Company Name: Security National 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	1993	63	853	42	2951	201	17	864	1395	2477	5428
% +/- to Current Rates		**-16.40%**	**14.55%**	**15.43%**	**-6.67%**	**-8.44%**	**-1.95%**	**0.00%**	**22.38%**	**54.14%**	**35.13%**	**7.36%**
005	Current	1282	32	443	40	1797	183	17	740	905	1845	3642
	Proposed	1126	38	525	38	1727	180	17	927	1524	2648	4375
% +/- to Current Rates		**-12.17%**	**18.75%**	**18.51%**	**-5.00%**	**-3.90%**	**-1.64%**	**0.00%**	**25.27%**	**68.40%**	**43.52%**	**20.13%**
006	Current	790	23	303	40	1156	183	17	740	734	1674	2830
	Proposed	613	25	345	25	1008	122	17	821	1173	2133	3141
% +/- to Current Rates		**-22.41%**	**8.70%**	**13.86%**	**-37.50%**	**-12.80%**	**-33.33%**	**0.00%**	**10.95%**	**59.81%**	**27.42%**	**10.99%**
007	Current	1166	29	388	40	1623	181	17	662	680	1540	3163
	Proposed	977	32	448	37	1494	178	17	766	1220	2181	3675
% +/- to Current Rates		**-16.21%**	**10.34%**	**15.46%**	**-7.50%**	**-7.95%**	**-1.66%**	**0.00%**	**15.71%**	**79.41%**	**41.62%**	**16.19%**

* 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: Security National 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	719	22	296	23	1060	109	17	354	1395	1875	2935
% +/- to Current Rates		**-15.91%**	**15.79%**	**15.18%**	**-8.00%**	**-8.30%**	**-3.54%**	**0.00%**	**18.39%**	**54.14%**	**40.55%**	**17.87%**
005	Current	472	11	154	22	659	101	17	313	905	1336	1995
	Proposed	418	13	182	21	634	98	17	379	1524	2018	2652
% +/- to Current Rates		**-11.44%**	**18.18%**	**18.18%**	**-4.55%**	**-3.79%**	**-2.97%**	**0.00%**	**21.09%**	**68.40%**	**51.05%**	**32.93%**
006	Current	301	8	105	22	436	101	17	313	734	1165	1601
	Proposed	240	9	120	14	383	67	17	337	1173	1594	1977
% +/- to Current Rates		**-20.27%**	**12.50%**	**14.29%**	**-36.36%**	**-12.16%**	**-33.66%**	**0.00%**	**7.67%**	**59.81%**	**36.82%**	**23.49%**
007	Current	432	10	135	22	599	100	17	281	680	1078	1677
	Proposed	366	11	156	20	553	97	17	315	1220	1649	2202
% +/- to Current Rates		**-15.28%**	**10.00%**	**15.56%**	**-9.09%**	**-7.68%**	**-3.00%**	**0.00%**	**12.10%**	**79.41%**	**52.97%**	**31.31%**

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

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

Company Name: Security National 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	1274	41	557	19	1891	92	0	510	0	602	2493
% +/- to Current Rates		**-16.68%**	**13.89%**	**15.56%**	**-5.00%**	**-8.51%**	**0.00%**	**0.00%**	**25.31%**	**0.00%**	**20.64%**	**-2.84%**
005	Current	810	21	289	18	1138	82	0	427	0	509	1647
	Proposed	708	25	343	17	1093	82	0	548	0	630	1723
% +/- to Current Rates		**-12.59%**	**19.05%**	**18.69%**	**-5.56%**	**-3.95%**	**0.00%**	**0.00%**	**28.34%**	**0.00%**	**23.77%**	**4.61%**
006	Current	489	15	198	18	720	82	0	427	0	509	1229
	Proposed	373	16	225	11	625	55	0	484	0	539	1164
% +/- to Current Rates		**-23.72%**	**6.67%**	**13.64%**	**-38.89%**	**-13.19%**	**-32.93%**	**0.00%**	**13.35%**	**0.00%**	**5.89%**	**-5.29%**
007	Current	734	19	253	18	1024	81	0	381	0	462	1486
	Proposed	611	21	292	17	941	81	0	451	0	532	1473
% +/- to Current Rates		**-16.76%**	**10.53%**	**15.42%**	**-5.56%**	**-8.11%**	**0.00%**	**0.00%**	**18.37%**	**0.00%**	**15.15%**	**-0.87%**

* 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=38, AB=10, Coll=32, Comp=75

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

Company Name: Security National 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	1303	39	388	33	1763	148	17	489	213	867	2630
% +/- to Current Rates		**-12.43%**	**21.88%**	**20.87%**	**-2.94%**	**-5.97%**	**2.78%**	**0.00%**	**26.36%**	**42.00%**	**24.21%**	**2.22%**
005	Current	808	19	193	31	1051	128	17	406	150	701	1752
	Proposed	743	23	238	30	1034	132	17	525	232	906	1940
% +/- to Current Rates		**-8.04%**	**21.05%**	**23.32%**	**-3.23%**	**-1.62%**	**3.13%**	**0.00%**	**29.31%**	**54.67%**	**29.24%**	**10.73%**
006	Current	503	13	131	31	678	128	17	406	123	674	1352
	Proposed	411	16	157	21	605	90	17	466	180	753	1358
% +/- to Current Rates		**-18.29%**	**23.08%**	**19.85%**	**-32.26%**	**-10.77%**	**-29.69%**	**0.00%**	**14.78%**	**46.34%**	**11.72%**	**0.44%**
007	Current	735	17	168	30	950	127	17	364	114	622	1572
	Proposed	646	20	204	30	900	131	17	435	187	770	1670
% +/- to Current Rates		**-12.11%**	**17.65%**	**21.43%**	**0.00%**	**-5.26%**	**3.15%**	**0.00%**	**19.51%**	**64.04%**	**23.79%**	**6.23%**

* 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: Security National Insurance Company

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

Profile 2.2 Private Passenger:

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

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (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	852	25	249	22	1148	98	17	321	213	649	1797
% +/- to Current Rates		**-12.26%**	**19.05%**	**20.87%**	**-4.35%**	**-5.98%**	**2.08%**	**0.00%**	**23.94%**	**42.00%**	**24.33%**	**3.10%**
005	Current	534	12	124	21	691	86	17	272	150	525	1216
	Proposed	492	15	153	20	680	88	17	344	232	681	1361
% +/- to Current Rates		**-7.87%**	**25.00%**	**23.39%**	**-4.76%**	**-1.59%**	**2.33%**	**0.00%**	**26.47%**	**54.67%**	**29.71%**	**11.92%**
006	Current	338	8	84	21	451	86	17	272	123	498	949
	Proposed	279	10	101	14	404	60	17	306	180	563	967
% +/- to Current Rates		**-17.46%**	**25.00%**	**20.24%**	**-33.33%**	**-10.42%**	**-30.23%**	**0.00%**	**12.50%**	**46.34%**	**13.05%**	**1.90%**
007	Current	487	11	108	20	626	85	17	244	114	460	1086
	Proposed	430	13	131	20	594	87	17	286	187	577	1171
% +/- to Current Rates		**-11.70%**	**18.18%**	**21.30%**	**0.00%**	**-5.11%**	**2.35%**	**0.00%**	**17.21%**	**64.04%**	**25.43%**	**7.83%**

* 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: Security National Insurance Company

Profile 2.3 Private Passenger:

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

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	451	14	139	11	615	50	0	168	0	218	833
% +/- to Current Rates		**-12.77%**	**27.27%**	**20.87%**	**0.00%**	**-5.96%**	**4.17%**	**0.00%**	**31.25%**	**0.00%**	**23.86%**	**0.36%**
005	Current	274	7	69	10	360	42	0	134	0	176	536
	Proposed	251	8	85	10	354	44	0	181	0	225	579
% +/- to Current Rates		**-8.39%**	**14.29%**	**23.19%**	**0.00%**	**-1.67%**	**4.76%**	**0.00%**	**35.07%**	**0.00%**	**27.84%**	**8.02%**
006	Current	165	5	47	10	227	42	0	134	0	176	403
	Proposed	132	6	56	7	201	30	0	160	0	190	391
% +/- to Current Rates		**-20.00%**	**20.00%**	**19.15%**	**-30.00%**	**-11.45%**	**-28.57%**	**0.00%**	**19.40%**	**0.00%**	**7.95%**	**-2.98%**
007	Current	248	6	60	10	324	42	0	120	0	162	486
	Proposed	216	7	73	10	306	44	0	149	0	193	499
% +/- to Current Rates		**-12.90%**	**16.67%**	**21.67%**	**0.00%**	**-5.56%**	**4.76%**	**0.00%**	**24.17%**	**0.00%**	**19.14%**	**2.67%**

* 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: Security National 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	1533	44	443	40	2060	150	34	766	450	1400	3460
% +/- to Current Rates		**-6.58%**	**25.71%**	**28.03%**	**2.56%**	**-0.05%**	**5.63%**	**0.00%**	**30.27%**	**47.54%**	**30.96%**	**10.54%**
005	Current	908	21	208	35	1172	128	34	616	305	1083	2255
	Proposed	888	28	272	36	1224	135	34	821	490	1480	2704
% +/- to Current Rates		**-2.20%**	**33.33%**	**30.77%**	**2.86%**	**4.44%**	**5.47%**	**0.00%**	**33.28%**	**60.66%**	**36.66%**	**19.91%**
006	Current	581	15	142	35	773	127	34	616	249	1026	1799
	Proposed	507	18	179	24	728	93	34	729	379	1235	1963
% +/- to Current Rates		**-12.74%**	**20.00%**	**26.06%**	**-31.43%**	**-5.82%**	**-26.77%**	**0.00%**	**18.34%**	**52.21%**	**20.37%**	**9.12%**
007	Current	830	18	182	35	1065	127	34	554	232	947	2012
	Proposed	778	24	233	36	1071	134	34	681	394	1243	2314
% +/- to Current Rates		**-6.27%**	**33.33%**	**28.02%**	**2.86%**	**0.56%**	**5.51%**	**0.00%**	**22.92%**	**69.83%**	**31.26%**	**15.01%**

* 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=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: Security National Insurance Company

Profile 3.2 Private Passenger:

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

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	761	22	239	20	1042	63	17	536	335	951	1993
% +/- to Current Rates		**-13.42%**	**15.79%**	**18.91%**	**0.00%**	**-6.88%**	**0.00%**	**0.00%**	**30.73%**	**45.65%**	**32.08%**	**8.37%**
005	Current	485	11	121	18	635	57	17	430	230	734	1369
	Proposed	441	14	147	18	620	57	17	575	365	1014	1634
% +/- to Current Rates		**-9.07%**	**27.27%**	**21.49%**	**0.00%**	**-2.36%**	**0.00%**	**0.00%**	**33.72%**	**58.70%**	**38.15%**	**19.36%**
006	Current	309	8	82	18	417	56	17	430	187	690	1107
	Proposed	252	9	97	12	370	39	17	510	282	848	1218
% +/- to Current Rates		**-18.45%**	**12.50%**	**18.29%**	**-33.33%**	**-11.27%**	**-30.36%**	**0.00%**	**18.60%**	**50.80%**	**22.90%**	**10.03%**
007	Current	443	10	106	18	577	56	17	386	174	633	1210
	Proposed	386	12	126	18	542	56	17	476	293	842	1384
% +/- to Current Rates		**-12.87%**	**20.00%**	**18.87%**	**0.00%**	**-6.07%**	**0.00%**	**0.00%**	**23.32%**	**68.39%**	**33.02%**	**14.38%**

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

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

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

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

Company Name: Security National Insurance Company

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

Profile 3.3 Private Passenger:

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

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (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	772	22	204	20	1018	87	17	230	115	449	1467
% +/- to Current Rates		**1.31%**	**37.50%**	**40.69%**	**5.26%**	**8.07%**	**10.13%**	**0.00%**	**29.21%**	**53.33%**	**28.65%**	**13.63%**
005	Current	423	10	87	17	537	71	17	186	75	349	886
	Proposed	447	14	125	18	604	78	17	246	125	466	1070
% +/- to Current Rates		**5.67%**	**40.00%**	**43.68%**	**5.88%**	**12.48%**	**9.86%**	**0.00%**	**32.26%**	**66.67%**	**33.52%**	**20.77%**
006	Current	272	7	60	17	356	71	17	186	62	336	692
	Proposed	255	9	82	12	358	54	17	219	97	387	745
% +/- to Current Rates		**-6.25%**	**28.57%**	**36.67%**	**-29.41%**	**0.56%**	**-23.94%**	**0.00%**	**17.74%**	**56.45%**	**15.18%**	**7.66%**
007	Current	387	8	76	17	488	71	17	168	58	314	802
	Proposed	392	12	107	18	529	78	17	205	101	401	930
% +/- to Current Rates		**1.29%**	**50.00%**	**40.79%**	**5.88%**	**8.40%**	**9.86%**	**0.00%**	**22.02%**	**74.14%**	**27.71%**	**15.96%**

* 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: Security National 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	1145	34	339	32	1550	140	17	439	166	762	2312
% +/- to Current Rates		**-14.81%**	**17.24%**	**17.30%**	**3.23%**	**-8.45%**	**7.69%**	**0.00%**	**29.88%**	**41.88%**	**26.58%**	**0.74%**
005	Current	732	17	173	28	950	116	17	355	117	605	1555
	Proposed	654	20	209	29	912	125	17	471	181	794	1706
% +/- to Current Rates		**-10.66%**	**17.65%**	**20.81%**	**3.57%**	**-4.00%**	**7.76%**	**0.00%**	**32.68%**	**54.70%**	**31.24%**	**9.71%**
006	Current	458	12	118	28	616	116	17	355	96	584	1200
	Proposed	365	14	137	19	535	85	17	418	140	660	1195
% +/- to Current Rates		**-20.31%**	**16.67%**	**16.10%**	**-32.14%**	**-13.15%**	**-26.72%**	**0.00%**	**17.75%**	**45.83%**	**13.01%**	**-0.42%**
007	Current	667	15	151	27	860	115	17	318	89	539	1399
	Proposed	570	17	178	28	793	123	17	390	146	676	1469
% +/- to Current Rates		**-14.54%**	**13.33%**	**17.88%**	**3.70%**	**-7.79%**	**6.96%**	**0.00%**	**22.64%**	**64.04%**	**25.42%**	**5.00%**

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

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

Company Name: Security National 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	750	22	218	21	1011	93	17	289	166	565	1576
% +/- to Current Rates		**-14.58%**	**15.79%**	**17.20%**	**0.00%**	**-8.42%**	**6.90%**	**0.00%**	**27.31%**	**41.88%**	**26.12%**	**1.55%**
005	Current	485	11	111	19	626	78	17	238	117	450	1076
	Proposed	435	13	134	19	601	83	17	309	181	590	1191
% +/- to Current Rates		**-10.31%**	**18.18%**	**20.72%**	**0.00%**	**-3.99%**	**6.41%**	**0.00%**	**29.83%**	**54.70%**	**31.11%**	**10.69%**
006	Current	309	8	76	19	412	78	17	238	96	429	841
	Proposed	249	9	88	13	359	57	17	275	140	489	848
% +/- to Current Rates		**-19.42%**	**12.50%**	**15.79%**	**-31.58%**	**-12.86%**	**-26.92%**	**0.00%**	**15.55%**	**45.83%**	**13.99%**	**0.83%**
007	Current	443	10	97	18	568	77	17	214	89	397	965
	Proposed	381	11	114	19	525	82	17	257	146	502	1027
% +/- to Current Rates		**-14.00%**	**10.00%**	**17.53%**	**5.56%**	**-7.57%**	**6.49%**	**0.00%**	**20.09%**	**64.04%**	**26.45%**	**6.42%**

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

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

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

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

Company Name: Security National Insurance Company

Profile 4.3 Private Passenger:

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

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	395	12	121	11	539	47	0	150	0	197	736
% +/- to Current Rates		**-15.24%**	**20.00%**	**17.48%**	**10.00%**	**-8.49%**	**9.30%**	**0.00%**	**35.14%**	**0.00%**	**27.92%**	**-0.94%**
005	Current	247	6	62	9	324	38	0	117	0	155	479
	Proposed	219	7	75	10	311	42	0	162	0	204	515
% +/- to Current Rates		**-11.34%**	**16.67%**	**20.97%**	**11.11%**	**-4.01%**	**10.53%**	**0.00%**	**38.46%**	**0.00%**	**31.61%**	**7.52%**
006	Current	149	4	42	9	204	38	0	117	0	155	359
	Proposed	116	5	49	6	176	28	0	143	0	171	347
% +/- to Current Rates		**-22.15%**	**25.00%**	**16.67%**	**-33.33%**	**-13.73%**	**-26.32%**	**0.00%**	**22.22%**	**0.00%**	**10.32%**	**-3.34%**
007	Current	224	5	54	9	292	38	0	104	0	142	434
	Proposed	189	6	64	9	268	41	0	133	0	174	442
% +/- to Current Rates		**-15.63%**	**20.00%**	**18.52%**	**0.00%**	**-8.22%**	**7.89%**	**0.00%**	**27.88%**	**0.00%**	**22.54%**	**1.84%**

* 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=21

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

Company Name: Security National 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	3489	105	945	47	4586	249	17	830	140	1236	5822
% +/- to Current Rates		**-16.49%**	**14.13%**	**15.53%**	**0.00%**	**-10.69%**	**5.06%**	**0.00%**	**33.87%**	**44.33%**	**27.29%**	**-4.65%**
005	Current	2234	55	491	42	2822	212	17	650	97	976	3798
	Proposed	1958	65	581	42	2646	223	17	892	152	1284	3930
% +/- to Current Rates		**-12.35%**	**18.18%**	**18.33%**	**0.00%**	**-6.24%**	**5.19%**	**0.00%**	**37.23%**	**56.70%**	**31.56%**	**3.48%**
006	Current	1365	38	335	42	1780	211	17	650	80	958	2738
	Proposed	1051	42	382	29	1504	151	17	790	118	1076	2580
% +/- to Current Rates		**-23.00%**	**10.53%**	**14.03%**	**-30.95%**	**-15.51%**	**-28.44%**	**0.00%**	**21.54%**	**47.50%**	**12.32%**	**-5.77%**
007	Current	2027	48	429	42	2546	210	17	582	74	883	3429
	Proposed	1696	55	496	42	2289	221	17	737	123	1098	3387
% +/- to Current Rates		**-16.33%**	**14.58%**	**15.62%**	**0.00%**	**-10.09%**	**5.24%**	**0.00%**	**26.63%**	**66.22%**	**24.35%**	**-1.22%**

* 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: Security National Insurance Company

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

Profile 6.1 Private Passenger:

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

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

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits
DCPD - $0 Deductible
Collision $500 Deductible
Comprehensive $250 Deductible (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	1479	44	600	42	2165	166	34	776	684	1660	3825
% +/- to Current Rates		**-15.24%**	**15.79%**	**16.50%**	**2.44%**	**-7.44%**	**3.11%**	**0.00%**	**23.76%**	**40.16%**	**26.72%**	**4.82%**
005	Current	964	22	309	37	1332	144	34	656	488	1322	2654
	Proposed	859	26	369	37	1291	150	34	832	746	1762	3053
% +/- to Current Rates		**-10.89%**	**18.18%**	**19.42%**	**0.00%**	**-3.08%**	**4.17%**	**0.00%**	**26.83%**	**52.87%**	**33.28%**	**15.03%**
006	Current	614	16	212	37	879	144	34	656	398	1232	2111
	Proposed	492	18	242	25	777	103	34	738	576	1451	2228
% +/- to Current Rates		**-19.87%**	**12.50%**	**14.15%**	**-32.43%**	**-11.60%**	**-28.47%**	**0.00%**	**12.50%**	**44.72%**	**17.78%**	**5.54%**
007	Current	880	20	271	37	1208	143	34	589	369	1135	2343
	Proposed	752	22	316	36	1126	148	34	690	599	1471	2597
% +/- to Current Rates		**-14.55%**	**10.00%**	**16.61%**	**-2.70%**	**-6.79%**	**3.50%**	**0.00%**	**17.15%**	**62.33%**	**29.60%**	**10.84%**

* 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=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: Security National 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	729	22	283	20	1054	54	17	439	482	992	2046
% +/- to Current Rates		**-15.92%**	**15.79%**	**15.51%**	**0.00%**	**-8.43%**	**0.00%**	**0.00%**	**21.27%**	**39.71%**	**27.51%**	**6.07%**
005	Current	479	11	147	18	655	49	17	379	345	790	1445
	Proposed	424	13	174	18	629	49	17	471	526	1063	1692
% +/- to Current Rates		**-11.48%**	**18.18%**	**18.37%**	**0.00%**	**-3.97%**	**0.00%**	**0.00%**	**24.27%**	**52.46%**	**34.56%**	**17.09%**
006	Current	305	8	101	18	432	49	17	379	281	726	1158
	Proposed	243	9	114	12	378	34	17	418	406	875	1253
% +/- to Current Rates		**-20.33%**	**12.50%**	**12.87%**	**-33.33%**	**-12.50%**	**-30.61%**	**0.00%**	**10.29%**	**44.48%**	**20.52%**	**8.20%**
007	Current	437	10	129	18	594	48	17	340	260	665	1259
	Proposed	371	11	149	17	548	48	17	390	422	877	1425
% +/- to Current Rates		**-15.10%**	**10.00%**	**15.50%**	**-5.56%**	**-7.74%**	**0.00%**	**0.00%**	**14.71%**	**62.31%**	**31.88%**	**13.19%**

* 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: Security National 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	750	22	317	22	1111	112	17	337	202	668	1779
% +/- to Current Rates		**-14.58%**	**15.79%**	**17.41%**	**4.76%**	**-6.48%**	**4.67%**	**0.00%**	**27.17%**	**41.26%**	**25.56%**	**3.43%**
005	Current	485	11	162	19	677	95	17	277	143	532	1209
	Proposed	435	13	195	19	662	101	17	361	220	699	1361
% +/- to Current Rates		**-10.31%**	**18.18%**	**20.37%**	**0.00%**	**-2.22%**	**6.32%**	**0.00%**	**30.32%**	**53.85%**	**31.39%**	**12.57%**
006	Current	309	8	111	19	447	95	17	277	117	506	953
	Proposed	249	9	128	13	399	69	17	320	170	576	975
% +/- to Current Rates		**-19.42%**	**12.50%**	**15.32%**	**-31.58%**	**-10.74%**	**-27.37%**	**0.00%**	**15.52%**	**45.30%**	**13.83%**	**2.31%**
007	Current	443	10	142	19	614	95	17	249	109	470	1084
	Proposed	381	11	167	19	578	100	17	300	177	594	1172
% +/- to Current Rates		**-14.00%**	**10.00%**	**17.61%**	**0.00%**	**-5.86%**	**5.26%**	**0.00%**	**20.48%**	**62.39%**	**26.38%**	**8.12%**

* 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: Security National 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	1090	32	370	28	1520	122	17	449	124	712	2232
% +/- to Current Rates		**-14.84%**	**14.29%**	**17.09%**	**0.00%**	**-7.99%**	**3.39%**	**0.00%**	**33.63%**	**45.88%**	**28.06%**	**1.09%**
005	Current	698	17	190	26	931	105	17	351	85	558	1489
	Proposed	624	20	227	26	897	110	17	481	135	743	1640
% +/- to Current Rates		**-10.60%**	**17.65%**	**19.47%**	**0.00%**	**-3.65%**	**4.76%**	**0.00%**	**37.04%**	**58.82%**	**33.15%**	**10.14%**
006	Current	438	11	129	26	604	105	17	351	70	543	1147
	Proposed	348	13	150	17	528	75	17	427	105	624	1152
% +/- to Current Rates		**-20.55%**	**18.18%**	**16.28%**	**-34.62%**	**-12.58%**	**-28.57%**	**0.00%**	**21.65%**	**50.00%**	**14.92%**	**0.44%**
007	Current	635	14	165	25	839	105	17	315	65	502	1341
	Proposed	544	17	195	25	781	108	17	398	109	632	1413
% +/- to Current Rates		**-14.33%**	**21.43%**	**18.18%**	**0.00%**	**-6.91%**	**2.86%**	**0.00%**	**26.35%**	**67.69%**	**25.90%**	**5.37%**

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

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: Security National Insurance Company

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

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 (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	715	21	238	18	992	80	17	294	124	515	1507
% +/- to Current Rates		**-14.58%**	**16.67%**	**17.24%**	**0.00%**	**-7.81%**	**3.90%**	**0.00%**	**33.03%**	**45.88%**	**28.75%**	**2.10%**
005	Current	463	11	122	17	613	69	17	231	85	402	1015
	Proposed	416	13	146	17	592	72	17	314	135	538	1130
% +/- to Current Rates		**-10.15%**	**18.18%**	**19.67%**	**0.00%**	**-3.43%**	**4.35%**	**0.00%**	**35.93%**	**58.82%**	**33.83%**	**11.33%**
006	Current	296	7	83	17	403	69	17	231	70	387	790
	Proposed	238	8	96	11	353	50	17	280	105	452	805
% +/- to Current Rates		**-19.59%**	**14.29%**	**15.66%**	**-35.29%**	**-12.41%**	**-27.54%**	**0.00%**	**21.21%**	**50.00%**	**16.80%**	**1.90%**
007	Current	423	9	106	16	554	69	17	208	65	359	913
	Proposed	364	11	125	16	516	71	17	261	109	458	974
% +/- to Current Rates		**-13.95%**	**22.22%**	**17.92%**	**0.00%**	**-6.86%**	**2.90%**	**0.00%**	**25.48%**	**67.69%**	**27.58%**	**6.68%**

* 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=35, AB=10, Coll=32, Comp=17

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

Company Name:	Security National Insurance Company

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

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 (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	375	11	132	10	528	42	0	155	0	197	725
% +/- to Current Rates		**-15.35%**	**10.00%**	**16.81%**	**0.00%**	**-8.33%**	**2.44%**	**0.00%**	**34.78%**	**0.00%**	**26.28%**	**-0.96%**
005	Current	235	6	68	9	318	36	0	120	0	156	474
	Proposed	208	7	81	9	305	38	0	167	0	205	510
% +/- to Current Rates		**-11.49%**	**16.67%**	**19.12%**	**0.00%**	**-4.09%**	**5.56%**	**0.00%**	**39.17%**	**0.00%**	**31.41%**	**7.59%**
006	Current	142	4	46	9	201	36	0	120	0	156	357
	Proposed	110	5	54	6	175	25	0	147	0	172	347
% +/- to Current Rates		**-22.54%**	**25.00%**	**17.39%**	**-33.33%**	**-12.94%**	**-30.56%**	**0.00%**	**22.50%**	**0.00%**	**10.26%**	**-2.80%**
007	Current	212	5	59	9	285	36	0	107	0	143	428
	Proposed	180	6	70	9	265	37	0	137	0	174	439
% +/- to Current Rates		**-15.09%**	**20.00%**	**18.64%**	**0.00%**	**-7.02%**	**2.78%**	**0.00%**	**28.04%**	**0.00%**	**21.68%**	**2.57%**

* 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: Security National 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	914	27	275	26	1242	100	17	378	219	714	1956
% +/- to Current Rates		**-14.74%**	**17.39%**	**17.52%**	**0.00%**	**-8.34%**	**7.53%**	**0.00%**	**24.75%**	**41.29%**	**25.70%**	**1.72%**
005	Current	588	14	140	23	765	84	17	318	155	574	1339
	Proposed	527	17	169	24	737	89	17	405	239	750	1487
% +/- to Current Rates		**-10.37%**	**21.43%**	**20.71%**	**4.35%**	**-3.66%**	**5.95%**	**0.00%**	**27.36%**	**54.19%**	**30.66%**	**11.05%**
006	Current	371	10	96	23	500	83	17	318	127	545	1045
	Proposed	297	11	111	16	435	61	17	360	185	623	1058
% +/- to Current Rates		**-19.95%**	**10.00%**	**15.63%**	**-30.43%**	**-13.00%**	**-26.51%**	**0.00%**	**13.21%**	**45.67%**	**14.31%**	**1.24%**
007	Current	536	12	123	23	694	83	17	285	118	503	1197
	Proposed	460	14	144	23	641	88	17	336	192	633	1274
% +/- to Current Rates		**-14.18%**	**16.67%**	**17.07%**	**0.00%**	**-7.64%**	**6.02%**	**0.00%**	**17.89%**	**62.71%**	**25.84%**	**6.43%**

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

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

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

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

Company Name: Security National Insurance Company

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

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 (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	871	26	320	23	1240	122	17	397	191	727	1967
% +/- to Current Rates		**-16.01%**	**18.18%**	**15.52%**	**-4.17%**	**-8.82%**	**0.00%**	**0.00%**	**30.16%**	**44.70%**	**26.22%**	**1.60%**
005	Current	569	13	166	21	769	109	17	319	132	577	1346
	Proposed	502	16	197	20	735	110	17	425	208	760	1495
% +/- to Current Rates		**-11.78%**	**23.08%**	**18.67%**	**-4.76%**	**-4.42%**	**0.92%**	**0.00%**	**33.23%**	**57.58%**	**31.72%**	**11.07%**
006	Current	360	9	113	21	503	109	17	319	108	553	1056
	Proposed	284	10	129	14	437	75	17	378	162	632	1069
% +/- to Current Rates		**-21.11%**	**11.11%**	**14.16%**	**-33.33%**	**-13.12%**	**-31.19%**	**0.00%**	**18.50%**	**50.00%**	**14.29%**	**1.23%**
007	Current	519	12	145	21	697	108	17	286	101	512	1209
	Proposed	439	13	168	20	640	109	17	353	168	647	1287
% +/- to Current Rates		**-15.41%**	**8.33%**	**15.86%**	**-4.76%**	**-8.18%**	**0.93%**	**0.00%**	**23.43%**	**66.34%**	**26.37%**	**6.45%**

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

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

Company Name: Security National Insurance Company

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

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 (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	940	28	427	29	1424	156	17	456	338	967	2391
% +/- to Current Rates		**-13.68%**	**16.67%**	**18.94%**	**-6.45%**	**-5.26%**	**-1.27%**	**0.00%**	**24.59%**	**54.34%**	**27.24%**	**5.66%**
005	Current	596	14	215	27	852	141	17	384	219	761	1613
	Proposed	541	17	263	26	847	140	17	489	368	1014	1861
% +/- to Current Rates		**-9.23%**	**21.43%**	**22.33%**	**-3.70%**	**-0.59%**	**-0.71%**	**0.00%**	**27.34%**	**68.04%**	**33.25%**	**15.38%**
006	Current	376	10	147	27	560	141	17	384	179	721	1281
	Proposed	305	11	173	18	507	95	17	434	284	830	1337
% +/- to Current Rates		**-18.88%**	**10.00%**	**17.69%**	**-33.33%**	**-9.46%**	**-32.62%**	**0.00%**	**13.02%**	**58.66%**	**15.12%**	**4.37%**
007	Current	544	12	188	27	771	140	17	344	166	667	1438
	Proposed	473	15	224	26	738	139	17	405	296	857	1595
% +/- to Current Rates		**-13.05%**	**25.00%**	**19.15%**	**-3.70%**	**-4.28%**	**-0.71%**	**0.00%**	**17.73%**	**78.31%**	**28.49%**	**10.92%**

* 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