	**-2.79%**	**1.61%**	**1.64%**	**4.13%**
006	Current	237	Incl. In BI	109	9	355	177	30	345	136	688	1043
	Proposed	268	Incl. In BI	105	9	382	194	30	335	139	698	1080
% +/- to Current Rates		**13.08%**		**-3.67%**	**0.00%**	**7.61%**	**9.60%**	**0.00%**	**-2.90%**	**2.21%**	**1.45%**	**3.55%**
007	Current	288	Incl. In BI	133	12	433	168	30	287	124	609	1042
	Proposed	326	Incl. In BI	128	12	466	184	30	279	126	619	1085
% +/- to Current Rates		**13.19%**		**-3.76%**	**0.00%**	**7.62%**	**9.52%**	**0.00%**	**-2.79%**	**1.61%**	**1.64%**	**4.13%**

* 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:
CLASS: 2
RG Coll_DCPD: 35; RG Comp: 26; RG AB: 11
CLEAR Table 2024

Proposed:
CLASS: 2
RG Coll_DCPD: 34; RG Comp: 2; RG AB: 11
CLEAR Table 2025

Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2026-03-26
Renewals:	2026-05-25

Profile 4.3 Private Passenger:

Operator 2 (Occasional):
Female, Age 39, Married
No drivier 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	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**
005	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**
006	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**
007	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**

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

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

Current:
No additional charge for occasional driver with more than 9 years licensed
CLEAR Table 2024

Proposed:
No additional charge for occasional driver with more than 9 years licensed
CLEAR Table 2025

Company Name: Belair Insurance Company Inc.

Profile 5.1 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	2026-03-26
Renewals:	2026-05-25

Operator 1:
Male, Age 19, Single
Driver training
Licensed 2 years, Class 5 license
New business
Annual mileage 18,000 km, pleasure use
No AF accidents
No convictions
2013 Hundai Elantra GL 4DR (VICC Code 0528)

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	3723	Incl. In BI	1242	25	4990	201	30	1560	109	1900	6890
	Proposed	4213	Incl. In BI	1156	25	5394	221	30	1554	113	1918	7312
% +/- to Current Rates		**13.16%**		**-6.92%**	**0.00%**	**8.10%**	**9.95%**	**0.00%**	**-0.38%**	**3.67%**	**0.95%**	**6.12%**
005	Current	1904	Incl. In BI	635	12	2551	187	30	1482	101	1800	4351
	Proposed	2154	Incl. In BI	591	12	2757	205	30	1478	105	1818	4575
% +/- to Current Rates		**13.13%**		**-6.93%**	**0.00%**	**8.08%**	**9.63%**	**0.00%**	**-0.27%**	**3.96%**	**1.00%**	**5.15%**
006	Current	1561	Incl. In BI	521	9	2091	197	30	1782	111	2120	4211
	Proposed	1766	Incl. In BI	485	9	2260	216	30	1776	115	2137	4397
% +/- to Current Rates		**13.13%**		**-6.91%**	**0.00%**	**8.08%**	**9.64%**	**0.00%**	**-0.34%**	**3.60%**	**0.80%**	**4.42%**
007	Current	1904	Incl. In BI	635	12	2551	187	30	1482	101	1800	4351
	Proposed	2154	Incl. In BI	591	12	2757	205	30	1478	105	1818	4575
% +/- to Current Rates		**13.13%**		**-6.93%**	**0.00%**	**8.08%**	**9.63%**	**0.00%**	**-0.27%**	**3.96%**	**1.00%**	**5.15%**

* 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:		Proposed:
	CLASS: 10		CLASS: 10
	RG Coll_DCPD: 29; RG Comp: 13; RG AB: 11		RG Coll_DCPD: 29; RG Comp: 11; RG AB: 11
	CLEAR Table 2024		CLEAR Table 2025

Company Name: Belair Insurance Company Inc.

Profile 6.1 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	2026-03-26
Renewals:	2026-05-25

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	1015	Incl. In BI	532	50	1597	214	60	577	516	1367	2964
	Proposed	1148	Incl. In BI	564	50	1762	234	60	610	527	1431	3193
% +/- to Current Rates		**13.10%**		**6.02%**	**0.00%**	**10.33%**	**9.35%**	**0.00%**	**5.72%**	**2.13%**	**4.68%**	**7.73%**
005	Current	470	Incl. In BI	247	24	741	199	60	547	479	1285	2026
	Proposed	531	Incl. In BI	262	24	817	218	60	578	490	1346	2163
% +/- to Current Rates		**12.98%**		**6.07%**	**0.00%**	**10.26%**	**9.55%**	**0.00%**	**5.67%**	**2.30%**	**4.75%**	**6.76%**
006	Current	385	Incl. In BI	201	18	604	210	60	657	525	1452	2056
	Proposed	435	Incl. In BI	214	18	667	229	60	695	537	1521	2188
% +/- to Current Rates		**12.99%**		**6.47%**	**0.00%**	**10.43%**	**9.05%**	**0.00%**	**5.78%**	**2.29%**	**4.75%**	**6.42%**
007	Current	470	Incl. In BI	247	24	741	199	60	547	479	1285	2026
	Proposed	531	Incl. In BI	262	24	817	218	60	578	490	1346	2163
% +/- to Current Rates		**12.98%**		**6.07%**	**0.00%**	**10.26%**	**9.55%**	**0.00%**	**5.67%**	**2.30%**	**4.75%**	**6.76%**

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

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

Current:
Principal 1: CLASS: 2 RG Coll_DCPD: 38; RG Comp: 51; RG AB: 7
Discounts: Multi-Vehicle Discount: 17%
Principal 2: CLASS: 23 RG Coll_DCPD: 38; RG Comp: 32; RG AB: 11
Discounts: Multi-Vehicle Discount: 17%
CLEAR Table 2024

Proposed:
Principal 1: CLASS: 2 RG Coll_DCPD: 39; RG Comp: 46; RG AB: 7
Discounts: Multi-Vehicle Discount: 17%
Principal 2: CLASS: 23 RG Coll_DCPD: 38; RG Comp: 29; RG AB: 11
Discounts: Multi-Vehicle Discount: 17%
CLEAR Table 2025

Company Name: Belair Insurance Company Inc.

Profile 6.2 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	2026-03-26
Renewals:	2026-05-25

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	479	Incl. In BI	251	25	755	70	30	288	347	735	1490
	Proposed	541	Incl. In BI	280	25	846	76	30	316	358	780	1626
% +/- to Current Rates		**12.94%**		**11.55%**	**0.00%**	**12.05%**	**8.57%**	**0.00%**	**9.72%**	**3.17%**	**6.12%**	**9.13%**
005	Current	234	Incl. In BI	123	12	369	65	30	267	322	684	1053
	Proposed	265	Incl. In BI	137	12	414	71	30	294	333	728	1142
% +/- to Current Rates		**13.25%**		**11.38%**	**0.00%**	**12.20%**	**9.23%**	**0.00%**	**10.11%**	**3.42%**	**6.43%**	**8.45%**
006	Current	192	Incl. In BI	100	9	301	69	30	321	353	773	1074
	Proposed	217	Incl. In BI	112	9	338	75	30	353	365	823	1161
% +/- to Current Rates		**13.02%**		**12.00%**	**0.00%**	**12.29%**	**8.70%**	**0.00%**	**9.97%**	**3.40%**	**6.47%**	**8.10%**
007	Current	234	Incl. In BI	123	12	369	65	30	267	322	684	1053
	Proposed	265	Incl. In BI	137	12	414	71	30	294	333	728	1142
% +/- to Current Rates		**13.25%**		**11.38%**	**0.00%**	**12.20%**	**9.23%**	**0.00%**	**10.11%**	**3.42%**	**6.43%**	**8.45%**

* 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:	Proposed:
	CLASS: 2	CLASS: 2
	RG Coll_DCPD: 38; RG Comp: 51; RG AB: 7	RG Coll_DCPD: 39; RG Comp: 46; RG AB: 7
	Discounts: Multi-Vehicle Discount: 17%	Discounts: Multi-Vehicle Discount: 17%
	CLEAR Table 2024	CLEAR Table 2025

Company Name: Belair Insurance Company Inc.

Profile 6.3 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	2026-03-26
Renewals:	2026-05-25

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	536	Incl. In BI	281	25	842	144	30	289	169	632	1474
	Proposed	607	Incl. In BI	284	25	916	158	30	294	169	651	1567
% +/- to Current Rates		**13.25%**		**1.07%**	**0.00%**	**8.79%**	**9.72%**	**0.00%**	**1.73%**	**0.00%**	**3.01%**	**6.31%**
005	Current	236	Incl. In BI	124	12	372	134	30	280	157	601	973
	Proposed	266	Incl. In BI	125	12	403	147	30	284	157	618	1021
% +/- to Current Rates		**12.71%**		**0.81%**	**0.00%**	**8.33%**	**9.70%**	**0.00%**	**1.43%**	**0.00%**	**2.83%**	**4.93%**
006	Current	193	Incl. In BI	101	9	303	141	30	336	172	679	982
	Proposed	218	Incl. In BI	102	9	329	154	30	342	172	698	1027
% +/- to Current Rates		**12.95%**		**0.99%**	**0.00%**	**8.58%**	**9.22%**	**0.00%**	**1.79%**	**0.00%**	**2.80%**	**4.58%**
007	Current	236	Incl. In BI	124	12	372	134	30	280	157	601	973
	Proposed	266	Incl. In BI	125	12	403	147	30	284	157	618	1021
% +/- to Current Rates		**12.71%**		**0.81%**	**0.00%**	**8.33%**	**9.70%**	**0.00%**	**1.43%**	**0.00%**	**2.83%**	**4.93%**

* 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:		Proposed:	
	CLASS: 23		CLASS: 23
	RG Coll_DCPD: 38; RG Comp: 32; RG AB: 11		RG Coll_DCPD: 38; RG Comp: 29; RG AB: 11
	Discounts: Multi-Vehicle Discount: 17%		Discounts: Multi-Vehicle Discount: 17%
	CLEAR Table 2024		CLEAR Table 2025

Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2026-03-26
Renewals:	2026-05-25

Profile 7.1 Private Passenger:

Operator 1:
Male, Age 66, Married
Driver training
Licensed 48 years, Class 5 license
New business
Annual mileage 12,000 km, pleasure
No AF accidents
No convictions
2016 Nissan Rogue S 4DR 2WD (VICC Code 1477)

Operator 2 (Occasional):
Female, Age 65, Married
Driver training
Licensed 45 years, Class 5 license
New business
No AF accidents
No convictions

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

COMBINED

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	565	Incl. In BI	284	25	874	105	30	297	75	507	1381
	Proposed	639	Incl. In BI	275	25	939	116	30	289	78	513	1452
% +/- to Current Rates		**13.10%**		**-3.17%**	**0.00%**	**7.44%**	**10.48%**	**0.00%**	**-2.69%**	**4.00%**	**1.18%**	**5.14%**
005	Current	285	Incl. In BI	143	12	440	98	30	266	70	464	904
	Proposed	322	Incl. In BI	139	12	473	108	30	259	73	470	943
% +/- to Current Rates		**12.98%**		**-2.80%**	**0.00%**	**7.50%**	**10.20%**	**0.00%**	**-2.63%**	**4.29%**	**1.29%**	**4.31%**
006	Current	234	Incl. In BI	118	9	361	103	30	320	77	530	891
	Proposed	264	Incl. In BI	114	9	387	113	30	312	80	535	922
% +/- to Current Rates		**12.82%**		**-3.39%**	**0.00%**	**7.20%**	**9.71%**	**0.00%**	**-2.50%**	**3.90%**	**0.94%**	**3.48%**
007	Current	285	Incl. In BI	143	12	440	98	30	266	70	464	904
	Proposed	322	Incl. In BI	139	12	473	108	30	259	73	470	943
% +/- to Current Rates		**12.98%**		**-2.80%**	**0.00%**	**7.50%**	**10.20%**	**0.00%**	**-2.63%**	**4.29%**	**1.29%**	**4.31%**

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

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

Current:	Proposed:
Principal: CLASS: 1 RG Coll_DCPD: 37; RG Comp: 21; RG AB: 10	Principal: CLASS: 1 RG Coll_DCPD: 36; RG Comp: 18; RG AB: 10
No additional charge for occasional driver with more than 9 years licensed	No additional charge for occasional driver with more than 9 years licensed
CLEAR Table 2024	CLEAR Table 2025

Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2026-03-26
Renewals:	2026-05-25

Profile 7.2 Private Passenger:

Operator 1:
Male, Age 66, Married
Driver training
Licensed 48 years, Class 5 license
New business
Annual mileage 12,000 km, pleasure
No AF accidents
No convictions
2016 Nissan Rogue S 4DR 2WD (VICC Code 1477)

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	565	Incl. In BI	284	25	874	105	30	297	75	507	1381
	Proposed	639	Incl. In BI	275	25	939	116	30	289	78	513	1452
% +/- to Current Rates		**13.10%**		**-3.17%**	**0.00%**	**7.44%**	**10.48%**	**0.00%**	**-2.69%**	**4.00%**	**1.18%**	**5.14%**
005	Current	285	Incl. In BI	143	12	440	98	30	266	70	464	904
	Proposed	322	Incl. In BI	139	12	473	108	30	259	73	470	943
% +/- to Current Rates		**12.98%**		**-2.80%**	**0.00%**	**7.50%**	**10.20%**	**0.00%**	**-2.63%**	**4.29%**	**1.29%**	**4.31%**
006	Current	234	Incl. In BI	118	9	361	103	30	320	77	530	891
	Proposed	264	Incl. In BI	114	9	387	113	30	312	80	535	922
% +/- to Current Rates		**12.82%**		**-3.39%**	**0.00%**	**7.20%**	**9.71%**	**0.00%**	**-2.50%**	**3.90%**	**0.94%**	**3.48%**
007	Current	285	Incl. In BI	143	12	440	98	30	266	70	464	904
	Proposed	322	Incl. In BI	139	12	473	108	30	259	73	470	943
% +/- to Current Rates		**12.98%**		**-2.80%**	**0.00%**	**7.50%**	**10.20%**	**0.00%**	**-2.63%**	**4.29%**	**1.29%**	**4.31%**

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

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

	Current	Proposed
	CLASS: 1	CLASS: 1
	RG Coll_DCPD: 37; RG Comp: 21; RG AB: 10	RG Coll_DCPD: 36; RG Comp: 18; RG AB: 10
	CLEAR Table 2024	CLEAR Table 2025

Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2026-03-26
Renewals:	2026-05-25

Profile 7.3 Private Passenger:

Operator 2 (Occasional):
Female, Age 65, Married
Driver training
Licensed 45 years, Class 5 license
New business
No AF accidents
No convictions

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

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

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

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

Current: No additional charge for occasional driver with more than 9 years licensed
CLEAR Table 2024

Proposed: No additional charge for occasional driver with more than 9 years licensed
CLEAR Table 2025

Company Name: Belair Insurance Company Inc.

Profile 8.1 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	2026-03-26
Renewals:	2026-05-25

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	586	Incl. In BI	270	25	881	124	30	308	196	658	1539
	Proposed	663	Incl. In BI	268	25	956	163	30	304	200	697	1653
% +/- to Current Rates		**13.14%**		**-0.74%**	**0.00%**	**8.51%**	**31.45%**	**0.00%**	**-1.30%**	**2.04%**	**5.93%**	**7.41%**
005	Current	286	Incl. In BI	132	12	430	116	30	286	182	614	1044
	Proposed	324	Incl. In BI	131	12	467	152	30	283	185	650	1117
% +/- to Current Rates		**13.29%**		**-0.76%**	**0.00%**	**8.60%**	**31.03%**	**0.00%**	**-1.05%**	**1.65%**	**5.86%**	**6.99%**
006	Current	235	Incl. In BI	108	9	352	122	30	344	200	696	1048
	Proposed	266	Incl. In BI	107	9	382	160	30	340	203	733	1115
% +/- to Current Rates		**13.19%**		**-0.93%**	**0.00%**	**8.52%**	**31.15%**	**0.00%**	**-1.16%**	**1.50%**	**5.32%**	**6.39%**
007	Current	286	Incl. In BI	132	12	430	116	30	286	182	614	1044
	Proposed	324	Incl. In BI	131	12	467	152	30	283	185	650	1117
% +/- to Current Rates		**13.29%**		**-0.76%**	**0.00%**	**8.60%**	**31.03%**	**0.00%**	**-1.05%**	**1.65%**	**5.86%**	**6.99%**

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

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

Current:		Proposed:	
	CLASS: 2		CLASS: 2
	RG Coll_DCPD: 35; RG Comp: 34; RG AB: 9		RG Coll_DCPD: 34; RG Comp: 31; RG AB: 10
	CLEAR Table 2024		CLEAR Table 2025

Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2026-03-26
Renewals:	2026-05-25

Profile 9.1 Private Passenger:

Operator 1:
Male, Age 70, Single
No driver training
Licensed 45 years, Class 5 license
New business
Annual mileage 18,000 km, pleasure use
No AF accidents
No Convictions
2017 Toyota Corolla 4DR (VICC Code 0445 00)

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	594	Incl. In BI	337	25	956	141	30	353	170	694	1650
	Proposed	672	Incl. In BI	337	25	1034	155	30	352	176	713	1747
% +/- to Current Rates		**13.13%**		**0.00%**	**0.00%**	**8.16%**	**9.93%**	**0.00%**	**-0.28%**	**3.53%**	**2.74%**	**5.88%**
005	Current	291	Incl. In BI	165	12	468	132	30	328	158	648	1116
	Proposed	329	Incl. In BI	165	12	506	144	30	327	163	664	1170
% +/- to Current Rates		**13.06%**		**0.00%**	**0.00%**	**8.12%**	**9.09%**	**0.00%**	**-0.30%**	**3.16%**	**2.47%**	**4.84%**
006	Current	238	Incl. In BI	135	9	382	139	30	394	173	736	1118
	Proposed	270	Incl. In BI	135	9	414	152	30	393	179	754	1168
% +/- to Current Rates		**13.45%**		**0.00%**	**0.00%**	**8.38%**	**9.35%**	**0.00%**	**-0.25%**	**3.47%**	**2.45%**	**4.47%**
007	Current	291	Incl. In BI	165	12	468	132	30	328	158	648	1116
	Proposed	329	Incl. In BI	165	12	506	144	30	327	163	664	1170
% +/- to Current Rates		**13.06%**		**0.00%**	**0.00%**	**8.12%**	**9.09%**	**0.00%**	**-0.30%**	**3.16%**	**2.47%**	**4.84%**

* 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:
CLASS: 2
RG Coll_DCPD: 40; RG Comp: 36; RG AB: 11
CLEAR Table 2024

Proposed:
CLASS: 2
RG Coll_DCPD: 39; RG Comp: 33; RG AB: 11
CLEAR Table 2025

Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2026-03-26
Renewals:	2026-05-25

Profile 10.1 Private Passenger:

Operator 1:
Female, Age 35, Single
No driver training
Licensed 15 years, Class 5 license
New business
Annual mileage 25,000 km, commute 25 km one way
No AF accident
No convictions
2017 Honda Civic LX 4DR (VICC Code 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	733	Incl. In BI	384	25	1142	195	30	386	223	834	1976
	Proposed	830	Incl. In BI	416	25	1271	177	30	416	227	850	2121
% +/- to Current Rates		**13.23%**		**8.33%**	**0.00%**	**11.30%**	**-9.23%**	**0.00%**	**7.77%**	**1.79%**	**1.92%**	**7.34%**
005	Current	322	Incl. In BI	169	12	503	181	30	374	207	792	1295
	Proposed	364	Incl. In BI	183	12	559	165	30	403	211	809	1368
% +/- to Current Rates		**13.04%**		**8.28%**	**0.00%**	**11.13%**	**-8.84%**	**0.00%**	**7.75%**	**1.93%**	**2.15%**	**5.64%**
006	Current	264	Incl. In BI	139	9	412	191	30	450	227	898	1310
	Proposed	299	Incl. In BI	150	9	458	174	30	485	231	920	1378
% +/- to Current Rates		**13.26%**		**7.91%**	**0.00%**	**11.17%**	**-8.90%**	**0.00%**	**7.78%**	**1.76%**	**2.45%**	**5.19%**
007	Current	322	Incl. In BI	169	12	503	181	30	374	207	792	1295
	Proposed	364	Incl. In BI	183	12	559	165	30	403	211	809	1368
% +/- to Current Rates		**13.04%**		**8.28%**	**0.00%**	**11.13%**	**-8.84%**	**0.00%**	**7.75%**	**1.93%**	**2.15%**	**5.64%**

* 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:		Proposed:	
	CLASS: 23		CLASS: 23
	RG Coll_DCPD: 38; RG Comp: 34; RG AB: 11		RG Coll_DCPD: 39; RG Comp: 31; RG AB: 10
	Car code 0251, model year 2017		Car code 0251, model year 2017
	CLEAR Table 2024		CLEAR Table 2025