Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	11/1/2026
Renewals:	1/1/2027

Profile 1.1 Private Passenger:

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

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

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

COMBINED

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	1,942	*Included in BI*	667	28	2,637	169	13	660	922	1,764	4,401
	Proposed	1,924	*Included in BI*	483	26	2,433	187	13	662	334	1,196	3,629
% +/- to Current Rates		**-0.93%**	*Included in BI*	**-27.59%**	**-7.14%**	**-7.74%**	**10.65%**	**0.00%**	**0.30%**	**-63.77%**	**-32.20%**	**-17.54%**
005	Current	1,053	*Included in BI*	361	28	1,442	112	13	569	975	1,669	3,111
	Proposed	797	*Included in BI*	261	26	1,084	115	13	599	375	1,102	2,186
% +/- to Current Rates		**-24.31%**	*Included in BI*	**-27.70%**	**-7.14%**	**-24.83%**	**2.68%**	**0.00%**	**5.27%**	**-61.54%**	**-33.97%**	**-29.73%**
006	Current	887	*Included in BI*	305	28	1,220	111	13	717	991	1,832	3,052
	Proposed	699	*Included in BI*	220	26	945	110	13	662	323	1,108	2,053
% +/- to Current Rates		**-21.20%**	*Included in BI*	**-27.87%**	**-7.14%**	**-22.54%**	**-0.90%**	**0.00%**	**-7.67%**	**-67.41%**	**-39.52%**	**-32.73%**
007	Current	1,000	*Included in BI*	361	28	1,389	112	13	542	848	1,515	2,904
	Proposed	792	*Included in BI*	269	26	1,087	103	13	543	277	936	2,023
% +/- to Current Rates		**-20.80%**	*Included in BI*	**-25.48%**	**-7.14%**	**-21.74%**	**-8.04%**	**0.00%**	**0.18%**	**-67.33%**	**-38.22%**	**-30.34%**

* 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: Vehicle Driver Ratio: B, Policy Tenure: 0, Lowest Years Licensed: 3, Highest Years Licensed: 30, Number of Inexperienced Drivers: 1, Customer Group: 36, Vehicle Use: Commute, Model Year: 2019, AB CLEAR RG: 10, DCPD CLEAR RG: 38,COLL CLEAR RG: 34, COMP CLEAR RG: 63, BI Symbol: 9,DCPD CLEAR Adjustment: 6, COLL CLEAR Adjustment: 6, COMP CLEAR Adjustment: 8, VIN8: 5J6RW2H8, MVD: N, DTD: Y, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed: See Profile 1.2 and 1.3

Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	11/1/2026
Renewals:	1/1/2027

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					-					0	0
	Proposed	1,210	*Included in BI*	351	26	1,587	158	13	460	334	965	2,552
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**
005	Current					-					0	0
	Proposed	519	*Included in BI*	190	26	735	97	13	416	375	901	1,636
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**
006	Current					-					-	-
	Proposed	459	*Included in BI*	160	26	645	93	13	460	323	889	1,534
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**
007	Current					-					-	-
	Proposed	516	*Included in BI*	196	26	738	87	13	377	277	754	1,492
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**

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

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

Current: See Profile 1.1

Proposed: Operator 1: Type of operator - Primary, Type of use - P, One-Way Commute - 20+km
Annual Distance - (24,001+km), Years Licensed - 30 years
Rate Groups: Collision: 35 / Comprehensive: 75 / Accident Benefits: 10
Vehicle Count - 1, Driver Count Vehicle - 2, Conviction Free - Discount

Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	11/1/2026
Renewals:	1/1/2027

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					-					-	-
	Proposed	714	*Included in BI*	132		846	29		202	-	231	1,077
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**
005	Current					-					-	-
	Proposed	278	*Included in BI*	71		349	18		183	-	201	550
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**
006	Current					-					-	-
	Proposed	240	*Included in BI*	60		300	17		202	-	219	519
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**
007	Current					-					-	-
	Proposed	276	*Included in BI*	73		349	16		166	-	182	531
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**

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

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

Current: See Profile 1.1

Proposed: Operator 1: Type of operator - ISO, Type of use - P, One-Way Commute - 0km
Annual Distance - (0-8,001km), Years Licensed - 3 years
Rate Groups: Collision: 35 / Comprehensive: 75 / Accident Benefits: 10
Vehicle Count - 1, Driver Count Vehicle - 2, Conviction Free - Discount

Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	11/1/2026
Renewals:	1/1/2027

Profile 2.1 Private Passenger:

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

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

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

COMBINED

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	909	*Included in BI*	372	28	1,309	154	13	399	236	802	2,111
	Proposed	1,329	*Included in BI*	313	26	1,668	162	13	447	119	741	2,409
% +/- to Current Rates		**46.20%**	*Included in BI*	**-15.86%**	**-7.14%**	**27.43%**	**5.19%**	**0.00%**	**12.03%**	**-49.58%**	**-7.61%**	**14.12%**
005	Current	493	*Included in BI*	201	28	722	102	13	344	249	708	1,430
	Proposed	565	*Included in BI*	169	26	760	99	13	405	134	651	1,411
% +/- to Current Rates		**14.60%**	*Included in BI*	**-15.92%**	**-7.14%**	**5.26%**	**-2.94%**	**0.00%**	**17.73%**	**-46.18%**	**-8.05%**	**-1.33%**
006	Current	415	*Included in BI*	170	28	613	101	13	433	253	800	1,413
	Proposed	499	*Included in BI*	143	26	668	96	13	447	115	671	1,339
% +/- to Current Rates		**20.24%**	*Included in BI*	**-15.88%**	**-7.14%**	**8.97%**	**-4.95%**	**0.00%**	**3.23%**	**-54.55%**	**-16.13%**	**-5.24%**
007	Current	467	*Included in BI*	201	28	696	102	13	327	217	659	1,355
	Proposed	562	*Included in BI*	174	26	762	90	13	367	99	569	1,331
% +/- to Current Rates		**20.34%**	*Included in BI*	**-13.43%**	**-7.14%**	**9.48%**	**-11.76%**	**0.00%**	**12.23%**	**-54.38%**	**-13.66%**	**-1.77%**

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

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

Current: Vehicle Driver Ratio: B, Policy Tenure: 0, Lowest Years Licensed: 10, Highest Years Licensed: 10, Number of Inexperienced Drivers: 0, Customer Group: 36, Vehicle Use: Commute, Model Year: 2016, AB CLEAR RG: 10, DCPD CLEAR RG: 34,COLL CLEAR RG: 32, COMP CLEAR RG: 24, BI Symbol: 7,DCPD CLEAR Adjustment: 5, COLL CLEAR Adjustment: 5, COMP CLEAR Adjustment: 7, VIN8: JM3KE4BY, MVD: N, DTD: Y, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed: See Profile 2.2 and 2.3

Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	11/1/2026
Renewals:	1/1/2027

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										0	0
	Proposed	1,329	*Included in BI*	313	26	1,668	162	13	447	119	741	2,409
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**
005	Current										0	0
	Proposed	565	*Included in BI*	169	26	760	99	13	405	134	651	1,411
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**
006	Current										0	0
	Proposed	499	*Included in BI*	143	26	668	96	13	447	115	671	1,339
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**
007	Current										0	0
	Proposed	562	*Included in BI*	174	26	762	90	13	367	99	569	1,331
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**

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

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

Current: See Profile 2.1

Proposed:
Operator 1: Type of operator - Primary, Type of use - P, One-Way Commute - 10km
Annual Distance - (8,001-15,000km), Years Licensed - 10 years
Rate Groups: Collision: 31 / Comprehensive: 23 / Accident Benefits: 10
Vehicle Count - 1, Driver Count Vehicle - 2, Conviction Free - Discount

Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	11/1/2026
Renewals:	1/1/2027

Profile 2.3 Private Passenger:

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

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

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

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

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

Current: Secondary Operators are rated along with the primary operator and not charged separately.

Proposed: Secondary Operators are rated along with the primary operator and not charged separately.

Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	11/1/2026
Renewals:	1/1/2027

Profile 3.1 Private Passenger:

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

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

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

COMBINED

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	1,369	*Included in BI*	612	54	2,035	180	26	811	597	1,614	3,649
	Proposed	2,363	*Included in BI*	644	52	3,059	286	26	809	259	1,380	4,439
% +/- to Current Rates		**72.61%**	*Included in BI*	**5.23%**	**-3.70%**	**50.32%**	**58.89%**	**0.00%**	**-0.25%**	**-56.62%**	**-14.50%**	**21.65%**
005	Current	742	*Included in BI*	331	54	1,127	119	26	699	632	1,476	2,603
	Proposed	937	*Included in BI*	348	52	1,337	174	26	732	290	1,222	2,559
% +/- to Current Rates		**26.28%**	*Included in BI*	**5.14%**	**-3.70%**	**18.63%**	**46.22%**	**0.00%**	**4.72%**	**-54.11%**	**-17.21%**	**-1.69%**
006	Current	625	*Included in BI*	280	54	959	118	26	882	642	1,668	2,627
	Proposed	820	*Included in BI*	295	52	1,167	169	26	809	250	1,254	2,421
% +/- to Current Rates		**31.20%**	*Included in BI*	**5.36%**	**-3.70%**	**21.69%**	**43.22%**	**0.00%**	**-8.28%**	**-61.06%**	**-24.82%**	**-7.84%**
007	Current	703	*Included in BI*	331	54	1,088	119	26	666	550	1,361	2,449
	Proposed	930	*Included in BI*	358	52	1,340	157	26	664	214	1,061	2,401
% +/- to Current Rates		**32.29%**	*Included in BI*	**8.16%**	**-3.70%**	**23.16%**	**31.93%**	**0.00%**	**-0.30%**	**-61.09%**	**-22.04%**	**-1.96%**

* 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: See Tab 3.2 and Tab 3.3 for details

Proposed: See Tab 3.2 and Tab 3.3 for details

Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	11/1/2026
Renewals:	1/1/2027

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	669	*Included in BI*	291	27	987	71	13	511	369	964	1,951
	Proposed	1,089	*Included in BI*	367	26	1,482	115	13	441	181	750	2,232
% +/- to Current Rates		**62.78%**	*Included in BI*	**26.12%**	**-3.70%**	**50.15%**	**61.97%**	**0.00%**	**-13.70%**	**-50.95%**	**-22.20%**	**14.40%**
005	Current	363	*Included in BI*	157	27	547	47	13	441	391	892	1,439
	Proposed	472	*Included in BI*	198	26	696	70	13	399	203	685	1,381
% +/- to Current Rates		**30.03%**	*Included in BI*	**26.11%**	**-3.70%**	**27.24%**	**48.94%**	**0.00%**	**-9.52%**	**-48.08%**	**-23.21%**	**-4.03%**
006	Current	306	*Included in BI*	133	27	466	47	13	556	397	1,013	1,479
	Proposed	419	*Included in BI*	168	26	613	68	13	441	175	697	1,310
% +/- to Current Rates		**36.93%**	*Included in BI*	**26.32%**	**-3.70%**	**31.55%**	**44.68%**	**0.00%**	**-20.68%**	**-55.92%**	**-31.19%**	**-11.43%**
007	Current	344	*Included in BI*	157	27	528	47	13	420	340	820	1,348
	Proposed	469	*Included in BI*	204	26	699	63	13	362	150	588	1,287
% +/- to Current Rates		**36.34%**	*Included in BI*	**29.94%**	**-3.70%**	**32.39%**	**34.04%**	**0.00%**	**-13.81%**	**-55.88%**	**-28.29%**	**-4.53%**

* 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: Vehicle Driver Ratio: D, Policy Tenure: 0, Lowest Years Licensed: 14, Highest Years Licensed: 15, Number of Inexperienced Drivers: 0, Customer Group: 36, Vehicle Use: Pleasure, Model Year: 2017, AB CLEAR RG: 8, DCPD CLEAR RG: 34,COLL CLEAR RG: 42, COMP CLEAR RG: 36, BI Symbol: 22,DCPD CLEAR Adjustment: 8, COLL CLEAR Adjustment: 8, COMP CLEAR Adjustment: 9, VIN8: 3C6&R7LT, MVD: Y, DTD: Y, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed:
Operator 1: Type of operator - Primary, Type of use - P, One-Way Commute - 0km
Annual Distance - (16,001-24,000km), Years Licensed - 14
Rate Groups: Collision: 36 / Comprehensive: 33 / Accident Benefits: 8
Vehicle Count - 2, Driver Count Vehicle - 2, Conviction Free - Discount

Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	11/1/2026
Renewals:	1/1/2027

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	700	*Included in BI*	321	27	1,048	109	13	300	228	650	1,698
	Proposed	1,274	*Included in BI*	277	26	1,577	171	13	368	78	630	2,207
% +/- to Current Rates		**82.00%**	*Included in BI*	**-13.71%**	**-3.70%**	**50.48%**	**56.88%**	**0.00%**	**22.67%**	**-65.79%**	**-3.08%**	**29.98%**
005	Current	379	*Included in BI*	174	27	580	72	13	258	241	584	1,164
	Proposed	465	*Included in BI*	150	26	641	104	13	333	87	537	1,178
% +/- to Current Rates		**22.69%**	*Included in BI*	**-13.79%**	**-3.70%**	**10.52%**	**44.44%**	**0.00%**	**29.07%**	**-63.90%**	**-8.05%**	**1.20%**
006	Current	319	*Included in BI*	147	27	493	71	13	326	245	655	1,148
	Proposed	401	*Included in BI*	127	26	554	101	13	368	75	557	1,111
% +/- to Current Rates		**25.71%**	*Included in BI*	**-13.61%**	**-3.70%**	**12.37%**	**42.25%**	**0.00%**	**12.88%**	**-69.39%**	**-14.96%**	**-3.22%**
007	Current	359	*Included in BI*	174	27	560	72	13	246	210	541	1,101
	Proposed	461	*Included in BI*	154	26	641	94	13	302	64	473	1,114
% +/- to Current Rates		**28.41%**	*Included in BI*	**-11.49%**	**-3.70%**	**14.46%**	**30.56%**	**0.00%**	**22.76%**	**-69.52%**	**-12.57%**	**1.18%**

* 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: Vehicle Driver Ratio: D, Policy Tenure: 0, Lowest Years Licensed: 14, Highest Years Licensed: 15, Number of Inexperienced Drivers: 0, Customer Group: 36, Vehicle Use: Commute, Model Year: 2014, AB CLEAR RG: 10, DCPD CLEAR RG: 32,COLL CLEAR RG: 26, COMP CLEAR RG: 15, BI Symbol: 22,DCPD CLEAR Adjustment: 7, COLL CLEAR Adjustment: 7, COMP CLEAR Adjustment: 9, VIN8: 1G1PG5SB, MVD: Y, DTD: Y, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed:
Operator 1: Type of operator - Primary, Type of use - P, One-Way Commute - 10km
Annual Distance - (8,001-16,000km), Years Licensed - 15
Rate Groups: Collision: 28 / Comprehensive: 13 / Accident Benefits: 10
Vehicle Count - 2, Driver Count Vehicle - 2, Conviction Free - Discount

Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	11/1/2026
Renewals:	1/1/2027

Profile 4.1 Private Passenger:

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

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

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

COMBINED

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	940	*Included in BI*	348	28	1,316	182	13	314	242	751	2,067
	Proposed	1,170	*Included in BI*	257	26	1,453	157	13	363	80	613	2,066
% +/- to Current Rates		**24.47%**	*Included in BI*	**-26.15%**	**-7.14%**	**10.41%**	**-13.74%**	**0.00%**	**15.61%**	**-66.94%**	**-18.38%**	**-0.05%**
005	Current	509	*Included in BI*	188	28	725	121	13	271	256	661	1,386
	Proposed	503	*Included in BI*	139	26	668	96	13	329	90	528	1,196
% +/- to Current Rates		**-1.18%**	*Included in BI*	**-26.06%**	**-7.14%**	**-7.86%**	**-20.66%**	**0.00%**	**21.40%**	**-64.84%**	**-20.12%**	**-13.71%**
006	Current	429	*Included in BI*	159	28	616	119	13	342	260	734	1,350
	Proposed	446	*Included in BI*	117	26	589	93	13	363	78	547	1,136
% +/- to Current Rates		**3.96%**	*Included in BI*	**-26.42%**	**-7.14%**	**-4.38%**	**-21.85%**	**0.00%**	**6.14%**	**-70.00%**	**-25.48%**	**-15.85%**
007	Current	484	*Included in BI*	188	28	700	121	13	258	222	614	1,314
	Proposed	500	*Included in BI*	143	26	669	87	13	298	66	464	1,133
% +/- to Current Rates		**3.31%**	*Included in BI*	**-23.94%**	**-7.14%**	**-4.43%**	**-28.10%**	**0.00%**	**15.50%**	**-70.27%**	**-24.43%**	**-13.77%**

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

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

Current: Vehicle Driver Ratio: B, Policy Tenure: 0, Lowest Years Licensed: 20, Highest Years Licensed: 24, Number of Inexperienced Drivers: 0, Customer Group: 36, Vehicle Use: Commute, Model Year: 2016, AB CLEAR RG: 11, DCPD CLEAR RG: 35,COLL CLEAR RG: 32, COMP CLEAR RG: 22, BI Symbol: 14,DCPD CLEAR Adjustment: 6, COLL CLEAR Adjustment: 6, COMP CLEAR Adjustment: 8, VIN8: 2C4&DGBG, MVD: N, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed: See Profile 4.2 and 4.3

Company Name: Definity Insurance Company

Profile 4.2 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	11/1/2026
Renewals:	1/1/2027

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					-					-	-
	Proposed	1,170	*Included in BI*	257	26	1,453	157	13	363	80	613	2,066
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**
005	Current					-					-	-
	Proposed	503	*Included in BI*	139	26	668	96	13	329	90	528	1,196
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**
006	Current					-					-	-
	Proposed	446	*Included in BI*	117	26	589	93	13	363	78	547	1,136
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**
007	Current					-					-	-
	Proposed	500	*Included in BI*	143	26	669	87	13	298	66	464	1,133
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**

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

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

Current: See Profile 4.1

Proposed: Operator 1: Type of operator - Primary, Type of use - P, One-Way Commute - 10km
Annual Distance - (8,001-16,000km), Years Licensed - 24
Rate Groups: Collision: 31 / Comprehensive: 21 / Accident Benefits: 10
Vehicle Count - 1, Driver Count Vehicle - 2, Conviction Free - Discount

Company Name: Definity Insurance Company

Profile 4.3 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	11/1/2026
Renewals:	1/1/2027

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

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

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

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

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

Current: See Profile 4.1

Proposed: Secondary Operators are rated along with the primary operator and not charged separately.

Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	11/1/2026
Renewals:	1/1/2027

Profile 5.1 Private Passenger:

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

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	3,603	*Included in BI*	879	28	4,510	230	13	1,101	157	1,501	6,011
	Proposed	3,183	*Included in BI*	321	30	3,534	247	13	502	122	884	4,418
% +/- to Current Rates		**-11.66%**	*Included in BI*	**-63.48%**	**7.14%**	**-21.64%**	**7.39%**	**0.00%**	**-54.41%**	**-22.29%**	**-41.11%**	**-26.50%**
005	Current	1,955	*Included in BI*	476	28	2,459	153	13	949	166	1,281	3,740
	Proposed	1,287	*Included in BI*	174	30	1,491	151	13	455	136	755	2,246
% +/- to Current Rates		**-34.17%**	*Included in BI*	**-63.45%**	**7.14%**	**-39.37%**	**-1.31%**	**0.00%**	**-52.05%**	**-18.07%**	**-41.06%**	**-39.95%**
006	Current	1,646	*Included in BI*	402	28	2,076	151	13	1,197	168	1,529	3,605
	Proposed	1,122	*Included in BI*	147	30	1,299	146	13	502	118	779	2,078
% +/- to Current Rates		**-31.83%**	*Included in BI*	**-63.43%**	**7.14%**	**-37.43%**	**-3.31%**	**0.00%**	**-58.06%**	**-29.76%**	**-49.05%**	**-42.36%**
007	Current	1,855	*Included in BI*	476	28	2,359	153	13	904	144	1,214	3,573
	Proposed	1,277	*Included in BI*	179	30	1,486	137	13	412	101	663	2,149
% +/- to Current Rates		**-31.16%**	*Included in BI*	**-62.39%**	**7.14%**	**-37.01%**	**-10.46%**	**0.00%**	**-54.42%**	**-29.86%**	**-45.39%**	**-39.85%**

* 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: Vehicle Driver Ratio: A, Policy Tenure: 0, Lowest Years Licensed: 2, Highest Years Licensed: 2, Number of Inexperienced Drivers: 1, Customer Group: 36, Vehicle Use: Pleasure, Model Year: 2013, AB CLEAR RG: 11, DCPD CLEAR RG: 32,COLL CLEAR RG: 24, COMP CLEAR RG: 11, BI Symbol: 18,DCPD CLEAR Adjustment: 7, COLL CLEAR Adjustment: 7, COMP CLEAR Adjustment: 6, VIN8: 5NPDH4AE, MVD: N, DTD: Y, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed:
Operator 1: Type of operator - Primary, Type of use - P, One-Way Commute - 0km
Annual Distance - (16,001-24,000km), Years Licensed - 2
Rate Groups: Collision: 28 / Comprehensive: 10 / Accident Benefits: 11
Vehicle Count - 1, Driver Count Vehicle - 1, Conviction Free - Discount

Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	11/1/2026
Renewals:	1/1/2027

Profile 6.1 Private Passenger:

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

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

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

COMBINED

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	1,273	*Included in BI*	683	54	2,010	192	26	714	646	1,578	3,588
	Proposed	2,022	*Included in BI*	630	52	2,704	269	26	719	299	1,313	4,017
% +/- to Current Rates		**58.84%**	*Included in BI*	**-7.76%**	**-3.70%**	**34.53%**	**40.10%**	**0.00%**	**0.70%**	**-53.72%**	**-16.79%**	**11.96%**
005	Current	690	*Included in BI*	370	54	1,114	127	26	616	683	1,452	2,566
	Proposed	884	*Included in BI*	340	52	1,276	165	26	651	335	1,177	2,453
% +/- to Current Rates		**28.12%**	*Included in BI*	**-8.11%**	**-3.70%**	**14.54%**	**29.92%**	**0.00%**	**5.68%**	**-50.95%**	**-18.94%**	**-4.40%**
006	Current	582	*Included in BI*	312	54	948	126	26	777	694	1,623	2,571
	Proposed	784	*Included in BI*	288	52	1,124	160	26	719	290	1,195	2,319
% +/- to Current Rates		**34.71%**	*Included in BI*	**-7.69%**	**-3.70%**	**18.57%**	**26.98%**	**0.00%**	**-7.46%**	**-58.21%**	**-26.37%**	**-9.80%**
007	Current	656	*Included in BI*	370	54	1,080	127	26	586	593	1,332	2,412
	Proposed	878	*Included in BI*	351	52	1,281	149	26	590	247	1,012	2,293
% +/- to Current Rates		**33.84%**	*Included in BI*	**-5.14%**	**-3.70%**	**18.61%**	**17.32%**	**0.00%**	**0.68%**	**-58.35%**	**-24.02%**	**-4.93%**

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

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

Current: See Tab 6.2 and Tab 6.3 for details

Proposed: See Tab 6.2 and Tab 6.3 for details

Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	11/1/2026
Renewals:	1/1/2027

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	572	*Included in BI*	299	27	898	61	13	378	444	896	1,794
	Proposed	1,011	*Included in BI*	326	26	1,363	87	13	374	191	665	2,028
% +/- to Current Rates		**76.75%**	*Included in BI*	**9.03%**	**-3.70%**	**51.78%**	**42.62%**	**0.00%**	**-1.06%**	**-56.98%**	**-25.78%**	**13.04%**
005	Current	311	*Included in BI*	162	27	500	40	13	326	470	849	1,349
	Proposed	442	*Included in BI*	176	26	644	53	13	339	214	619	1,263
% +/- to Current Rates		**42.12%**	*Included in BI*	**8.64%**	**-3.70%**	**28.80%**	**32.50%**	**0.00%**	**3.99%**	**-54.47%**	**-27.09%**	**-6.38%**
006	Current	262	*Included in BI*	137	27	426	40	13	411	477	941	1,367
	Proposed	392	*Included in BI*	149	26	567	52	13	374	185	624	1,191
% +/- to Current Rates		**49.62%**	*Included in BI*	**8.76%**	**-3.70%**	**33.10%**	**30.00%**	**0.00%**	**-9.00%**	**-61.22%**	**-33.69%**	**-12.87%**
007	Current	295	*Included in BI*	162	27	484	40	13	310	408	771	1,255
	Proposed	439	*Included in BI*	182	26	647	48	13	307	158	526	1,173
% +/- to Current Rates		**48.81%**	*Included in BI*	**12.35%**	**-3.70%**	**33.68%**	**20.00%**	**0.00%**	**-0.97%**	**-61.27%**	**-31.78%**	**-6.53%**

* 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: Vehicle Driver Ratio: D, Policy Tenure: 0, Lowest Years Licensed: 30, Highest Years Licensed: 30, Number of Inexperienced Drivers: 0, Customer Group: 36, Vehicle Use: Commute, Model Year: 2018, AB CLEAR RG: 7, DCPD CLEAR RG: 38,COLL CLEAR RG: 40, COMP CLEAR RG: 46, BI Symbol: 12,DCPD CLEAR Adjustment: 7, COLL CLEAR Adjustment: 7, COMP CLEAR Adjustment: 9, VIN8: 1FTEW1E5, MVD: Y, DTD: Y, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed:
Operator 1: Type of operator - Primary, Type of use - P, One-Way Commute - 10km
Annual Distance - (16,001-24,000km), Years Licensed - 30
Rate Groups: Collision: 37 / Comprehensive: 45 / Accident Benefits: 7
Vehicle Count - 2, Driver Count Vehicle - 2, Conviction Free - Discount

Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	11/1/2026
Renewals:	1/1/2027

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	701	*Included in BI*	384	27	1,112	131	13	336	202	682	1,794
	Proposed	1,011	*Included in BI*	304	26	1,341	182	13	345	108	648	1,989
% +/- to Current Rates		**44.22%**	*Included in BI*	**-20.83%**	**-3.70%**	**20.59%**	**38.93%**	**0.00%**	**2.68%**	**-46.53%**	**-4.99%**	**10.87%**
005	Current	379	*Included in BI*	208	27	614	87	13	290	213	603	1,217
	Proposed	442	*Included in BI*	164	26	632	112	13	312	121	558	1,190
% +/- to Current Rates		**16.62%**	*Included in BI*	**-21.15%**	**-3.70%**	**2.93%**	**28.74%**	**0.00%**	**7.59%**	**-43.19%**	**-7.46%**	**-2.22%**
006	Current	320	*Included in BI*	175	27	522	86	13	366	217	682	1,204
	Proposed	392	*Included in BI*	139	26	557	108	13	345	105	571	1,128
% +/- to Current Rates		**22.50%**	*Included in BI*	**-20.57%**	**-3.70%**	**6.70%**	**25.58%**	**0.00%**	**-5.74%**	**-51.61%**	**-16.28%**	**-6.31%**
007	Current	361	*Included in BI*	208	27	596	87	13	276	185	561	1,157
	Proposed	439	*Included in BI*	169	26	634	101	13	283	89	486	1,120
% +/- to Current Rates		**21.61%**	*Included in BI*	**-18.75%**	**-3.70%**	**6.38%**	**16.09%**	**0.00%**	**2.54%**	**-51.89%**	**-13.37%**	**-3.20%**

* 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: Vehicle Driver Ratio: D, Policy Tenure: 0, Lowest Years Licensed: 30, Highest Years Licensed: 30, Number of Inexperienced Drivers: 0, Customer Group: 36, Vehicle Use: Commute, Model Year: 2016, AB CLEAR RG: 11, DCPD CLEAR RG: 42,COLL CLEAR RG: 34, COMP CLEAR RG: 29, BI Symbol: 22,DCPD CLEAR Adjustment: 8, COLL CLEAR Adjustment: 8, COMP CLEAR Adjustment: 7, VIN8: 19XFC2F5, MVD: Y, DTD: Y, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed:
Operator 1: Type of operator - Primary, Type of use - P, One-Way Commute - 20km
Annual Distance - (8,001-16,000km), Years Licensed - 30
Rate Groups: Collision: 36 / Comprehensive: 30 / Accident Benefits: 11
Vehicle Count - 2, Driver Count Vehicle - 2, Conviction Free - Discount

Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	11/1/2026
Renewals:	1/1/2027

Profile 7.1 Private Passenger:

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

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

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

COMBINED

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	886	Included in BI	278	28	1,192	105	13	309	119	546	1,738
	Proposed	1,056	Included in BI	252	26	1,334	99	13	366	53	531	1,865
% +/- to Current Rates		19.19%	Included in BI	-9.35%	-7.14%	11.91%	-5.71%	0.00%	18.45%	-55.46%	-2.75%	7.31%
005	Current	481	Included in BI	151	28	660	70	13	266	126	475	1,135
	Proposed	459	Included in BI	136	26	621	61	13	331	60	465	1,086
% +/- to Current Rates		-4.57%	Included in BI	-9.93%	-7.14%	-5.91%	-12.86%	0.00%	24.44%	-52.38%	-2.11%	-4.32%
006	Current	405	Included in BI	127	28	560	69	13	336	128	546	1,106
	Proposed	408	Included in BI	115	26	549	59	13	366	52	490	1,039
% +/- to Current Rates		0.74%	Included in BI	-9.45%	-7.14%	-1.96%	-14.49%	0.00%	8.93%	-59.38%	-10.26%	-6.06%
007	Current	456	Included in BI	151	28	635	70	13	254	109	446	1,081
	Proposed	456	Included in BI	140	26	622	55	13	301	44	413	1,035
% +/- to Current Rates		0.00%	Included in BI	-7.28%	-7.14%	-2.05%	-21.43%	0.00%	18.50%	-59.63%	-7.40%	-4.26%

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

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

Current: Vehicle Driver Ratio: B, Policy Tenure: 0, Lowest Years Licensed: 45, Highest Years Licensed: 48, Number of Inexperienced Drivers: 0, Customer Group: 36, Vehicle Use: Pleasure, Model Year: 2016, AB CLEAR RG: 10, DCPD CLEAR RG: 38,COLL CLEAR RG: 34, COMP CLEAR RG: 18, BI Symbol: 17,DCPD CLEAR Adjustment: 8, COLL CLEAR Adjustment: 8, COMP CLEAR Adjustment: 8, VIN8: 5N1AT2MT, MVD: N, DTD: Y, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed: See Profile 7.2 and 7.3

Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	11/1/2026
Renewals:	1/1/2027

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					-					-	-
	Proposed	1,056	*Included in BI*	252	26	1,334	99	13	366	53	531	1,865
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**
005	Current					-					-	-
	Proposed	459	*Included in BI*	136	26	621	61	13	331	60	465	1,086
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**
006	Current					-					-	-
	Proposed	408	*Included in BI*	115	26	549	59	13	366	52	490	1,039
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**
007	Current					-					-	-
	Proposed	456	*Included in BI*	140	26	622	55	13	301	44	413	1,035
% +/- to Current Rates						**0.00%**					**0.00%**	**0.00%**

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

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

Current: See Profile 7.1

Proposed: Operator 1: Type of operator - Primary, Type of use - P, One-Way Commute - 0km
Annual Distance - (8,001-16,000km), Years Licensed - 48
Rate Groups: Collision: 34 / Comprehensive: 17 / Accident Benefits: 10
Vehicle Count - 1, Driver Count Vehicle - 2, Conviction Free - Discount

Company Name: Definity Insurance Company

Profile 7.3 Private Passenger:

Implementation Dates (D/M/Y)	
New Business:	11/1/2026
Renewals:	1/1/2027

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

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

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

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

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

Current: See Profile 7.1

Proposed: Secondary Operators are rated along with the primary operator and not charged separately.

Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	11/1/2026
Renewals:	1/1/2027

Profile 8.1 Private Passenger:

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

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

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	696	*Included in BI*	303	28	1,027	141	13	317	319	790	1,817
	Proposed	1,167	*Included in BI*	266	26	1,459	136	13	387	100	636	2,095
% +/- to Current Rates		**67.67%**	*Included in BI*	**-12.21%**	**-7.14%**	**42.06%**	**-3.55%**	**0.00%**	**22.08%**	**-68.65%**	**-19.49%**	**15.30%**
005	Current	377	*Included in BI*	164	28	569	94	13	273	337	717	1,286
	Proposed	503	*Included in BI*	144	26	673	83	13	350	112	558	1,231
% +/- to Current Rates		**33.42%**	*Included in BI*	**-12.20%**	**-7.14%**	**18.28%**	**-11.70%**	**0.00%**	**28.21%**	**-66.77%**	**-22.18%**	**-4.28%**
006	Current	318	*Included in BI*	138	28	484	92	13	344	342	791	1,275
	Proposed	445	*Included in BI*	122	26	593	80	13	387	97	577	1,170
% +/- to Current Rates		**39.94%**	*Included in BI*	**-11.59%**	**-7.14%**	**22.52%**	**-13.04%**	**0.00%**	**12.50%**	**-71.64%**	**-27.05%**	**-8.24%**
007	Current	358	*Included in BI*	164	28	550	94	13	260	293	660	1,210
	Proposed	499	*Included in BI*	148	26	673	75	13	318	83	489	1,162
% +/- to Current Rates		**39.39%**	*Included in BI*	**-9.76%**	**-7.14%**	**22.36%**	**-20.21%**	**0.00%**	**22.31%**	**-71.67%**	**-25.91%**	**-3.97%**

* 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: Vehicle Driver Ratio: A, Policy Tenure: 0, Lowest Years Licensed: 25, Highest Years Licensed: 25, Number of Inexperienced Drivers: 0, Customer Group: 36, Vehicle Use: Commute, Model Year: 2017, AB CLEAR RG: 10, DCPD CLEAR RG: 34,COLL CLEAR RG: 33, COMP CLEAR RG: 31, BI Symbol: 6,DCPD CLEAR Adjustment: 7, COLL CLEAR Adjustment: 7, COMP CLEAR Adjustment: 9, VIN8: 1FM&U9G9, MVD: N, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed:
Operator 1: Type of operator - Primary, Type of use - P, One-Way Commute - 15km
Annual Distance - (8,001-16,000km), Years Licensed - 25
Rate Groups: Collision: 32 / Comprehensive: 27 / Accident Benefits: 9
Vehicle Count - 1, Driver Count Vehicle - 1, Conviction Free - Discount

Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	11/1/2026
Renewals:	1/1/2027

Profile 9.1 Private Passenger:

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

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	**Total Mandatory Coverages**	Accident Benefits	END 44	Collision	Comprehensive	**Total Optional Coverages**	**Total of Mandatory and Optional**
004	Current	851	*Included in BI*	338	28	1,217	118	13	417	216	764	1,981
	Proposed	1,357	*Included in BI*	440	26	1,823	181	13	575	162	931	2,754
% +/- to Current Rates		**59.46%**	*Included in BI*	**30.18%**	**-7.14%**	**49.79%**	**53.39%**	**0.00%**	**37.89%**	**-25.00%**	**21.86%**	**39.02%**
005	Current	462	*Included in BI*	183	28	673	79	13	359	229	680	1,353
	Proposed	576	*Included in BI*	238	26	840	111	13	520	181	825	1,665
% +/- to Current Rates		**24.68%**	*Included in BI*	**30.05%**	**-7.14%**	**24.81%**	**40.51%**	**0.00%**	**44.85%**	**-20.96%**	**21.32%**	**23.06%**
006	Current	389	*Included in BI*	155	28	572	77	13	453	232	775	1,347
	Proposed	509	*Included in BI*	201	26	736	107	13	575	156	851	1,587
% +/- to Current Rates		**30.85%**	*Included in BI*	**29.68%**	**-7.14%**	**28.67%**	**38.96%**	**0.00%**	**26.93%**	**-32.76%**	**9.81%**	**17.82%**
007	Current	438	*Included in BI*	183	28	649	79	13	342	199	633	1,282
	Proposed	572	*Included in BI*	245	26	843	100	13	472	134	719	1,562
% +/- to Current Rates		**30.59%**	*Included in BI*	**33.88%**	**-7.14%**	**29.89%**	**26.58%**	**0.00%**	**38.01%**	**-32.66%**	**13.59%**	**21.84%**

* 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: Vehicle Driver Ratio: A, Policy Tenure: 0, Lowest Years Licensed: 45, Highest Years Licensed: 45, Number of Inexperienced Drivers: 0, Customer Group: 36, Vehicle Use: Pleasure, Model Year: 2017, AB CLEAR RG: 11, DCPD CLEAR RG: 39,COLL CLEAR RG: 38, COMP CLEAR RG: 33, BI Symbol: 22,DCPD CLEAR Adjustment: 9, COLL CLEAR Adjustment: 9, COMP CLEAR Adjustment: 8, VIN8: 2T1BURHE, MVD: N, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed:
Operator 1: Type of operator - Primary, Type of use - P, One-Way Commute - 0km
Annual Distance - (16,001-24,000km), Years Licensed - 45
Rate Groups: Collision: 36 / Comprehensive: 30 / Accident Benefits: 11
Vehicle Count - 1, Driver Count Vehicle - 1, Conviction Free - Discount

Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	11/1/2026
Renewals:	1/1/2027

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	911	*Included in BI*	491	28	1,430	128	13	495	386	1,022	2,452
	Proposed	1,690	*Included in BI*	678	26	2,394	297	13	888	214	1,412	3,806
% +/- to Current Rates		**85.51%**	*Included in BI*	**38.09%**	**-7.14%**	**67.41%**	**132.03%**	**0.00%**	**79.39%**	**-44.56%**	**38.16%**	**55.22%**
005	Current	494	*Included in BI*	266	28	788	85	13	427	409	934	1,722
	Proposed	706	*Included in BI*	367	26	1,099	181	13	804	240	1,238	2,337
% +/- to Current Rates		**42.91%**	*Included in BI*	**37.97%**	**-7.14%**	**39.47%**	**112.94%**	**0.00%**	**88.29%**	**-41.32%**	**32.55%**	**35.71%**
006	Current	416	*Included in BI*	224	28	668	84	13	538	415	1,050	1,718
	Proposed	621	*Included in BI*	310	26	957	175	13	888	207	1,283	2,240
% +/- to Current Rates		**49.28%**	*Included in BI*	**38.39%**	**-7.14%**	**43.26%**	**108.33%**	**0.00%**	**65.06%**	**-50.12%**	**22.19%**	**30.38%**
007	Current	468	*Included in BI*	266	28	762	85	13	406	355	859	1,621
	Proposed	701	*Included in BI*	378	26	1,105	164	13	729	177	1,083	2,188
% +/- to Current Rates		**49.79%**	*Included in BI*	**42.11%**	**-7.14%**	**45.01%**	**92.94%**	**0.00%**	**79.56%**	**-50.14%**	**26.08%**	**34.98%**

* 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: Vehicle Driver Ratio: A, Policy Tenure: 0, Lowest Years Licensed: 15, Highest Years Licensed: 15, Number of Inexperienced Drivers: 0, Customer Group: 36, Vehicle Use: Commute, Model Year: 2017, AB CLEAR RG: 10, DCPD CLEAR RG: 42,COLL CLEAR RG: 35, COMP CLEAR RG: 31, BI Symbol: 23,DCPD CLEAR Adjustment: 9, COLL CLEAR Adjustment: 9, COMP CLEAR Adjustment: 8, VIN8: 19XFC2F5, MVD: N, DTD: N, Single Pay Discount: N, Full Coverage Discount: Y, NB Loyalty Discount: N

Proposed:
Operator 1: Type of operator - Primary, Type of use - P, One-Way Commute - 20+km
Annual Distance - (24,001+km), Years Licensed - 15
Rate Groups: Collision: 38 / Comprehensive: 30 / Accident Benefits: 11
Vehicle Count - 1, Driver Count Vehicle - 1, Conviction Free - Discount