Company Name: XL Specialty Insurance Company

Profile 1.1 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	1-Nov-26
Renewals:	1-Nov-26

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

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	1,950	52	2,895	80	4978	233	26	860	629	1748	6726
	Proposed	1,324	89	541	72	2026	205	26	760	883	1875	3900
% +/- to Current Rates		**-32.13%**	**71.89%**	**-81.32%**	**-10.36%**	**-59.30%**	**-12.03%**	**0.00%**	**-11.55%**	**40.45%**	**7.26%**	**-42.00%**
005	Current	1,109	30	1,646	31	2815	191	26	708	520	1445	4260
	Proposed	771	52	315	28	1166	137	26	699	757	1620	2786
% +/- to Current Rates		**-30.47%**	**76.03%**	**-80.86%**	**-10.74%**	**-58.59%**	**-28.03%**	**0.00%**	**-1.32%**	**45.64%**	**12.07%**	**-34.62%**
006	Current	921	25	1,366	24	2336	191	26	839	556	1613	3949
	Proposed	598	40	245	21	905	137	26	803	713	1679	2584
% +/- to Current Rates		**-35.00%**	**64.80%**	**-82.11%**	**-12.99%**	**-61.28%**	**-28.03%**	**0.00%**	**-4.35%**	**28.19%**	**4.14%**	**-34.56%**
007	Current	1,109	30	1,646	31	2815	191	26	708	520	1445	4260
	Proposed	771	52	315	28	1166	137	26	699	757	1620	2786
% +/- to Current Rates		**-30.47%**	**76.03%**	**-80.86%**	**-10.74%**	**-58.59%**	**-28.03%**	**0.00%**	**-1.32%**	**45.64%**	**12.07%**	**-34.62%**

* 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:
Op 1: Class = 3, and Driving Record = 4 / Op 2: Class = 5, and Driving Record = 3
Rate groups determined by provided tables.
DC RG = 40; AB RG = 10; CL RG = 33; CM RG = 47
No additional surcharges or discounts applied.

Proposed:
Op 1: Class = 3, and Driving Record = 4 / Op 2: Class = 5, and Driving Record = 3
Rate groups determined by provided tables.
DC RG = 40; AB RG = 10; CL RG = 33; CM RG = 47
No additional surcharges or discounts applied.

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-26
Renewals:	1-Nov-26

Profile 1.2 Private Passenger:

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

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	1,296	35	1,924	40	3294	117	13	592	314	1036	4330
	Proposed	886	60	362	36	1344	103	13	513	441	1070	2414
% +/- to Current Rates		**-31.59%**	**73.25%**	**-81.17%**	**-10.36%**	**-59.18%**	**-12.03%**	**0.00%**	**-13.38%**	**40.45%**	**3.27%**	**-44.24%**
005	Current	717	19	1,064	16	1816	95	13	442	260	811	2627
	Proposed	502	34	205	14	756	69	13	469	379	930	1685
% +/- to Current Rates		**-29.94%**	**77.38%**	**-80.71%**	**-10.74%**	**-58.40%**	**-28.03%**	**0.00%**	**6.11%**	**45.64%**	**14.67%**	**-35.85%**
006	Current	595	16	884	12	1507	95	13	524	278	911	2418
	Proposed	390	26	159	11	586	69	13	539	357	977	1563
% +/- to Current Rates		**-34.51%**	**66.06%**	**-81.97%**	**-12.99%**	**-61.10%**	**-28.03%**	**0.00%**	**2.85%**	**28.19%**	**7.32%**	**-35.34%**
007	Current	717	19	1,064	16	1816	95	13	442	260	811	2627
	Proposed	502	34	205	14	756	69	13	469	379	930	1685
% +/- to Current Rates		**-29.94%**	**77.38%**	**-80.71%**	**-10.74%**	**-58.40%**	**-28.03%**	**0.00%**	**6.11%**	**45.64%**	**14.67%**	**-35.85%**

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

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

Current:
Class = 3, and Driving Record = 4
Rate groups determined by provided tables.
DC RG = 40; AB RG = 10; CL RG = 33; CM RG = 47
No additional surcharges or discounts applied.

Proposed:
Class = 3, and Driving Record = 4
Rate groups determined by provided tables.
DC RG = 38; AB RG = 10; CL RG = 34; CM RG = 63
No additional surcharges or discounts applied.

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-26
Renewals:	1-Nov-26

Profile 1.3 Private Passenger:

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

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	655	17	972	40	1684	117	13	268	314	712	2396
	Proposed	437	30	179	36	681	103	13	248	441	805	1486
% +/- to Current Rates		**-33.20%**	**69.18%**	**-81.61%**	**-10.36%**	**-59.53%**	**-12.03%**	**0.00%**	**-7.50%**	**40.45%**	**13.06%**	**-37.96%**
005	Current	392	10	581	16	999	95	13	266	260	635	1634
	Proposed	268	18	110	14	410	69	13	230	379	690	1100
% +/- to Current Rates		**-31.44%**	**73.56%**	**-81.13%**	**-10.74%**	**-58.93%**	**-28.03%**	**0.00%**	**-13.67%**	**45.64%**	**8.75%**	**-32.63%**
006	Current	325	9	483	12	829	95	13	315	278	702	1531
	Proposed	208	14	85	11	318	69	13	264	357	702	1021
% +/- to Current Rates		**-35.91%**	**62.49%**	**-82.36%**	**-12.99%**	**-61.60%**	**-28.03%**	**0.00%**	**-16.32%**	**28.19%**	**0.03%**	**-33.33%**
007	Current	392	10	581	16	999	95	13	266	260	635	1634
	Proposed	268	18	110	14	410	69	13	230	379	690	1100
% +/- to Current Rates		**-31.44%**	**73.56%**	**-81.13%**	**-10.74%**	**-58.93%**	**-28.03%**	**0.00%**	**-13.67%**	**45.64%**	**8.75%**	**-32.63%**

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

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

Current:
Class = 5, and Driving Record = 3
Rate groups determined by provided tables.
DC RG = 40; AB RG = 10; CL RG = 33; CM RG = 47
No additional surcharges or discounts applied.

Proposed:
Class = 5, and Driving Record = 3
Rate groups determined by provided tables.
DC RG = 38; AB RG = 10; CL RG = 34; CM RG = 63
No additional surcharges or discounts applied.

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-26
Renewals:	1-Nov-26

Profile 2.1 Private Passenger:

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

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

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

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	1,204	32	1,253	80	2569	233	26	528	330	1117	3687
	Proposed	855	58	293	72	1278	205	26	538	230	999	2277
% +/- to Current Rates		**-29.00%**	**79.82%**	**-76.62%**	**-10.36%**	**-50.27%**	**-12.03%**	**0.00%**	**1.89%**	**-30.27%**	**-10.57%**	**-38.24%**
005	Current	590	16	614	31	1251	191	26	459	273	949	2200
	Proposed	496	33	170	28	727	137	26	513	198	874	1601
% +/- to Current Rates		**-15.99%**	**112.69%**	**-72.33%**	**-10.74%**	**-41.88%**	**-28.03%**	**0.00%**	**11.71%**	**-27.70%**	**-7.95%**	**-27.24%**
006	Current	490	13	510	24	1037	191	26	544	292	1053	2090
	Proposed	385	26	132	21	564	137	26	589	186	939	1502
% +/- to Current Rates		**-21.47%**	**99.13%**	**-74.13%**	**-12.99%**	**-45.63%**	**-28.03%**	**0.00%**	**8.28%**	**-36.36%**	**-10.90%**	**-28.13%**
007	Current	590	16	614	31	1251	191	26	459	273	949	2200
	Proposed	496	33	170	28	727	137	26	513	198	874	1601
% +/- to Current Rates		**-15.99%**	**112.69%**	**-72.33%**	**-10.74%**	**-41.88%**	**-28.03%**	**0.00%**	**11.71%**	**-27.70%**	**-7.95%**	**-27.24%**

* 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:
Op 1: Class = 2, and Driving Record = 7 / Op 2: Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 32; AB RG = 10; CL RG = 31; CM RG = 31
No additional surcharges or discounts applied.

Proposed:
Op 1: Class = 2, and Driving Record = 7 / Op 2: Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 34; AB RG = 10; CL RG = 32; CM RG = 24
No additional surcharges or discounts applied.

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-26
Renewals:	1-Nov-26

Profile 2.2 Private Passenger:

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

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	602	16	626	40	1285	117	13	264	165	559	1843
	Proposed	428	29	146	36	639	103	13	269	115	500	1138
% +/- to Current Rates		**-29.00%**	**79.82%**	**-76.62%**	**-10.36%**	**-50.27%**	**-12.03%**	**0.00%**	**1.89%**	**-30.27%**	**-10.57%**	**-38.24%**
005	Current	295	8	307	16	625	95	13	230	137	475	1100
	Proposed	248	17	85	14	363	69	13	256	99	437	800
% +/- to Current Rates		**-15.99%**	**112.69%**	**-72.33%**	**-10.74%**	**-41.88%**	**-28.03%**	**0.00%**	**11.71%**	**-27.70%**	**-7.95%**	**-27.24%**
006	Current	245	7	255	12	519	95	13	272	146	527	1045
	Proposed	192	13	66	11	282	69	13	294	93	469	751
% +/- to Current Rates		**-21.47%**	**99.13%**	**-74.13%**	**-12.99%**	**-45.63%**	**-28.03%**	**0.00%**	**8.28%**	**-36.36%**	**-10.90%**	**-28.13%**
007	Current	295	8	307	16	625	95	13	230	137	475	1100
	Proposed	248	17	85	14	363	69	13	256	99	437	800
% +/- to Current Rates		**-15.99%**	**112.69%**	**-72.33%**	**-10.74%**	**-41.88%**	**-28.03%**	**0.00%**	**11.71%**	**-27.70%**	**-7.95%**	**-27.24%**

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

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

Current:
Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 32; AB RG = 10; CL RG = 31; CM RG = 31
No additional surcharges or discounts applied.

Proposed:
Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 34; AB RG = 10; CL RG = 32; CM RG = 24
No additional surcharges or discounts applied.

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-26
Renewals:	1-Nov-26

Profile 2.3 Private Passenger:

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

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	602	16	626	40	1285	117	13	264	165	559	1843
	Proposed	428	29	146	36	639	103	13	269	115	500	1138
% +/- to Current Rates		**-29.00%**	**79.82%**	**-76.62%**	**-10.36%**	**-50.27%**	**-12.03%**	**0.00%**	**1.89%**	**-30.27%**	**-10.57%**	**-38.24%**
005	Current	295	8	307	16	625	95	13	230	137	475	1100
	Proposed	248	17	85	14	363	69	13	256	99	437	800
% +/- to Current Rates		**-15.99%**	**112.69%**	**-72.33%**	**-10.74%**	**-41.88%**	**-28.03%**	**0.00%**	**11.71%**	**-27.70%**	**-7.95%**	**-27.24%**
006	Current	245	7	255	12	519	95	13	272	146	527	1045
	Proposed	192	13	66	11	282	69	13	294	93	469	751
% +/- to Current Rates		**-21.47%**	**99.13%**	**-74.13%**	**-12.99%**	**-45.63%**	**-28.03%**	**0.00%**	**8.28%**	**-36.36%**	**-10.90%**	**-28.13%**
007	Current	295	8	307	16	625	95	13	230	137	475	1100
	Proposed	248	17	85	14	363	69	13	256	99	437	800
% +/- to Current Rates		**-15.99%**	**112.69%**	**-72.33%**	**-10.74%**	**-41.88%**	**-28.03%**	**0.00%**	**11.71%**	**-27.70%**	**-7.95%**	**-27.24%**

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

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

Current:
Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 32; AB RG = 10; CL RG = 31; CM RG = 31
No additional surcharges or discounts applied.

Proposed:
Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 34; AB RG = 10; CL RG = 32; CM RG = 24
No additional surcharges or discounts applied.

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-26
Renewals:	1-Nov-26

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

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	1,144	31	1,317	76	2568	208	26	668	398	1300	3868
	Proposed	812	55	278	68	1214	136	26	784	403	1349	2563
% +/- to Current Rates		**-29.00%**	**79.82%**	**-78.87%**	**-10.36%**	**-52.73%**	**-34.45%**	**0.00%**	**17.30%**	**1.39%**	**3.80%**	**-33.73%**
005	Current	561	15	645	30	1250	170	26	581	329	1107	2357
	Proposed	471	32	161	27	691	91	26	747	346	1211	1901
% +/- to Current Rates		**-15.99%**	**112.69%**	**-75.00%**	**-10.74%**	**-44.78%**	**-46.37%**	**0.00%**	**28.61%**	**5.14%**	**9.42%**	**-19.33%**
006	Current	465	12	536	23	1037	170	26	689	352	1237	2274
	Proposed	366	25	125	20	536	91	26	858	326	1302	1837
% +/- to Current Rates		**-21.47%**	**99.13%**	**-76.63%**	**-12.99%**	**-48.34%**	**-46.37%**	**0.00%**	**24.65%**	**-7.46%**	**5.22%**	**-19.20%**
007	Current	561	15	645	30	1250	170	26	581	329	1107	2357
	Proposed	471	32	161	27	691	91	26	747	346	1211	1901
% +/- to Current Rates		**-15.99%**	**112.69%**	**-75.00%**	**-10.74%**	**-44.78%**	**-46.37%**	**0.00%**	**28.61%**	**5.14%**	**9.42%**	**-19.33%**

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

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

Current:

Op 1: Class = 2, and Driving Record = 7	Op 2: Class = 2, and Driving Record = 7
Rate groups determined by provided tables.	Rate groups determined by provided tables.
DC RG = 34; AB RG = 8; CL RG = 44; CM RG = 44	DC RG = 34; AB RG = 11; CL RG = 29; CM RG = 22
No additional surcharges or discounts applied.	Multiple car discount on second vehicle of 10%.

Proposed:

Op 1: Class = 2, and Driving Record = 7	Op 2: Class = 2, and Driving Record = 7
Rate groups determined by provided tables.	Rate groups determined by provided tables.
DC RG = 34; AB RG = 8; CL RG = 42; CM RG = 36	DC RG = 34; AB RG = 8; CL RG = 42; CM RG = 36
No additional surcharges or discounts applied.	Multiple car discount on second vehicle of 10%.

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-26
Renewals:	1-Nov-26

Profile 3.2 Private Passenger:

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

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	602	16	693	40	1351	82	13	457	286	838	2190
	Proposed	428	29	146	36	639	72	13	412	202	699	1338
% +/- to Current Rates		**-29.00%**	**79.82%**	**-78.87%**	**-10.36%**	**-52.73%**	**-12.03%**	**0.00%**	**-9.83%**	**-29.54%**	**-16.62%**	**-38.91%**
005	Current	295	8	340	16	658	67	13	398	237	715	1373
	Proposed	248	17	85	14	363	48	13	393	173	628	991
% +/- to Current Rates		**-15.99%**	**112.69%**	**-75.00%**	**-10.74%**	**-44.78%**	**-28.03%**	**0.00%**	**-1.13%**	**-26.94%**	**-12.18%**	**-27.81%**
006	Current	245	7	282	12	546	67	13	471	253	805	1350
	Proposed	192	13	66	11	282	48	13	452	163	676	958
% +/- to Current Rates		**-21.47%**	**99.13%**	**-76.63%**	**-12.99%**	**-48.34%**	**-28.03%**	**0.00%**	**-4.17%**	**-35.69%**	**-16.01%**	**-29.08%**
007	Current	295	8	340	16	658	67	13	398	237	715	1373
	Proposed	248	17	85	14	363	48	13	393	173	628	991
% +/- to Current Rates		**-15.99%**	**112.69%**	**-75.00%**	**-10.74%**	**-44.78%**	**-28.03%**	**0.00%**	**-1.13%**	**-26.94%**	**-12.18%**	**-27.81%**

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

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

Current:
Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 34; AB RG = 8; CL RG = 44; CM RG = 44
No additional surcharges or discounts applied.

Proposed:
Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 34; AB RG = 8; CL RG = 42; CM RG = 36
No additional surcharges or discounts applied.

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-26
Renewals:	1-Nov-26

Profile 3.3 Private Passenger:

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

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	542	14	624	36	1216	126	13	211	112	462	1678
	Proposed	385	26	132	32	575	65	13	371	202	650	1225
% +/- to Current Rates		**-29.00%**	**79.82%**	**-78.87%**	**-10.36%**	**-52.73%**	**-48.92%**	**0.00%**	**76.19%**	**80.77%**	**40.89%**	**-26.97%**
005	Current	266	7	306	14	592	103	13	183	92	392	984
	Proposed	223	15	76	13	327	43	13	354	173	583	910
% +/- to Current Rates		**-15.99%**	**112.69%**	**-75.00%**	**-10.74%**	**-44.78%**	**-58.21%**	**0.00%**	**93.17%**	**87.44%**	**48.79%**	**-7.51%**
006	Current	220	6	254	11	491	103	13	217	99	432	924
	Proposed	173	12	59	10	254	43	13	407	163	626	880
% +/- to Current Rates		**-21.47%**	**99.13%**	**-76.63%**	**-12.99%**	**-48.34%**	**-58.21%**	**0.00%**	**87.24%**	**64.99%**	**44.73%**	**-4.76%**
007	Current	266	7	306	14	592	103	13	183	92	392	984
	Proposed	223	15	76	13	327	43	13	354	173	583	910
% +/- to Current Rates		**-15.99%**	**112.69%**	**-75.00%**	**-10.74%**	**-44.78%**	**-58.21%**	**0.00%**	**93.17%**	**87.44%**	**48.79%**	**-7.51%**

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

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

Current:
Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 34; AB RG = 11; CL RG = 29; CM RG = 22
Multiple car discount on second vehicle of 10%.

Proposed:
Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 34; AB RG = 8; CL RG = 42; CM RG = 36
Multiple car discount on second vehicle of 10%.

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-26
Renewals:	1-Nov-26

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

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	1,160	31	1,528	80	2799	281	26	604	312	1222	4021
	Proposed	832	56	299	72	1258	247	26	529	213	1015	2273
% +/- to Current Rates		**-28.29%**	**81.60%**	**-80.46%**	**-10.36%**	**-55.05%**	**-12.03%**	**0.00%**	**-12.41%**	**-31.80%**	**-17.00%**	**-43.49%**
005	Current	584	16	769	31	1400	230	26	523	258	1037	2437
	Proposed	490	33	176	28	728	165	26	504	182	878	1606
% +/- to Current Rates		**-15.99%**	**112.69%**	**-77.11%**	**-10.74%**	**-48.03%**	**-28.03%**	**0.00%**	**-3.57%**	**-29.28%**	**-15.30%**	**-34.10%**
006	Current	485	13	639	24	1161	230	26	620	276	1152	2313
	Proposed	381	26	137	21	564	165	26	579	172	943	1507
% +/- to Current Rates		**-21.47%**	**99.13%**	**-78.60%**	**-12.99%**	**-51.38%**	**-28.03%**	**0.00%**	**-6.54%**	**-37.75%**	**-18.16%**	**-34.84%**
007	Current	584	16	769	31	1400	230	26	523	258	1037	2437
	Proposed	490	33	176	28	728	165	26	504	182	878	1606
% +/- to Current Rates		**-15.99%**	**112.69%**	**-77.11%**	**-10.74%**	**-48.03%**	**-28.03%**	**0.00%**	**-3.57%**	**-29.28%**	**-15.30%**	**-34.10%**

* 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:
Op 1: Class = 2, and Driving Record = 7 / Op 2: Class = 1, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 37; AB RG = 11; CL RG = 34; CM RG = 30
No additional surcharges or discounts applied.

Proposed:
Op 1: Class = 2, and Driving Record = 7 / Op 2: Class = 1, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 35; AB RG = 11; CL RG = 32; CM RG = 22
No additional surcharges or discounts applied.

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-26
Renewals:	1-Nov-26

Profile 4.2 Private Passenger:

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

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	602	16	794	40	1452	140	13	309	156	618	2070
	Proposed	428	29	154	36	646	124	13	269	106	512	1158
% +/- to Current Rates		**-29.00%**	**79.82%**	**-80.65%**	**-10.36%**	**-55.51%**	**-12.03%**	**0.00%**	**-12.86%**	**-31.80%**	**-17.18%**	**-44.07%**
005	Current	295	8	389	16	707	115	13	268	129	525	1233
	Proposed	248	17	89	14	368	83	13	256	91	443	811
% +/- to Current Rates		**-15.99%**	**112.69%**	**-77.11%**	**-10.74%**	**-48.04%**	**-28.03%**	**0.00%**	**-4.46%**	**-29.28%**	**-15.60%**	**-34.21%**
006	Current	245	7	323	12	587	115	13	318	138	584	1170
	Proposed	192	13	69	11	285	83	13	294	86	476	761
% +/- to Current Rates		**-21.47%**	**99.13%**	**-78.60%**	**-12.99%**	**-51.39%**	**-28.03%**	**0.00%**	**-7.39%**	**-37.75%**	**-18.46%**	**-34.96%**
007	Current	295	8	389	16	707	115	13	268	129	525	1233
	Proposed	248	17	89	14	368	83	13	256	91	443	811
% +/- to Current Rates		**-15.99%**	**112.69%**	**-77.11%**	**-10.74%**	**-48.04%**	**-28.03%**	**0.00%**	**-4.46%**	**-29.28%**	**-15.60%**	**-34.21%**

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

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

Current:
Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 37; AB RG = 11; CL RG = 34; CM RG = 30
No additional surcharges or discounts applied.

Proposed:
Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 35; AB RG = 11; CL RG = 32; CM RG = 22
No additional surcharges or discounts applied.

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-26
Renewals:	1-Nov-26

Profile 4.3 Private Passenger:

Operator 2 (Occasional):
Female, Age 39, Married
No drivier training
Licensed 20 years, Class 5 license
New business
No AF accidents
No convictions

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	558	15	735	40	1347	140	13	295	156	605	1952
	Proposed	404	27	145	36	612	124	13	260	106	503	1115
% +/- to Current Rates		**-27.54%**	**83.51%**	**-80.26%**	**-10.36%**	**-54.55%**	**-12.03%**	**0.00%**	**-11.95%**	**-31.80%**	**-16.83%**	**-42.87%**
005	Current	289	8	381	16	693	115	13	255	129	512	1204
	Proposed	243	16	87	14	360	83	13	248	91	435	795
% +/- to Current Rates		**-15.99%**	**112.69%**	**-77.11%**	**-10.74%**	**-48.02%**	**-28.03%**	**0.00%**	**-2.64%**	**-29.28%**	**-14.99%**	**-33.99%**
006	Current	240	6	316	12	575	115	13	302	138	568	1142
	Proposed	188	13	68	11	279	83	13	285	86	466	746
% +/- to Current Rates		**-21.47%**	**99.13%**	**-78.60%**	**-12.99%**	**-51.37%**	**-28.03%**	**0.00%**	**-5.64%**	**-37.75%**	**-17.85%**	**-34.71%**
007	Current	289	8	381	16	693	115	13	255	129	512	1204
	Proposed	243	16	87	14	360	83	13	248	91	435	795
% +/- to Current Rates		**-15.99%**	**112.69%**	**-77.11%**	**-10.74%**	**-48.02%**	**-28.03%**	**0.00%**	**-2.64%**	**-29.28%**	**-14.99%**	**-33.99%**

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

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

Current:
Class = 1, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 37; AB RG = 11; CL RG = 34; CM RG = 30
No additional surcharges or discounts applied.

Proposed:
Class = 1, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 35; AB RG = 11; CL RG = 32; CM RG = 22
No additional surcharges or discounts applied.

Company Name: XL Specialty Insurance Company

Profile 5.1 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	1-Nov-26
Renewals:	1-Nov-26

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 052801)

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	2,699	72	2,958	40	5769	159	13	776	79	1027	6796
	Proposed	1,926	130	596	36	2687	116	13	612	57	799	3486
% +/- to Current Rates		**-28.67%**	**80.65%**	**-79.85%**	**-10.36%**	**-53.42%**	**-26.79%**	**0.00%**	**-21.17%**	**-26.89%**	**-22.21%**	**-48.70%**
005	Current	1,549	41	1,697	16	3302	130	13	809	69	1021	4324
	Proposed	1,065	72	330	14	1481	78	13	610	49	750	2231
% +/- to Current Rates		**-31.20%**	**74.18%**	**-80.57%**	**-10.74%**	**-55.15%**	**-40.10%**	**0.00%**	**-24.61%**	**-28.74%**	**-26.54%**	**-48.39%**
006	Current	1,286	34	1,409	12	2741	130	13	959	74	1176	3917
	Proposed	827	56	256	11	1150	78	13	701	46	838	1987
% +/- to Current Rates		**-35.69%**	**63.07%**	**-81.83%**	**-12.99%**	**-58.07%**	**-40.10%**	**0.00%**	**-26.92%**	**-37.27%**	**-28.73%**	**-49.26%**
007	Current	1,549	41	1,697	16	3302	130	13	809	69	1021	4324
	Proposed	1,065	72	330	14	1481	78	13	610	49	750	2231
% +/- to Current Rates		**-31.20%**	**74.18%**	**-80.57%**	**-10.74%**	**-55.15%**	**-40.10%**	**0.00%**	**-24.61%**	**-28.74%**	**-26.54%**	**-48.39%**

* 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:
Class = 10, and Driving Record = 2
Rate groups determined by provided tables.
DC RG = 33; AB RG = 12; CL RG = 27; CM RG = 16
New driver discount applied to base rates

Proposed:
Class = 10, and Driving Record = 2
Rate groups determined by provided tables.
DC RG = 32; AB RG = 11; CL RG = 24; CM RG = 11
New driver discount applied to base rates

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-26
Renewals:	1-Nov-26

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

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	1,203	32	1,785	76	3096	194	26	757	545	1522	4618
	Proposed	856	58	378	68	1360	171	26	696	430	1323	2683
% +/- to Current Rates		**-28.84%**	**80.23%**	**-78.82%**	**-10.36%**	**-56.07%**	**-12.03%**	**0.00%**	**-8.00%**	**-21.04%**	**-13.05%**	**-41.89%**
005	Current	619	17	924	30	1590	159	26	630	451	1265	2855
	Proposed	512	35	227	27	800	114	26	639	369	1149	1949
% +/- to Current Rates		**-17.32%**	**109.32%**	**-75.47%**	**-10.74%**	**-49.69%**	**-28.03%**	**0.00%**	**1.51%**	**-18.12%**	**-9.23%**	**-31.76%**
006	Current	514	14	768	23	1319	159	26	746	482	1413	2732
	Proposed	398	27	176	20	621	114	26	734	348	1222	1843
% +/- to Current Rates		**-22.71%**	**95.97%**	**-77.07%**	**-12.99%**	**-52.94%**	**-28.03%**	**0.00%**	**-1.61%**	**-27.93%**	**-13.53%**	**-32.56%**
007	Current	619	17	924	30	1590	159	26	630	451	1265	2855
	Proposed	512	35	227	27	800	114	26	639	369	1149	1949
% +/- to Current Rates		**-17.32%**	**109.32%**	**-75.47%**	**-10.74%**	**-49.69%**	**-28.03%**	**0.00%**	**1.51%**	**-18.12%**	**-9.23%**	**-31.76%**

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

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

	Op 1	Op 2
Current:	Op 1: Class = 2, and Driving Record = 7	Op 2: Class = 3, and Driving Record = 7
	Rate groups determined by provided tables.	Rate groups determined by provided tables.
	DC RG = 37; AB RG = 7; CL RG = 39; CM RG = 50	DC RG = 43; AB RG = 11; CL RG = 36; CM RG = 35
	No additional surcharges or discounts applied.	Multiple car discount on second vehicle of 10%.
Proposed:	Op 1: Class = 2, and Driving Record = 7	Op 2: Class = 3, and Driving Record = 7
	Rate groups determined by provided tables.	Rate groups determined by provided tables.
	DC RG = 38; AB RG = 7; CL RG = 40; CM RG = 46	DC RG = 42; AB RG = 11; CL RG = 34; CM RG = 29
	No additional surcharges or discounts applied.	Multiple car discount on second vehicle of 10%.

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-26
Renewals:	1-Nov-26

Profile 6.2 Private Passenger:

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

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	602	16	794	40	1452	68	13	383	342	806	2258
	Proposed	428	29	175	36	667	60	13	384	290	747	1414
% +/- to Current Rates		**-29.00%**	**79.82%**	**-77.98%**	**-10.36%**	**-54.05%**	**-12.03%**	**0.00%**	**0.20%**	**-15.12%**	**-7.34%**	**-37.37%**
005	Current	295	8	389	16	707	56	13	333	283	685	1392
	Proposed	248	17	101	14	380	40	13	366	249	668	1048
% +/- to Current Rates		**-15.99%**	**112.69%**	**-73.95%**	**-10.74%**	**-46.30%**	**-28.03%**	**0.00%**	**9.86%**	**-11.98%**	**-2.43%**	**-24.72%**
006	Current	245	7	323	12	587	56	13	395	303	766	1353
	Proposed	192	13	79	11	295	40	13	420	235	708	1003
% +/- to Current Rates		**-21.47%**	**99.13%**	**-75.65%**	**-12.99%**	**-49.76%**	**-28.03%**	**0.00%**	**6.48%**	**-22.53%**	**-7.60%**	**-25.88%**
007	Current	295	8	389	16	707	56	13	333	283	685	1392
	Proposed	248	17	101	14	380	40	13	366	249	668	1048
% +/- to Current Rates		**-15.99%**	**112.69%**	**-73.95%**	**-10.74%**	**-46.30%**	**-28.03%**	**0.00%**	**9.86%**	**-11.98%**	**-2.43%**	**-24.72%**

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

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

Current:
Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 37; AB RG = 7; CL RG = 39; CM RG = 50
No additional surcharges or discounts applied.

Proposed:
Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 38; AB RG = 7; CL RG = 40; CM RG = 46
No additional surcharges or discounts applied.

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-26
Renewals:	1-Nov-26

Profile 6.3 Private Passenger:

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

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	600	16	991	36	1644	126	13	374	202	716	2360
	Proposed	428	29	203	32	693	111	13	313	140	576	1269
% +/- to Current Rates		**-28.67%**	**80.63%**	**-79.49%**	**-10.36%**	**-57.85%**	**-12.03%**	**0.00%**	**-16.41%**	**-31.05%**	**-19.48%**	**-46.21%**
005	Current	324	9	536	14	883	103	13	296	168	580	1463
	Proposed	264	18	125	13	420	74	13	273	120	480	901
% +/- to Current Rates		**-18.53%**	**106.25%**	**-76.57%**	**-10.74%**	**-52.40%**	**-28.03%**	**0.00%**	**-7.87%**	**-28.51%**	**-17.24%**	**-38.46%**
006	Current	269	7	445	11	732	103	13	351	179	647	1379
	Proposed	205	14	97	10	326	74	13	314	113	514	840
% +/- to Current Rates		**-23.84%**	**93.10%**	**-78.10%**	**-12.99%**	**-55.48%**	**-28.03%**	**0.00%**	**-10.70%**	**-37.07%**	**-20.56%**	**-39.11%**
007	Current	324	9	536	14	883	103	13	296	168	580	1463
	Proposed	264	18	125	13	420	74	13	273	120	480	901
% +/- to Current Rates		**-18.53%**	**106.25%**	**-76.57%**	**-10.74%**	**-52.40%**	**-28.03%**	**0.00%**	**-7.87%**	**-28.51%**	**-17.24%**	**-38.46%**

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

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

Current:
Class = 3, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 43; AB RG = 11; CL RG = 36; CM RG = 35
Multiple car discount on second vehicle of 10%.

Proposed:
Class = 3, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 42; AB RG = 11; CL RG = 34; CM RG = 29
Multiple car discount on second vehicle of 10%.

Company Name: XL Specialty Insurance Company

Profile 7.1 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	1-Nov-26
Renewals:	1-Nov-26

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

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	1,115	30	1,470	80	2695	233	26	619	260	1139	3833
	Proposed	808	55	330	72	1265	205	26	575	177	984	2249
% +/- to Current Rates		**-27.54%**	**83.51%**	**-77.53%**	**-10.36%**	**-53.07%**	**-12.03%**	**0.00%**	**-7.03%**	**-32.01%**	**-13.61%**	**-41.34%**
005	Current	578	15	761	31	1385	191	26	534	216	967	2352
	Proposed	485	33	198	28	744	137	26	549	152	864	1609
% +/- to Current Rates		**-15.99%**	**112.69%**	**-73.95%**	**-10.74%**	**-46.28%**	**-28.03%**	**0.00%**	**2.79%**	**-29.50%**	**-10.57%**	**-31.61%**
006	Current	480	13	632	24	1149	191	26	633	231	1080	2229
	Proposed	377	25	154	21	577	137	26	630	143	937	1514
% +/- to Current Rates		**-21.47%**	**99.13%**	**-75.65%**	**-12.99%**	**-49.75%**	**-28.03%**	**0.00%**	**-0.36%**	**-37.94%**	**-13.27%**	**-32.07%**
007	Current	578	15	761	31	1385	191	26	534	216	967	2352
	Proposed	485	33	198	28	744	137	26	549	152	864	1609
% +/- to Current Rates		**-15.99%**	**112.69%**	**-73.95%**	**-10.74%**	**-46.28%**	**-28.03%**	**0.00%**	**2.79%**	**-29.50%**	**-10.57%**	**-31.61%**

* 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:
Op 1: Class = 1, and Driving Record = 7 / Op 2: Class = 1, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 37; AB RG = 10; CL RG = 35; CM RG = 26
No additional surcharges or discounts applied.

Proposed:
Op 1: Class = 1, and Driving Record = 7 / Op 2: Class = 1, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 38; AB RG = 10; CL RG = 34; CM RG = 18
No additional surcharges or discounts applied.

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-26
Renewals:	1-Nov-26

Profile 7.2 Private Passenger:

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

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	558	15	735	40	1347	117	13	309	130	569	1917
	Proposed	404	27	165	36	632	103	13	288	89	492	1124
% +/- to Current Rates		**-27.54%**	**83.51%**	**-77.53%**	**-10.36%**	**-53.07%**	**-12.03%**	**0.00%**	**-7.03%**	**-32.01%**	**-13.61%**	**-41.34%**
005	Current	289	8	381	16	693	95	13	267	108	483	1176
	Proposed	243	16	99	14	372	69	13	274	76	432	804
% +/- to Current Rates		**-15.99%**	**112.69%**	**-73.95%**	**-10.74%**	**-46.28%**	**-28.03%**	**0.00%**	**2.79%**	**-29.50%**	**-10.57%**	**-31.61%**
006	Current	240	6	316	12	575	95	13	316	115	540	1115
	Proposed	188	13	77	11	289	69	13	315	72	468	757
% +/- to Current Rates		**-21.47%**	**99.13%**	**-75.65%**	**-12.99%**	**-49.75%**	**-28.03%**	**0.00%**	**-0.36%**	**-37.94%**	**-13.27%**	**-32.07%**
007	Current	289	8	381	16	693	95	13	267	108	483	1176
	Proposed	243	16	99	14	372	69	13	274	76	432	804
% +/- to Current Rates		**-15.99%**	**112.69%**	**-73.95%**	**-10.74%**	**-46.28%**	**-28.03%**	**0.00%**	**2.79%**	**-29.50%**	**-10.57%**	**-31.61%**

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

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

Current:
Class = 1, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 37; AB RG = 10; CL RG = 35; CM RG = 26
No additional surcharges or discounts applied.

Proposed:
Class = 1, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 38; AB RG = 10; CL RG = 34; CM RG = 18
No additional surcharges or discounts applied.

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-26
Renewals:	1-Nov-26

Profile 7.3 Private Passenger:

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

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	558	15	735	40	1347	117	13	309	130	569	1917
	Proposed	404	27	165	36	632	103	13	288	89	492	1124
% +/- to Current Rates		**-27.54%**	**83.51%**	**-77.53%**	**-10.36%**	**-53.07%**	**-12.03%**	**0.00%**	**-7.03%**	**-32.01%**	**-13.61%**	**-41.34%**
005	Current	289	8	381	16	693	95	13	267	108	483	1176
	Proposed	243	16	99	14	372	69	13	274	76	432	804
% +/- to Current Rates		**-15.99%**	**112.69%**	**-73.95%**	**-10.74%**	**-46.28%**	**-28.03%**	**0.00%**	**2.79%**	**-29.50%**	**-10.57%**	**-31.61%**
006	Current	240	6	316	12	575	95	13	316	115	540	1115
	Proposed	188	13	77	11	289	69	13	315	72	468	757
% +/- to Current Rates		**-21.47%**	**99.13%**	**-75.65%**	**-12.99%**	**-49.75%**	**-28.03%**	**0.00%**	**-0.36%**	**-37.94%**	**-13.27%**	**-32.07%**
007	Current	289	8	381	16	693	95	13	267	108	483	1176
	Proposed	243	16	99	14	372	69	13	274	76	432	804
% +/- to Current Rates		**-15.99%**	**112.69%**	**-73.95%**	**-10.74%**	**-46.28%**	**-28.03%**	**0.00%**	**2.79%**	**-29.50%**	**-10.57%**	**-31.61%**

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

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

Current:
Class = 1, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 37; AB RG = 10; CL RG = 35; CM RG = 26
No additional surcharges or discounts applied.

Proposed:
Class = 1, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 38; AB RG = 10; CL RG = 34; CM RG = 18
No additional surcharges or discounts applied.

Company Name: XL Specialty Insurance Company

Profile 8.1 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	1-Nov-26
Renewals:	1-Nov-26

Operator 1:
Female, Age 50, Single
No driver training
Licensed 25 years, Class 5 license
New business
Annual mileage 15,000 km, commute 15 km one way
No AF accidents
No convictions
2017 Ford Escape SE 4DR AWD (VICC Code 3737)

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	602	16	894	40	1552	97	13	323	230	664	2216
	Proposed	428	29	146	36	639	103	13	283	157	556	1195
% +/- to Current Rates		**-29.00%**	**79.82%**	**-83.62%**	**-10.36%**	**-58.84%**	**5.36%**	**0.00%**	**-12.43%**	**-31.71%**	**-16.26%**	**-46.08%**
005	Current	295	8	438	16	756	80	13	281	191	565	1321
	Proposed	248	17	85	14	363	69	13	270	135	487	850
% +/- to Current Rates		**-15.99%**	**112.69%**	**-80.61%**	**-10.74%**	**-51.95%**	**-13.80%**	**0.00%**	**-3.99%**	**-29.19%**	**-13.79%**	**-35.64%**
006	Current	245	7	364	12	627	80	13	333	204	630	1257
	Proposed	192	13	66	11	282	69	13	310	127	519	801
% +/- to Current Rates		**-21.47%**	**99.13%**	**-81.88%**	**-12.99%**	**-55.06%**	**-13.80%**	**0.00%**	**-6.94%**	**-37.67%**	**-17.61%**	**-36.30%**
007	Current	295	8	438	16	756	80	13	281	191	565	1321
	Proposed	248	17	85	14	363	69	13	270	135	487	850
% +/- to Current Rates		**-15.99%**	**112.69%**	**-80.61%**	**-10.74%**	**-51.95%**	**-13.80%**	**0.00%**	**-3.99%**	**-29.19%**	**-13.79%**	**-35.64%**

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

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

Current:
Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 40; AB RG = 9; CL RG = 35; CM RG = 38
No additional surcharges or discounts applied.

Proposed:
Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 34; AB RG = 10; CL RG = 33; CM RG = 31
No additional surcharges or discounts applied.

Company Name: XL Specialty Insurance Company

Profile 9.1 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	1-Nov-26
Renewals:	1-Nov-26

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

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	602	16	1,161	40	1820	140	13	502	258	914	2734
	Proposed	428	29	182	36	674	124	13	355	175	667	1341
% +/- to Current Rates		-29.00%	79.82%	-84.35%	-10.36%	-62.95%	-12.03%	0.00%	-29.29%	-32.23%	-27.05%	-50.95%
005	Current	295	8	569	16	888	115	13	437	214	779	1666
	Proposed	248	17	105	14	384	83	13	339	150	585	969
% +/- to Current Rates		-15.99%	112.69%	-81.48%	-10.74%	-56.74%	-28.03%	0.00%	-22.47%	-29.73%	-24.91%	-41.87%
006	Current	245	7	472	12	736	115	13	517	229	874	1610
	Proposed	192	13	82	11	298	83	13	389	141	626	924
% +/- to Current Rates		-21.47%	99.13%	-82.69%	-12.99%	-59.55%	-28.03%	0.00%	-24.85%	-38.14%	-28.38%	-42.63%
007	Current	295	8	569	16	888	115	13	437	214	779	1666
	Proposed	248	17	105	14	384	83	13	339	150	585	969
% +/- to Current Rates		-15.99%	112.69%	-81.48%	-10.74%	-56.74%	-28.03%	0.00%	-22.47%	-29.73%	-24.91%	-41.87%

* 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:
Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 48; AB RG = 11; CL RG = 47; CM RG = 41
No additional surcharges or discounts applied.

Proposed:
Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 39; AB RG = 11; CL RG = 38; CM RG = 33
No additional surcharges or discounts applied.

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-26
Renewals:	1-Nov-26

Profile 10.1 Private Passenger:

Operator 1:
Female, Age 35, Single
No driver training
Licensed 15 years, Class 5 license
New business
Annual mileage 25,000 km, commute 25 km one way
No AF accident
No convictions
2017 Honda Civic LX 4DR (VICC Code 3558 01)

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	667	18	1,176	40	1901	140	13	434	221	808	2709
	Proposed	476	32	226	36	770	100	13	364	157	634	1404
% +/- to Current Rates		**-28.67%**	**80.63%**	**-80.79%**	**-10.36%**	**-59.50%**	**-29.06%**	**0.00%**	**-16.07%**	**-28.83%**	**-21.56%**	**-48.18%**
005	Current	361	10	635	16	1021	115	13	344	183	655	1676
	Proposed	294	20	139	14	467	67	13	318	135	533	1000
% +/- to Current Rates		**-18.53%**	**106.25%**	**-78.05%**	**-10.74%**	**-54.27%**	**-41.96%**	**0.00%**	**-7.49%**	**-26.21%**	**-18.62%**	**-40.34%**
006	Current	299	8	528	12	847	115	13	407	196	731	1578
	Proposed	228	15	108	11	362	67	13	365	127	572	934
% +/- to Current Rates		**-23.84%**	**93.10%**	**-79.48%**	**-12.99%**	**-57.23%**	**-41.96%**	**0.00%**	**-10.34%**	**-35.04%**	**-21.74%**	**-40.79%**
007	Current	361	10	635	16	1021	115	13	344	183	655	1676
	Proposed	294	20	139	14	467	67	13	318	135	533	1000
% +/- to Current Rates		**-18.53%**	**106.25%**	**-78.05%**	**-10.74%**	**-54.27%**	**-41.96%**	**0.00%**	**-7.49%**	**-26.21%**	**-18.62%**	**-40.34%**

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

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

Current:
Class = 3, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 45; AB RG = 11; CL RG = 37; CM RG = 37
No additional surcharges or discounts applied.

Proposed:
Class = 3, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 42; AB RG = 10; CL RG = 35; CM RG = 31
No additional surcharges or discounts applied.