Company Name: Primmum Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

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 (TD Insurance $500 sin

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	2384	55	739	45	3223	205	17	706	905	1833	5056
	Proposed	2037	58	801	42	2938	211	17	999	1697	2924	5862
% +/- to Current Rates		**-14.56%**	**5.45%**	**8.39%**	**-6.67%**	**-8.84%**	**2.93%**	**0.00%**	**41.50%**	**87.51%**	**59.52%**	**15.94%**
005	Current	1282	32	443	40	1797	183	17	740	905	1845	3642
	Proposed	1151	35	492	37	1715	189	17	1073	1854	3133	4848
% +/- to Current Rates		**-10.22%**	**9.38%**	**11.06%**	**-7.50%**	**-4.56%**	**3.28%**	**0.00%**	**45.00%**	**104.86%**	**69.81%**	**33.11%**
006	Current	790	23	303	40	1156	183	17	740	734	1674	2830
	Proposed	626	23	323	25	997	128	17	951	1427	2523	3520
% +/- to Current Rates		**-20.76%**	**0.00%**	**6.60%**	**-37.50%**	**-13.75%**	**-30.05%**	**0.00%**	**28.51%**	**94.41%**	**50.72%**	**24.38%**
007	Current	1166	29	388	40	1623	181	17	662	680	1540	3163
	Proposed	999	31	420	37	1487	187	17	886	1484	2574	4061
% +/- to Current Rates		**-14.32%**	**6.90%**	**8.25%**	**-7.50%**	**-8.38%**	**3.31%**	**0.00%**	**33.84%**	**118.24%**	**67.14%**	**28.39%**

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

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

Current: Rate Groups : DC=38, AB=10, Coll=32, Comp=75

Proposed: Rate Groups : DC=38, AB=10, Coll=32, Comp=75

Company Name: Primmum Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

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 (TD Insurance $500 sin

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	19	257	25	1156	113	17	299	905	1334	2490
	Proposed	734	20	278	23	1055	114	17	408	1697	2236	3291
% +/- to Current Rates		**-14.15%**	**5.26%**	**8.17%**	**-8.00%**	**-8.74%**	**0.88%**	**0.00%**	**36.45%**	**87.51%**	**67.62%**	**32.17%**
005	Current	472	11	154	22	659	101	17	313	905	1336	1995
	Proposed	427	12	171	20	630	103	17	438	1854	2412	3042
% +/- to Current Rates		**-9.53%**	**9.09%**	**11.04%**	**-9.09%**	**-4.40%**	**1.98%**	**0.00%**	**39.94%**	**104.86%**	**80.54%**	**52.48%**
006	Current	301	8	105	22	436	101	17	313	734	1165	1601
	Proposed	244	8	112	14	378	70	17	389	1427	1903	2281
% +/- to Current Rates		**-18.94%**	**0.00%**	**6.67%**	**-36.36%**	**-13.30%**	**-30.69%**	**0.00%**	**24.28%**	**94.41%**	**63.35%**	**42.47%**
007	Current	432	10	135	22	599	100	17	281	680	1078	1677
	Proposed	374	11	146	20	551	102	17	363	1484	1966	2517
% +/- to Current Rates		**-13.43%**	**10.00%**	**8.15%**	**-9.09%**	**-8.01%**	**2.00%**	**0.00%**	**29.18%**	**118.24%**	**82.37%**	**50.09%**

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

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

Current: Rate Groups : DC=38, AB=10, Coll=32, Comp=75

Proposed: Rate Groups : DC=38, AB=10, Coll=32, Comp=75

Company Name: Primmum Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

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 (TD Insurance $500 sin

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	1529	36	482	20	2067	92	0	407	0	499	2566
	Proposed	1303	38	523	19	1883	97	0	591	0	688	2571
% +/- to Current Rates		**-14.78%**	**5.56%**	**8.51%**	**-5.00%**	**-8.90%**	**5.43%**	**0.00%**	**45.21%**	**0.00%**	**37.88%**	**0.19%**
005	Current	810	21	289	18	1138	82	0	427	0	509	1647
	Proposed	724	23	321	17	1085	86	0	635	0	721	1806
% +/- to Current Rates		**-10.62%**	**9.52%**	**11.07%**	**-5.56%**	**-4.66%**	**4.88%**	**0.00%**	**48.71%**	**0.00%**	**41.65%**	**9.65%**
006	Current	489	15	198	18	720	82	0	427	0	509	1229
	Proposed	382	15	211	11	619	58	0	562	0	620	1239
% +/- to Current Rates		**-21.88%**	**0.00%**	**6.57%**	**-38.89%**	**-14.03%**	**-29.27%**	**0.00%**	**31.62%**	**0.00%**	**21.81%**	**0.81%**
007	Current	734	19	253	18	1024	81	0	381	0	462	1486
	Proposed	625	20	274	17	936	85	0	523	0	608	1544
% +/- to Current Rates		**-14.85%**	**5.26%**	**8.30%**	**-5.56%**	**-8.59%**	**4.94%**	**0.00%**	**37.27%**	**0.00%**	**31.60%**	**3.90%**

* 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: Rate Groups : DC=38, AB=10, Coll=32, Comp=75

Proposed: Rate Groups : DC=38, AB=10, Coll=32, Comp=75

Company Name: Primmum Insurance Company

Profile 2.1 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

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 (TD Insurance $500 sin

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	1488	32	321	34	1875	144	17	387	150	698	2573
	Proposed	1331	36	364	33	1764	155	17	566	258	996	2760
% +/- to Current Rates		**-10.55%**	**12.50%**	**13.40%**	**-2.94%**	**-5.92%**	**7.64%**	**0.00%**	**46.25%**	**72.00%**	**42.69%**	**7.27%**
005	Current	808	19	193	31	1051	128	17	406	150	701	1752
	Proposed	758	22	224	30	1034	138	17	607	282	1044	2078
% +/- to Current Rates		**-6.19%**	**15.79%**	**16.06%**	**-3.23%**	**-1.62%**	**7.81%**	**0.00%**	**49.51%**	**88.00%**	**48.93%**	**18.61%**
006	Current	503	13	131	31	678	128	17	406	123	674	1352
	Proposed	419	14	147	21	601	94	17	539	218	868	1469
% +/- to Current Rates		**-16.70%**	**7.69%**	**12.21%**	**-32.26%**	**-11.36%**	**-26.56%**	**0.00%**	**32.76%**	**77.24%**	**28.78%**	**8.65%**
007	Current	735	17	168	30	950	127	17	364	114	622	1572
	Proposed	660	19	191	30	900	137	17	503	226	883	1783
% +/- to Current Rates		**-10.20%**	**11.76%**	**13.69%**	**0.00%**	**-5.26%**	**7.87%**	**0.00%**	**38.19%**	**98.25%**	**41.96%**	**13.42%**

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

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

Current: Rate Groups : DC=32, AB=10, Coll=30, Comp=23

Proposed: Rate Groups : DC=32, AB=10, Coll=30, Comp=23

Company Name: Primmum Insurance Company

Profile 2.2 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

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 (TD Insurance $500 sin

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	971	21	206	23	1221	96	17	259	150	522	1743
	Proposed	870	23	234	22	1149	103	17	371	258	749	1898
% +/- to Current Rates		**-10.40%**	**9.52%**	**13.59%**	**-4.35%**	**-5.90%**	**7.29%**	**0.00%**	**43.24%**	**72.00%**	**43.49%**	**8.89%**
005	Current	534	12	124	21	691	86	17	272	150	525	1216
	Proposed	502	14	144	20	680	92	17	397	282	788	1468
% +/- to Current Rates		**-5.99%**	**16.67%**	**16.13%**	**-4.76%**	**-1.59%**	**6.98%**	**0.00%**	**45.96%**	**88.00%**	**50.10%**	**20.72%**
006	Current	338	8	84	21	451	86	17	272	123	498	949
	Proposed	284	9	94	14	401	63	17	353	218	651	1052
% +/- to Current Rates		**-15.98%**	**12.50%**	**11.90%**	**-33.33%**	**-11.09%**	**-26.74%**	**0.00%**	**29.78%**	**77.24%**	**30.72%**	**10.85%**
007	Current	487	11	108	20	626	85	17	244	114	460	1086
	Proposed	439	12	123	20	594	91	17	330	226	664	1258
% +/- to Current Rates		**-9.86%**	**9.09%**	**13.89%**	**0.00%**	**-5.11%**	**7.06%**	**0.00%**	**35.25%**	**98.25%**	**44.35%**	**15.84%**

* 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: Rate Groups : DC=32, AB=10, Coll=30, Comp=23

Proposed: Rate Groups : DC=32, AB=10, Coll=30, Comp=23

Company Name: Primmum Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

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 (TD Insurance $500 sin

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	517	11	115	11	654	48	0	128	0	176	830
	Proposed	461	13	130	11	615	52	0	195	0	247	862
% +/- to Current Rates		**-10.83%**	**18.18%**	**13.04%**	**0.00%**	**-5.96%**	**8.33%**	**0.00%**	**52.34%**	**0.00%**	**40.34%**	**3.86%**
005	Current	274	7	69	10	360	42	0	134	0	176	536
	Proposed	256	8	80	10	354	46	0	210	0	256	610
% +/- to Current Rates		**-6.57%**	**14.29%**	**15.94%**	**0.00%**	**-1.67%**	**9.52%**	**0.00%**	**56.72%**	**0.00%**	**45.45%**	**13.81%**
006	Current	165	5	47	10	227	42	0	134	0	176	403
	Proposed	135	5	53	7	200	31	0	186	0	217	417
% +/- to Current Rates		**-18.18%**	**0.00%**	**12.77%**	**-30.00%**	**-11.89%**	**-26.19%**	**0.00%**	**38.81%**	**0.00%**	**23.30%**	**3.47%**
007	Current	248	6	60	10	324	42	0	120	0	162	486
	Proposed	221	7	68	10	306	46	0	173	0	219	525
% +/- to Current Rates		**-10.89%**	**16.67%**	**13.33%**	**0.00%**	**-5.56%**	**9.52%**	**0.00%**	**44.17%**	**0.00%**	**35.19%**	**8.02%**

* 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: Rate Groups : DC=32, AB=10, Coll=30, Comp=23

Proposed: Rate Groups : DC=32, AB=10, Coll=30, Comp=23

Company Name: Primmum Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

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 (TD Insurance $500 si

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	1641	35	346	39	2061	142	34	588	305	1069	3130
	Proposed	1565	42	415	40	2062	157	34	883	545	1619	3681
% +/- to Current Rates		**-4.63%**	**20.00%**	**19.94%**	**2.56%**	**0.05%**	**10.56%**	**0.00%**	**50.17%**	**78.69%**	**51.45%**	**17.60%**
005	Current	908	21	208	35	1172	128	34	616	305	1083	2255
	Proposed	906	26	256	36	1224	141	34	948	594	1717	2941
% +/- to Current Rates		**-0.22%**	**23.81%**	**23.08%**	**2.86%**	**4.44%**	**10.16%**	**0.00%**	**53.90%**	**94.75%**	**58.54%**	**30.42%**
006	Current	581	15	142	35	773	127	34	616	249	1026	1799
	Proposed	517	16	168	24	725	97	34	841	459	1431	2156
% +/- to Current Rates		**-11.02%**	**6.67%**	**18.31%**	**-31.43%**	**-6.21%**	**-23.62%**	**0.00%**	**36.53%**	**84.34%**	**39.47%**	**19.84%**
007	Current	830	18	182	35	1065	127	34	554	232	947	2012
	Proposed	794	22	219	35	1070	140	34	785	478	1437	2507
% +/- to Current Rates		**-4.34%**	**22.22%**	**20.33%**	**0.00%**	**0.47%**	**10.24%**	**0.00%**	**41.70%**	**106.03%**	**51.74%**	**24.60%**

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

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

Current:
Rate Groups : DC=33, AB=8, Coll=39, Comp=33
Rate Groups : DC=30, AB=10, Coll=23, Comp=13

Proposed:
Rate Groups : DC=33, AB=8, Coll=39, Comp=33
Rate Groups : DC=30, AB=10, Coll=23, Comp=13

Company Name: Primmum Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

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 (TD Insurance $500 sin

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	879	19	201	20	1119	63	17	410	230	720	1839
	Proposed	777	21	224	20	1042	66	17	619	406	1108	2150
% +/- to Current Rates		**-11.60%**	**10.53%**	**11.44%**	**0.00%**	**-6.88%**	**4.76%**	**0.00%**	**50.98%**	**76.52%**	**53.89%**	**16.91%**
005	Current	485	11	121	18	635	57	17	430	230	734	1369
	Proposed	450	13	138	18	619	59	17	665	443	1184	1803
% +/- to Current Rates		**-7.22%**	**18.18%**	**14.05%**	**0.00%**	**-2.52%**	**3.51%**	**0.00%**	**54.65%**	**92.61%**	**61.31%**	**31.70%**
006	Current	309	8	82	18	417	56	17	430	187	690	1107
	Proposed	257	8	91	12	368	41	17	589	342	989	1357
% +/- to Current Rates		**-16.83%**	**0.00%**	**10.98%**	**-33.33%**	**-11.75%**	**-26.79%**	**0.00%**	**36.98%**	**82.89%**	**43.33%**	**22.58%**
007	Current	443	10	106	18	577	56	17	386	174	633	1210
	Proposed	394	11	118	17	540	59	17	550	356	982	1522
% +/- to Current Rates		**-11.06%**	**10.00%**	**11.32%**	**-5.56%**	**-6.41%**	**5.36%**	**0.00%**	**42.49%**	**104.60%**	**55.13%**	**25.79%**

* 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: Rate Groups : DC=33, AB=8, Coll=39, Comp=33

Proposed: Rate Groups : DC=33, AB=8, Coll=39, Comp=33

Company Name: Primmum Insurance Company

Profile 3.3 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

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 (TD Insurance $500 sin

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	762	16	145	19	942	79	17	178	75	349	1291
	Proposed	788	21	191	20	1020	91	17	264	139	511	1531
% +/- to Current Rates		**3.41%**	**31.25%**	**31.72%**	**5.26%**	**8.28%**	**15.19%**	**0.00%**	**48.31%**	**85.33%**	**46.42%**	**18.59%**
005	Current	423	10	87	17	537	71	17	186	75	349	886
	Proposed	456	13	118	18	605	82	17	283	151	533	1138
% +/- to Current Rates		**7.80%**	**30.00%**	**35.63%**	**5.88%**	**12.66%**	**15.49%**	**0.00%**	**52.15%**	**101.33%**	**52.72%**	**28.44%**
006	Current	272	7	60	17	356	71	17	186	62	336	692
	Proposed	260	8	77	12	357	56	17	252	117	442	799
% +/- to Current Rates		**-4.41%**	**14.29%**	**28.33%**	**-29.41%**	**0.28%**	**-21.13%**	**0.00%**	**35.48%**	**88.71%**	**31.55%**	**15.46%**
007	Current	387	8	76	17	488	71	17	168	58	314	802
	Proposed	400	11	101	18	530	81	17	235	122	455	985
% +/- to Current Rates		**3.36%**	**37.50%**	**32.89%**	**5.88%**	**8.61%**	**14.08%**	**0.00%**	**39.88%**	**110.34%**	**44.90%**	**22.82%**

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

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

Current: Rate Groups : DC=30, AB=10, Coll=23, Comp=13

Proposed: Rate Groups : DC=30, AB=10, Coll=23, Comp=13

Company Name: Primmum Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

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 (TD Insurance $500 sin

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	1344	29	289	31	1693	130	17	338	117	602	2295
	Proposed	1169	31	319	32	1551	146	17	506	201	870	2421
% +/- to Current Rates		**-13.02%**	**6.90%**	**10.38%**	**3.23%**	**-8.39%**	**12.31%**	**0.00%**	**49.70%**	**71.79%**	**44.52%**	**5.49%**
005	Current	732	17	173	28	950	116	17	355	117	605	1555
	Proposed	668	19	196	28	911	131	17	544	219	911	1822
% +/- to Current Rates		**-8.74%**	**11.76%**	**13.29%**	**0.00%**	**-4.11%**	**12.93%**	**0.00%**	**53.24%**	**87.18%**	**50.58%**	**17.17%**
006	Current	458	12	118	28	616	116	17	355	96	584	1200
	Proposed	372	13	129	19	533	90	17	483	169	759	1292
% +/- to Current Rates		**-18.78%**	**8.33%**	**9.32%**	**-32.14%**	**-13.47%**	**-22.41%**	**0.00%**	**36.06%**	**76.04%**	**29.97%**	**7.67%**
007	Current	667	15	151	27	860	115	17	318	89	539	1399
	Proposed	583	17	167	28	795	129	17	450	176	772	1567
% +/- to Current Rates		**-12.59%**	**13.33%**	**10.60%**	**3.70%**	**-7.56%**	**12.17%**	**0.00%**	**41.51%**	**97.75%**	**43.23%**	**12.01%**

* 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: Rate Groups : DC=32, AB=10, Coll=30, Comp=21

Proposed: Rate Groups : DC=32, AB=10, Coll=30, Comp=21

Company Name: Primmum Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

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 (TD Insurance $500 sin

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	878	19	186	21	1104	87	17	227	117	448	1552
	Proposed	766	20	205	21	1012	97	17	332	201	647	1659
% +/- to Current Rates		**-12.76%**	**5.26%**	**10.22%**	**0.00%**	**-8.33%**	**11.49%**	**0.00%**	**46.26%**	**71.79%**	**44.42%**	**6.89%**
005	Current	485	11	111	19	626	78	17	238	117	450	1076
	Proposed	444	12	126	19	601	87	17	356	219	679	1280
% +/- to Current Rates		**-8.45%**	**9.09%**	**13.51%**	**0.00%**	**-3.99%**	**11.54%**	**0.00%**	**49.58%**	**87.18%**	**50.89%**	**18.96%**
006	Current	309	8	76	19	412	78	17	238	96	429	841
	Proposed	254	8	83	13	358	60	17	317	169	563	921
% +/- to Current Rates		**-17.80%**	**0.00%**	**9.21%**	**-31.58%**	**-13.11%**	**-23.08%**	**0.00%**	**33.19%**	**76.04%**	**31.24%**	**9.51%**
007	Current	443	10	97	18	568	77	17	214	89	397	965
	Proposed	389	11	107	19	526	86	17	296	176	575	1101
% +/- to Current Rates		**-12.19%**	**10.00%**	**10.31%**	**5.56%**	**-7.39%**	**11.69%**	**0.00%**	**38.32%**	**97.75%**	**44.84%**	**14.09%**

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

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

Current: Rate Groups : DC=32, AB=10, Coll=30, Comp=21

Proposed: Rate Groups : DC=32, AB=10, Coll=30, Comp=21

Company Name: Primmum Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

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 (TD Insurance $500 sin

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	466	10	103	10	589	43	0	111	0	154	743
	Proposed	403	11	114	11	539	49	0	174	0	223	762
% +/- to Current Rates		**-13.52%**	**10.00%**	**10.68%**	**10.00%**	**-8.49%**	**13.95%**	**0.00%**	**56.76%**	**0.00%**	**44.81%**	**2.56%**
005	Current	247	6	62	9	324	38	0	117	0	155	479
	Proposed	224	7	70	9	310	44	0	188	0	232	542
% +/- to Current Rates		**-9.31%**	**16.67%**	**12.90%**	**0.00%**	**-4.32%**	**15.79%**	**0.00%**	**60.68%**	**0.00%**	**49.68%**	**13.15%**
006	Current	149	4	42	9	204	38	0	117	0	155	359
	Proposed	118	5	46	6	175	30	0	166	0	196	371
% +/- to Current Rates		**-20.81%**	**25.00%**	**9.52%**	**-33.33%**	**-14.22%**	**-21.05%**	**0.00%**	**41.88%**	**0.00%**	**26.45%**	**3.34%**
007	Current	224	5	54	9	292	38	0	104	0	142	434
	Proposed	194	6	60	9	269	43	0	154	0	197	466
% +/- to Current Rates		**-13.39%**	**20.00%**	**11.11%**	**0.00%**	**-7.88%**	**13.16%**	**0.00%**	**48.08%**	**0.00%**	**38.73%**	**7.37%**

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

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

Current: Rate Groups : DC=32, AB=10, Coll=30, Comp=21

Proposed: Rate Groups : DC=32, AB=10, Coll=30, Comp=21

Company Name: Primmum Insurance Company

Profile 5.1 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

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 (TD Insurance $500 sin

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	4178	92	818	47	5135	237	17	620	97	971	6106
	Proposed	3567	98	887	47	4599	261	17	961	169	1408	6007
% +/- to Current Rates		**-14.62%**	**6.52%**	**8.44%**	**0.00%**	**-10.44%**	**10.13%**	**0.00%**	**55.00%**	**74.23%**	**45.01%**	**-1.62%**
005	Current	2234	55	491	42	2822	212	17	650	97	976	3798
	Proposed	2001	61	545	42	2649	234	17	1032	184	1467	4116
% +/- to Current Rates		**-10.43%**	**10.91%**	**11.00%**	**0.00%**	**-6.13%**	**10.38%**	**0.00%**	**58.77%**	**89.69%**	**50.31%**	**8.37%**
006	Current	1365	38	335	42	1780	211	17	650	80	958	2738
	Proposed	1074	40	358	29	1501	158	17	914	143	1232	2733
% +/- to Current Rates		**-21.32%**	**5.26%**	**6.87%**	**-30.95%**	**-15.67%**	**-25.12%**	**0.00%**	**40.62%**	**78.75%**	**28.60%**	**-0.18%**
007	Current	2027	48	429	42	2546	210	17	582	74	883	3429
	Proposed	1733	52	466	42	2293	231	17	852	148	1248	3541
% +/- to Current Rates		**-14.50%**	**8.33%**	**8.62%**	**0.00%**	**-9.94%**	**10.00%**	**0.00%**	**46.39%**	**100.00%**	**41.34%**	**3.27%**

* 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: Rate Groups : DC=30, AB=11, Coll=22, Comp=10

Proposed: Rate Groups : DC=30, AB=11, Coll=22, Comp=10

Company Name: Primmum Insurance Company

Profile 6.1 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

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 (TD Insurance $500 sin

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	1745	38	515	41	2339	161	34	627	488	1310	3649
	Proposed	1511	40	564	40	2155	175	34	895	829	1933	4088
% +/- to Current Rates		**-13.41%**	**5.26%**	**9.51%**	**-2.44%**	**-7.87%**	**8.70%**	**0.00%**	**42.74%**	**69.88%**	**47.56%**	**12.03%**
005	Current	964	22	309	37	1332	144	34	656	488	1322	2654
	Proposed	876	24	347	36	1283	156	34	960	905	2055	3338
% +/- to Current Rates		**-9.13%**	**9.09%**	**12.30%**	**-2.70%**	**-3.68%**	**8.33%**	**0.00%**	**46.34%**	**85.45%**	**55.45%**	**25.77%**
006	Current	614	16	212	37	879	144	34	656	398	1232	2111
	Proposed	501	16	227	25	769	108	34	851	699	1692	2461
% +/- to Current Rates		**-18.40%**	**0.00%**	**7.08%**	**-32.43%**	**-12.51%**	**-25.00%**	**0.00%**	**29.73%**	**75.63%**	**37.34%**	**16.58%**
007	Current	880	20	271	37	1208	143	34	589	369	1135	2343
	Proposed	768	22	296	36	1122	155	34	795	726	1710	2832
% +/- to Current Rates		**-12.73%**	**10.00%**	**9.23%**	**-2.70%**	**-7.12%**	**8.39%**	**0.00%**	**34.97%**	**96.75%**	**50.66%**	**20.87%**

* 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:
Rate Groups : DC=37, AB=7, Coll=37, Comp=45
Rate Groups : DC=40, AB=11, Coll=32, Comp=30

Proposed:
Rate Groups : DC=37, AB=7, Coll=37, Comp=45
Rate Groups : DC=40, AB=11, Coll=32, Comp=30

Company Name: Primmum Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

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 (TD Insurance $500 sin

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	867	19	245	20	1151	54	17	362	345	778	1929
	Proposed	745	20	266	19	1050	57	17	507	585	1166	2216
% +/- to Current Rates		**-14.07%**	**5.26%**	**8.57%**	**-5.00%**	**-8.77%**	**5.56%**	**0.00%**	**40.06%**	**69.57%**	**49.87%**	**14.88%**
005	Current	479	11	147	18	655	49	17	379	345	790	1445
	Proposed	432	12	164	17	625	51	17	544	639	1251	1876
% +/- to Current Rates		**-9.81%**	**9.09%**	**11.56%**	**-5.56%**	**-4.58%**	**4.08%**	**0.00%**	**43.54%**	**85.22%**	**58.35%**	**29.83%**
006	Current	305	8	101	18	432	49	17	379	281	726	1158
	Proposed	247	8	107	12	374	36	17	482	493	1028	1402
% +/- to Current Rates		**-19.02%**	**0.00%**	**5.94%**	**-33.33%**	**-13.43%**	**-26.53%**	**0.00%**	**27.18%**	**75.44%**	**41.60%**	**21.07%**
007	Current	437	10	129	18	594	48	17	340	260	665	1259
	Proposed	379	11	140	17	547	51	17	450	512	1030	1577
% +/- to Current Rates		**-13.27%**	**10.00%**	**8.53%**	**-5.56%**	**-7.91%**	**6.25%**	**0.00%**	**32.35%**	**96.92%**	**54.89%**	**25.26%**

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

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

Current: Rate Groups : DC=37, AB=7, Coll=37, Comp=45

Proposed: Rate Groups : DC=37, AB=7, Coll=37, Comp=45

Company Name: Primmum Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

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 (TD Insurance $500 sin

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	878	19	270	21	1188	107	17	265	143	532	1720
	Proposed	766	20	298	21	1105	118	17	388	244	767	1872
% +/- to Current Rates		**-12.76%**	**5.26%**	**10.37%**	**0.00%**	**-6.99%**	**10.28%**	**0.00%**	**46.42%**	**70.63%**	**44.17%**	**8.84%**
005	Current	485	11	162	19	677	95	17	277	143	532	1209
	Proposed	444	12	183	19	658	105	17	416	266	804	1462
% +/- to Current Rates		**-8.45%**	**9.09%**	**12.96%**	**0.00%**	**-2.81%**	**10.53%**	**0.00%**	**50.18%**	**86.01%**	**51.13%**	**20.93%**
006	Current	309	8	111	19	447	95	17	277	117	506	953
	Proposed	254	8	120	13	395	72	17	369	206	664	1059
% +/- to Current Rates		**-17.80%**	**0.00%**	**8.11%**	**-31.58%**	**-11.63%**	**-24.21%**	**0.00%**	**33.21%**	**76.07%**	**31.23%**	**11.12%**
007	Current	443	10	142	19	614	95	17	249	109	470	1084
	Proposed	389	11	156	19	575	104	17	345	214	680	1255
% +/- to Current Rates		**-12.19%**	**10.00%**	**9.86%**	**0.00%**	**-6.35%**	**9.47%**	**0.00%**	**38.55%**	**96.33%**	**44.68%**	**15.77%**

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

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

Current: Rate Groups : DC=40, AB=11, Coll=32, Comp=30

Proposed: Rate Groups : DC=40, AB=11, Coll=32, Comp=30

Company Name: Primmum Insurance Company

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

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 (TD Insurance $500 sin

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	1280	28	316	28	1652	118	17	336	85	556	2208
	Proposed	1113	30	347	28	1518	129	17	518	149	813	2331
% +/- to Current Rates		**-13.05%**	**7.14%**	**9.81%**	**0.00%**	**-8.11%**	**9.32%**	**0.00%**	**54.17%**	**75.29%**	**46.22%**	**5.57%**
005	Current	698	17	190	26	931	105	17	351	85	558	1489
	Proposed	637	19	213	25	894	115	17	555	163	850	1744
% +/- to Current Rates		**-8.74%**	**11.76%**	**12.11%**	**-3.85%**	**-3.97%**	**9.52%**	**0.00%**	**58.12%**	**91.76%**	**52.33%**	**17.13%**
006	Current	438	11	129	26	604	105	17	351	70	543	1147
	Proposed	355	12	140	17	524	79	17	493	127	716	1240
% +/- to Current Rates		**-18.95%**	**9.09%**	**8.53%**	**-34.62%**	**-13.25%**	**-24.76%**	**0.00%**	**40.46%**	**81.43%**	**31.86%**	**8.11%**
007	Current	635	14	165	25	839	105	17	315	65	502	1341
	Proposed	556	16	182	24	778	114	17	460	131	722	1500
% +/- to Current Rates		**-12.44%**	**14.29%**	**10.30%**	**-4.00%**	**-7.27%**	**8.57%**	**0.00%**	**46.03%**	**101.54%**	**43.82%**	**11.86%**

* 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: Rate Groups : DC=35, AB=10, Coll=32, Comp=17

Proposed: Rate Groups : DC=35, AB=10, Coll=32, Comp=17

Company Name: Primmum Insurance Company

Profile 7.2 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

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 (TD Insurance $500 si

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	837	18	203	18	1076	77	17	221	85	400	1476
	Proposed	730	19	223	18	990	84	17	338	149	588	1578
% +/- to Current Rates		**-12.78%**	**5.56%**	**9.85%**	**0.00%**	**-7.99%**	**9.09%**	**0.00%**	**52.94%**	**75.29%**	**47.00%**	**6.91%**
005	Current	463	11	122	17	613	69	17	231	85	402	1015
	Proposed	424	12	137	16	589	75	17	362	163	617	1206
% +/- to Current Rates		**-8.42%**	**9.09%**	**12.30%**	**-5.88%**	**-3.92%**	**8.70%**	**0.00%**	**56.71%**	**91.76%**	**53.48%**	**18.82%**
006	Current	296	7	83	17	403	69	17	231	70	387	790
	Proposed	243	8	90	11	352	52	17	322	127	518	870
% +/- to Current Rates		**-17.91%**	**14.29%**	**8.43%**	**-35.29%**	**-12.66%**	**-24.64%**	**0.00%**	**39.39%**	**81.43%**	**33.85%**	**10.13%**
007	Current	423	9	106	16	554	69	17	208	65	359	913
	Proposed	372	10	117	16	515	75	17	301	131	524	1039
% +/- to Current Rates		**-12.06%**	**11.11%**	**10.38%**	**0.00%**	**-7.04%**	**8.70%**	**0.00%**	**44.71%**	**101.54%**	**45.96%**	**13.80%**

* 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: Rate Groups : DC=35, AB=10, Coll=32, Comp=17

Proposed: Rate Groups : DC=35, AB=10, Coll=32, Comp=17

Company Name: Primmum Insurance Company

Profile 7.3 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

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 (TD Insurance $500 sin

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	443	10	113	10	576	41	0	115	0	156	732
	Proposed	383	11	124	10	528	45	0	180	0	225	753
% +/- to Current Rates		**-13.54%**	**10.00%**	**9.73%**	**0.00%**	**-8.33%**	**9.76%**	**0.00%**	**56.52%**	**0.00%**	**44.23%**	**2.87%**
005	Current	235	6	68	9	318	36	0	120	0	156	474
	Proposed	213	7	76	9	305	40	0	193	0	233	538
% +/- to Current Rates		**-9.36%**	**16.67%**	**11.76%**	**0.00%**	**-4.09%**	**11.11%**	**0.00%**	**60.83%**	**0.00%**	**49.36%**	**13.50%**
006	Current	142	4	46	9	201	36	0	120	0	156	357
	Proposed	112	4	50	6	172	27	0	171	0	198	370
% +/- to Current Rates		**-21.13%**	**0.00%**	**8.70%**	**-33.33%**	**-14.43%**	**-25.00%**	**0.00%**	**42.50%**	**0.00%**	**26.92%**	**3.64%**
007	Current	212	5	59	9	285	36	0	107	0	143	428
	Proposed	184	6	65	8	263	39	0	159	0	198	461
% +/- to Current Rates		**-13.21%**	**20.00%**	**10.17%**	**-11.11%**	**-7.72%**	**8.33%**	**0.00%**	**48.60%**	**0.00%**	**38.46%**	**7.71%**

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

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

Current: Rate Groups : DC=35, AB=10, Coll=32, Comp=17

Proposed: Rate Groups : DC=35, AB=10, Coll=32, Comp=17

Company Name: Primmum Insurance Company

Profile 8.1 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

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 (TD Insurance $500 sin

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	1072	23	234	26	1355	93	17	303	155	568	1923
	Proposed	934	25	258	26	1243	104	17	436	265	822	2065
% +/- to Current Rates		**-12.87%**	**8.70%**	**10.26%**	**0.00%**	**-8.27%**	**11.83%**	**0.00%**	**43.89%**	**70.97%**	**44.72%**	**7.38%**
005	Current	588	14	140	23	765	84	17	318	155	574	1339
	Proposed	537	16	159	23	735	93	17	467	289	866	1601
% +/- to Current Rates		**-8.67%**	**14.29%**	**13.57%**	**0.00%**	**-3.92%**	**10.71%**	**0.00%**	**46.86%**	**86.45%**	**50.87%**	**19.57%**
006	Current	371	10	96	23	500	83	17	318	127	545	1045
	Proposed	303	10	104	16	433	64	17	415	224	720	1153
% +/- to Current Rates		**-18.33%**	**0.00%**	**8.33%**	**-30.43%**	**-13.40%**	**-22.89%**	**0.00%**	**30.50%**	**76.38%**	**32.11%**	**10.33%**
007	Current	536	12	123	23	694	83	17	285	118	503	1197
	Proposed	470	13	135	23	641	93	17	387	233	730	1371
% +/- to Current Rates		**-12.31%**	**8.33%**	**9.76%**	**0.00%**	**-7.64%**	**12.05%**	**0.00%**	**35.79%**	**97.46%**	**45.13%**	**14.54%**

* 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: Rate Groups : DC=32, AB=9, Coll=31, Comp=27

Proposed: Rate Groups : DC=32, AB=9, Coll=31, Comp=27

Company Name: Primmum Insurance Company

Profile 9.1 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

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 (TD Insurance $500 sin

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	1037	22	277	24	1360	122	17	305	132	576	1936
	Proposed	889	24	300	23	1236	128	17	458	232	835	2071
% +/- to Current Rates		**-14.27%**	**9.09%**	**8.30%**	**-4.17%**	**-9.12%**	**4.92%**	**0.00%**	**50.16%**	**75.76%**	**44.97%**	**6.97%**
005	Current	569	13	166	21	769	109	17	319	132	577	1346
	Proposed	513	15	185	20	733	115	17	491	253	876	1609
% +/- to Current Rates		**-9.84%**	**15.38%**	**11.45%**	**-4.76%**	**-4.68%**	**5.50%**	**0.00%**	**53.92%**	**91.67%**	**51.82%**	**19.54%**
006	Current	360	9	113	21	503	109	17	319	108	553	1056
	Proposed	290	10	121	14	435	79	17	436	195	727	1162
% +/- to Current Rates		**-19.44%**	**11.11%**	**7.08%**	**-33.33%**	**-13.52%**	**-27.52%**	**0.00%**	**36.68%**	**80.56%**	**31.46%**	**10.04%**
007	Current	519	12	145	21	697	108	17	286	101	512	1209
	Proposed	448	13	158	20	639	114	17	407	203	741	1380
% +/- to Current Rates		**-13.68%**	**8.33%**	**8.97%**	**-4.76%**	**-8.32%**	**5.56%**	**0.00%**	**42.31%**	**100.99%**	**44.73%**	**14.14%**

* 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: Rate Groups : DC=37, AB=11, Coll=35, Comp=30

Proposed: Rate Groups : DC=37, AB=11, Coll=35, Comp=30

Company Name: Primmum Insurance Company

Profile 10.1 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	27/8/2026
Renewals:	13/10/2026

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 (TD Insurance $500 si

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	1089	24	359	31	1503	158	17	366	219	760	2263
	Proposed	961	26	401	29	1417	164	17	526	410	1117	2534
% +/- to Current Rates		**-11.75%**	**8.33%**	**11.70%**	**-6.45%**	**-5.72%**	**3.80%**	**0.00%**	**43.72%**	**87.21%**	**46.97%**	**11.98%**
005	Current	596	14	215	27	852	141	17	384	219	761	1613
	Proposed	552	16	246	26	840	147	17	565	447	1176	2016
% +/- to Current Rates		**-7.38%**	**14.29%**	**14.42%**	**-3.70%**	**-1.41%**	**4.26%**	**0.00%**	**47.14%**	**104.11%**	**54.53%**	**24.98%**
006	Current	376	10	147	27	560	141	17	384	179	721	1281
	Proposed	310	11	162	18	501	100	17	501	345	963	1464
% +/- to Current Rates		**-17.55%**	**10.00%**	**10.20%**	**-33.33%**	**-10.54%**	**-29.08%**	**0.00%**	**30.47%**	**92.74%**	**33.56%**	**14.29%**
007	Current	544	12	188	27	771	140	17	344	166	667	1438
	Proposed	482	14	210	26	732	145	17	468	359	989	1721
% +/- to Current Rates		**-11.40%**	**16.67%**	**11.70%**	**-3.70%**	**-5.06%**	**3.57%**	**0.00%**	**36.05%**	**116.27%**	**48.28%**	**19.68%**

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

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

Current: Rate Groups : DC=41, AB=11, Coll=34, Comp=30

Proposed: Rate Groups : DC=41, AB=11, Coll=34, Comp=30