

Company Name: **Belair Insurance Company Inc.**

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-01

**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	1415	Incl. In BI	565	25	2005	115	30	529	282	956	2961
	Proposed	1340	Incl. In BI	511	25	1876	137	30	626	363	1156	3032
% +/- to Current Rates		-5.30%		-9.56%	0.00%	-6.43%	19.13%	0.00%	18.34%	28.72%	20.92%	2.40%
005	Current	578	Incl. In BI	230	12	820	107	30	517	263	917	1737
	Proposed	544	Incl. In BI	208	12	764	127	30	597	337	1091	1855
% +/- to Current Rates		-5.88%		-9.57%	0.00%	-6.83%	18.69%	0.00%	15.47%	28.14%	18.97%	6.79%
006	Current	473	Incl. In BI	189	9	671	113	30	624	286	1053	1724
	Proposed	446	Incl. In BI	170	9	625	134	30	717	370	1251	1876
% +/- to Current Rates		-5.71%		-10.05%	0.00%	-6.86%	18.58%	0.00%	14.90%	29.37%	18.80%	8.82%
007	Current	578	Incl. In BI	230	12	820	107	30	517	263	917	1737
	Proposed	544	Incl. In BI	208	12	764	127	30	597	337	1091	1855
% +/- to Current Rates		-5.88%		-9.57%	0.00%	-6.83%	18.69%	0.00%	15.47%	28.14%	18.97%	6.79%

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

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

Current: Principal: CLASS: 23 DR: 7 RG Coll\_DCPD: 35; RG Comp: 43; RG AB: 10 Discounts: Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

Occasional: CLASS: 5 DR: 3 RG Coll\_DCPD: 35; RG Comp: 43; RG AB: 10 Discounts: Conviction Free discount: 10%

Proposed: Principal: CLASS: 23 RG Coll\_DCPD: 37; RG Comp: 47; RG AB: 10

Occasional: CLASS: 5

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-01

**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	670	Incl. In BI	268	25	963	115	30	273	282	700	1663
	Proposed	614	Incl. In BI	234	25	873	137	30	329	363	859	1732
	% +/- to Current Rates	-8.36%		-12.69%	0.00%	-9.35%	19.13%	0.00%	20.51%	28.72%	22.71%	4.15%
005	Current	294	Incl. In BI	117	12	423	107	30	261	263	661	1084
	Proposed	270	Incl. In BI	103	12	385	127	30	318	337	812	1197
	% +/- to Current Rates	-8.16%		-11.97%	0.00%	-8.98%	18.69%	0.00%	21.84%	28.14%	22.84%	10.42%
006	Current	240	Incl. In BI	96	9	345	113	30	314	286	743	1088
	Proposed	221	Incl. In BI	84	9	314	134	30	382	370	916	1230
	% +/- to Current Rates	-7.92%		-12.50%	0.00%	-8.99%	18.58%	0.00%	21.66%	29.37%	23.28%	13.05%
007	Current	294	Incl. In BI	117	12	423	107	30	261	263	661	1084
	Proposed	270	Incl. In BI	103	12	385	127	30	318	337	812	1197
	% +/- to Current Rates	-8.16%		-11.97%	0.00%	-8.98%	18.69%	0.00%	21.84%	28.14%	22.84%	10.42%

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

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

Current: CLASS: 23  
 DR: 7  
 RG Coll\_DCPD: 35; RG Comp: 43; RG AB: 10  
 Discounts: Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

Proposed: CLASS: 23  
 RG Coll\_DCPD: 37; RG Comp: 47; RG AB: 10

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-01

**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

**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	745	Incl. In BI	297	0	1042	0	0	297	0	297	1339
	Proposed	726	Incl. In BI	277	0	1003	0	0	297	0	297	1300
% +/- to Current Rates		-2.55%		-6.73%		-3.74%			0.00%		0.00%	-2.91%
005	Current	284	Incl. In BI	113	0	397	0	0	256	0	256	653
	Proposed	274	Incl. In BI	105	0	379	0	0	279		279	658
% +/- to Current Rates		-3.52%		-7.08%		-4.53%			8.98%		8.98%	0.77%
006	Current	233	Incl. In BI	93	0	326	0	0	310	0	310	636
	Proposed	225	Incl. In BI	86	0	311	0	0	335		335	646
% +/- to Current Rates		-3.43%		-7.53%		-4.60%			8.06%		8.06%	1.57%
007	Current	284	Incl. In BI	113	0	397	0	0	256	0	256	653
	Proposed	274	Incl. In BI	105	0	379	0	0	279	0	279	658
% +/- to Current Rates		-3.52%		-7.08%		-4.53%			8.98%		8.98%	0.77%

\* 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: CLASS: 5  
 DR: 3  
 RG Coll\_DCPD: 35; RG Comp: 43; RG AB: 10  
 Discounts: Conviction Free discount: 10%

Proposed: CLASS: 5

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-01

**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	660 Incl. In Bl	227	25	912	129	30	257	209	625	1537
	Proposed	628 Incl. In Bl	189	25	842	155	30	285	222	692	1534
% +/- to Current Rates		-4.85%	-16.74%	0.00%	-7.68%	20.16%	0.00%	10.89%	6.22%	10.72%	-0.20%
005	Current	322 Incl. In Bl	111	12	445	119	30	236	195	580	1025
	Proposed	307 Incl. In Bl	92	12	411	144	30	264	206	644	1055
% +/- to Current Rates		-4.66%	-17.12%	0.00%	-7.64%	21.01%	0.00%	11.86%	5.64%	11.03%	2.93%
006	Current	264 Incl. In Bl	90	9	363	126	30	288	212	656	1019
	Proposed	252 Incl. In Bl	76	9	337	152	30	318	227	727	1064
% +/- to Current Rates		-4.55%	-15.56%	0.00%	-7.16%	20.63%	0.00%	10.42%	7.08%	10.82%	4.42%
007	Current	322 Incl. In Bl	111	12	445	119	30	236	195	580	1025
	Proposed	307 Incl. In Bl	92	12	411	144	30	264	206	644	1055
% +/- to Current Rates		-4.66%	-17.12%	0.00%	-7.64%	21.01%	0.00%	11.86%	5.64%	11.03%	2.93%

\* 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: Principal: CLASS: 2 DR: 7 DR: 7 RG Coll\_DCPD: 32; RG Comp: 33; RG AB: 10 Discounts: Number of Years Licensed Discount: 5%, Conviction Free discount: 10%  
 No separate charge for the secondary driver

Proposed: Principal: CLASS: 2 RG Coll\_DCPD: 32; RG Comp: 31; RG AB: 10 RG Coll\_DCPD: 32; RG Comp: 31; RG AB  
 No separate charge for the secondary driver

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Company Name: **Belair Insurance Company Inc.**

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-01

**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	Incl. In BI	227	25	912	129	30	257	209	625	1537	
	Proposed	Incl. In BI	189	25	842	155	30	285	222	692	1534	
% +/- to Current Rates			-4.85%	-16.74%	0.00%	-7.68%	20.16%	0.00%	10.89%	6.22%	10.72%	-0.20%
005	Current	Incl. In BI	111	12	445	119	30	236	195	580	1025	
	Proposed	Incl. In BI	92	12	411	144	30	264	206	644	1055	
% +/- to Current Rates			-4.66%	-17.12%	0.00%	-7.64%	21.01%	0.00%	11.86%	5.64%	11.03%	2.93%
006	Current	Incl. In BI	90	9	363	126	30	288	212	656	1019	
	Proposed	Incl. In BI	76	9	337	152	30	318	227	727	1064	
% +/- to Current Rates			-4.55%	-15.56%	0.00%	-7.16%	20.63%	0.00%	10.42%	7.08%	10.82%	4.42%
007	Current	Incl. In BI	111	12	445	119	30	236	195	580	1025	
	Proposed	Incl. In BI	92	12	411	144	30	264	206	644	1055	
% +/- to Current Rates			-4.66%	-17.12%	0.00%	-7.64%	21.01%	0.00%	11.86%	5.64%	11.03%	2.93%

\* 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: CLASS: 2  
 DR: 7  
 RG Coll\_DCPD: 32; RG Comp: 33; RG AB: 10  
 Discounts: Number of Years Licensed Discount: 5%, Conviction Free discount: 10%

Proposed: CLASS: 2  
 RG Coll\_DCPD: 32; RG Comp: 31; RG AB: 10

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-01

**Profile 2.3 Private Passenger:**

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

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

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

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

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

Current: No separate charge for the secondary driver

Proposed: No separate charge for the secondary driver

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Company Name: **Belair Insurance Company Inc.**

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-01

**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	
<b>004</b>	Current	944	Incl. In BI	399	50	1393	191	60	450	365	1066	2459
	Proposed	970	Incl. In BI	348	50	1368	232	60	530	502	1324	2692
% +/- to Current Rates		<b>2.75%</b>		<b>-12.78%</b>	<b>0.00%</b>	<b>-1.79%</b>	<b>21.47%</b>	<b>0.00%</b>	<b>17.78%</b>	<b>37.53%</b>	<b>24.20%</b>	<b>9.48%</b>
<b>005</b>	Current	460	Incl. In BI	193	24	677	179	60	414	341	994	1671
	Proposed	475	Incl. In BI	170	24	669	215	60	492	465	1232	1901
% +/- to Current Rates		<b>3.26%</b>		<b>-11.92%</b>	<b>0.00%</b>	<b>-1.18%</b>	<b>20.11%</b>	<b>0.00%</b>	<b>18.84%</b>	<b>36.36%</b>	<b>23.94%</b>	<b>13.76%</b>
<b>006</b>	Current	378	Incl. In BI	159	18	555	188	60	504	371	1123	1678
	Proposed	389	Incl. In BI	139	18	546	227	60	591	512	1390	1936
% +/- to Current Rates		<b>2.91%</b>		<b>-12.58%</b>	<b>0.00%</b>	<b>-1.62%</b>	<b>20.74%</b>	<b>0.00%</b>	<b>17.26%</b>	<b>38.01%</b>	<b>23.78%</b>	<b>15.38%</b>
<b>007</b>	Current	460	Incl. In BI	193	24	677	179	60	414	341	994	1671
	Proposed	475	Incl. In BI	170	24	669	215	60	492	465	1232	1901
% +/- to Current Rates		<b>3.26%</b>		<b>-11.92%</b>	<b>0.00%</b>	<b>-1.18%</b>	<b>20.11%</b>	<b>0.00%</b>	<b>18.84%</b>	<b>36.36%</b>	<b>23.94%</b>	<b>13.76%</b>

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

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

Current: Principal 1: CLASS: 2 DR: 7 RG Coll\_DCPD: 39; RG Comp: 47; RG AB: 8 Discounts: Multi-Vehicle Discount: 17%, Number of Years Licensed Discount: 10%, Conviction Free discount: 10%  
 Principal 2: CLASS: 2 DR: 7 RG Coll\_DCPD: 33; RG Comp: 24; RG AB: 12 Discounts: Multi-Vehicle Discount: 17%, Low Mileage Discount: 10%, Number of Years Licensed Discount: 10%, Conviction Free discount: 10%

Proposed: Principal 1: CLASS: 2 RG Coll\_DCPD: 39; RG Comp: 44; RG AB: 8 Discounts: Multi-Vehicle Discount: 17%  
 Principal 2: CLASS: 2 RG Coll\_DCPD: 32; RG Comp: 22; RG AB: 11 Discounts: Multi-Vehicle Discount: 17%

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Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-01

**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	507	Incl. In BI	240	25	772	68	30	271	274	643	1415
	Proposed	496	Incl. In BI	205	25	726	89	30	313	374	806	1532
% +/- to Current Rates		-2.17%		-14.58%	0.00%	-5.96%	30.88%	0.00%	15.50%	36.50%	25.35%	8.27%
005	Current	247	Incl. In BI	116	12	375	64	30	249	256	599	974
	Proposed	243	Incl. In BI	100	12	355	82	30	290	347	749	1104
% +/- to Current Rates		-1.62%		-13.79%	0.00%	-5.33%	28.13%	0.00%	16.47%	35.55%	25.04%	13.35%
006	Current	203	Incl. In BI	96	9	308	67	30	303	279	679	987
	Proposed	199	Incl. In BI	82	9	290	87	30	349	382	848	1138
% +/- to Current Rates		-1.97%		-14.58%	0.00%	-5.84%	29.85%	0.00%	15.18%	36.92%	24.89%	15.30%
007	Current	247	Incl. In BI	116	12	375	64	30	249	256	599	974
	Proposed	243	Incl. In BI	100	12	355	82	30	290	347	749	1104
% +/- to Current Rates		-1.62%		-13.79%	0.00%	-5.33%	28.13%	0.00%	16.47%	35.55%	25.04%	13.35%

\* 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  
 DR: 7  
 RG Coll\_DCPD: 39; RG Comp: 47; RG AB: 8  
 Discounts: Multi-Vehicle Discount: 17%, Number of Years Licensed Discount: 10%, Conviction Free discount: 10%

Proposed: CLASS: 2  
 RG Coll\_DCPD: 39; RG Comp: 44; RG AB: 8  
 Discounts: Multi-Vehicle Discount: 17%

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Company Name:

Belair Insurance Company Inc.

**Implementation Dates (D/M/Y)**

New Business:	2023-09-11
Renewals:	2024-01-01

**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	437	Incl. In BI	159	25	621	123	30	179	91	423	1044
	Proposed	474	Incl. In BI	143	25	642	143	30	217	128	518	1160
	% +/- to Current Rates	8.47%		-10.06%	0.00%	3.38%	16.26%	0.00%	21.23%	40.66%	22.46%	11.11%
005	Current	213	Incl. In BI	77	12	302	115	30	165	85	395	697
	Proposed	232	Incl. In BI	70	12	314	133	30	202	118	483	797
	% +/- to Current Rates	8.92%		-9.09%	0.00%	3.97%	15.65%	0.00%	22.42%	38.82%	22.28%	14.35%
006	Current	175	Incl. In BI	63	9	247	121	30	201	92	444	691
	Proposed	190	Incl. In BI	57	9	256	140	30	242	130	542	798
	% +/- to Current Rates	8.57%		-9.52%	0.00%	3.64%	15.70%	0.00%	20.40%	41.30%	22.07%	15.48%
007	Current	213	Incl. In BI	77	12	302	115	30	165	85	395	697
	Proposed	232	Incl. In BI	70	12	314	133	30	202	118	483	797
	% +/- to Current Rates	8.92%		-9.09%	0.00%	3.97%	15.65%	0.00%	22.42%	38.82%	22.28%	14.35%

\* 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
	DR: 7
	RG Coll_DCPD: 33; RG Comp: 24; RG AB: 12
	Discounts: Multi-Vehicle Discount: 17%, Low Mileage Discount: 10%, Number of Years Licensed Discount: 10%, Conviction Free discount: 10%

Proposed:	CLASS: 2
	RG Coll_DCPD: 32; RG Comp: 22; RG AB: 11
	Discounts: Multi-Vehicle Discount: 17%

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-01

**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 driver training  
 Licensed 20 years, Class 5 license  
 New business  
 No AF accidents  
 No convictions

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

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	590	Incl. In Bl	247	25	862	138	30	279	158	605	1467
	Proposed	547	Incl. In Bl	200	25	772	169	30	311	183	693	1465
% +/- to Current Rates		-7.29%		-19.03%	0.00%	-10.44%	22.46%	0.00%	11.47%	15.82%	14.55%	-0.14%
005	Current	288	Incl. In Bl	120	12	420	129	30	257	148	564	984
	Proposed	267	Incl. In Bl	98	12	377	158	30	289	170	647	1024
% +/- to Current Rates		-7.29%		-18.33%	0.00%	-10.24%	22.48%	0.00%	12.45%	14.86%	14.72%	4.07%
006	Current	236	Incl. In Bl	98	9	343	136	30	312	161	639	982
	Proposed	219	Incl. In Bl	80	9	308	166	30	347	186	729	1037
% +/- to Current Rates		-7.20%		-18.37%	0.00%	-10.20%	22.06%	0.00%	11.22%	15.53%	14.08%	5.60%
007	Current	288	Incl. In Bl	120	12	420	129	30	257	148	564	984
	Proposed	267	Incl. In Bl	98	12	377	158	30	289	170	647	1024
% +/- to Current Rates		-7.29%		-18.33%	0.00%	-10.24%	22.48%	0.00%	12.45%	14.86%	14.72%	4.07%

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

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

Current:	Principal: CLASS: 2 DR: 7 RG Coll: _DCPD 36; RG Comp: 30; RG AB: 11 Discounts: Number of Years Licensed Discount: 15%, Conviction Free discount: 10%
	No additional charge for occasional driver with more than 9 years licensed

Proposed:	Principal: CLASS: 2 RG Coll: _DCPD 36; RG Comp: 30; RG AB: 10
	No additional charge for occasional driver with more than 9 years licensed

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-01

**Profile 4.2 Private Passenger:**

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	590	Incl. In BI	247	25	862	138	30	279	158	605	1467
	Proposed	547	Incl. In BI	200	25	772	169	30	311	183	693	1465
% +/- to Current Rates		-7.29%		-19.03%	0.00%	-10.44%	22.46%	0.00%	11.47%	15.82%	14.55%	-0.14%
005	Current	288	Incl. In BI	120	12	420	129	30	257	148	564	984
	Proposed	267	Incl. In BI	98	12	377	158	30	289	170	647	1024
% +/- to Current Rates		-7.29%		-18.33%	0.00%	-10.24%	22.48%	0.00%	12.45%	14.86%	14.72%	4.07%
006	Current	236	Incl. In BI	98	9	343	136	30	312	161	639	982
	Proposed	219	Incl. In BI	80	9	308	166	30	347	186	729	1037
% +/- to Current Rates		-7.20%		-18.37%	0.00%	-10.20%	22.06%	0.00%	11.22%	15.53%	14.08%	5.60%
007	Current	288	Incl. In BI	120	12	420	129	30	257	148	564	984
	Proposed	267	Incl. In BI	98	12	377	158	30	289	170	647	1024
% +/- to Current Rates		-7.29%		-18.33%	0.00%	-10.24%	22.48%	0.00%	12.45%	14.86%	14.72%	4.07%

\* 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  
 DR: 7  
 RG Coll: DCPD 36; RG Comp: 30; RG AB: 11  
 Discounts: Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

Proposed: CLASS: 2  
 RG Coll: DCPD 36; RG Comp: 30; RG AB: 10

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-01

**Profile 4.3 Private Passenger:**

**Operator 2 (Occasional):**  
 Female, Age 39, Married  
 No driver 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
<b>004</b>	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed		Incl. In BI			0					0	0
% +/- to Current Rates						0.00%					0.00%	0.00%
<b>005</b>	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed		Incl. In BI			0					0	0
% +/- to Current Rates						0.00%					0.00%	0.00%
<b>006</b>	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed		Incl. In BI			0					0	0
% +/- to Current Rates						0.00%					0.00%	0.00%
<b>007</b>	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed		Incl. In BI			0					0	0
% +/- to Current Rates						0.00%					0.00%	0.00%

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

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

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

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

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: **Belair Insurance Company Inc.**

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-01

**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 Hyundai 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	
<b>004</b>	Current	2666	Incl. In BI	919	25	3610	196	30	1057	105	1388	4998
	Proposed	3452	Incl. In BI	983	25	4460	227	30	1687	150	2094	6554
% +/- to Current Rates		<b>29.48%</b>		<b>6.96%</b>	<b>0.00%</b>	<b>23.55%</b>	<b>15.82%</b>	<b>0.00%</b>	<b>59.60%</b>	<b>42.86%</b>	<b>50.86%</b>	<b>31.13%</b>
<b>005</b>	Current	1345	Incl. In BI	462	12	1819	182	30	1123	99	1434	3253
	Proposed	1765	Incl. In BI	503	12	2280	212	30	1604	140	1986	4266
% +/- to Current Rates		<b>31.23%</b>		<b>8.87%</b>	<b>0.00%</b>	<b>25.34%</b>	<b>16.48%</b>	<b>0.00%</b>	<b>42.83%</b>	<b>41.41%</b>	<b>38.49%</b>	<b>31.14%</b>
<b>006</b>	Current	1101	Incl. In BI	379	9	1489	192	30	1350	107	1679	3168
	Proposed	1447	Incl. In BI	412	9	1868	223	30	1928	153	2334	4202
% +/- to Current Rates		<b>31.43%</b>		<b>8.71%</b>	<b>0.00%</b>	<b>25.45%</b>	<b>16.15%</b>	<b>0.00%</b>	<b>42.81%</b>	<b>42.99%</b>	<b>39.01%</b>	<b>32.64%</b>
<b>007</b>	Current	1345	Incl. In BI	462	12	1819	182	30	1123	99	1434	3253
	Proposed	1765	Incl. In BI	503	12	2280	212	30	1604	140	1986	4266
% +/- to Current Rates		<b>31.23%</b>		<b>8.87%</b>	<b>0.00%</b>	<b>25.34%</b>	<b>16.48%</b>	<b>0.00%</b>	<b>42.83%</b>	<b>41.41%</b>	<b>38.49%</b>	<b>31.14%</b>

\* 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  
 DR: 2  
 RG Coll\_DCPD: 32; RG Comp: 17; RG AB: 12  
 Discounts: Driver Training: 20%, Conviction Free discount: 10%

Proposed: CLASS: 10  
 RG Coll\_DCPD: 31; RG Comp: 16; RG AB: 12

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: **Belair Insurance Company Inc.**

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-01

**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	
<b>004</b>	Current	1008	Incl. In BI	460	50	1518	163	60	492	404	1119	2637
	Proposed	941	Incl. In BI	389	50	1380	201	60	576	612	1449	2829
% +/- to Current Rates		<b>-6.65%</b>		<b>-15.43%</b>	<b>0.00%</b>	<b>-9.09%</b>	<b>23.31%</b>	<b>0.00%</b>	<b>17.07%</b>	<b>51.49%</b>	<b>29.49%</b>	<b>7.28%</b>
<b>005</b>	Current	465	Incl. In BI	212	24	701	153	60	462	379	1054	1755
	Proposed	435	Incl. In BI	180	24	639	186	60	546	567	1359	1998
% +/- to Current Rates		<b>-6.45%</b>		<b>-15.09%</b>	<b>0.00%</b>	<b>-8.84%</b>	<b>21.57%</b>	<b>0.00%</b>	<b>18.18%</b>	<b>49.60%</b>	<b>28.94%</b>	<b>13.85%</b>
<b>006</b>	Current	381	Incl. In BI	173	18	572	160	60	558	412	1190	1762
	Proposed	357	Incl. In BI	148	18	523	198	60	657	624	1539	2062
% +/- to Current Rates		<b>-6.30%</b>		<b>-14.45%</b>	<b>0.00%</b>	<b>-8.57%</b>	<b>23.75%</b>	<b>0.00%</b>	<b>17.74%</b>	<b>51.46%</b>	<b>29.33%</b>	<b>17.03%</b>
<b>007</b>	Current	465	Incl. In BI	212	24	701	153	60	462	379	1054	1755
	Proposed	435	Incl. In BI	180	24	639	186	60	546	567	1359	1998
% +/- to Current Rates		<b>-6.45%</b>		<b>-15.09%</b>	<b>0.00%</b>	<b>-8.84%</b>	<b>21.57%</b>	<b>0.00%</b>	<b>18.18%</b>	<b>49.60%</b>	<b>28.94%</b>	<b>13.85%</b>

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

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

Current:

Principal 1: CLASS: 2 DR: 7 RG Coll_DCPD: 36; RG Comp: 47; RG AB: 7 Discounts: Multi-Vehicle Discount: 17%, Number of Years Licensed Discount: 15%, Conviction Free discount: 10%
Principal 2: CLASS: 23 DR: 7 RG Coll_DCPD: 40; RG Comp: 33; RG AB: 11 Discounts: Multi-Vehicle Discount: 17%, Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

Proposed:

Principal 1: CLASS: 2 RG Coll_DCPD: 38; RG Comp: 50; RG AB: 7 Discounts: Multi-Vehicle Discount: 17%
Principal 2: CLASS: 23 RG Coll_DCPD: 40; RG Comp: 35; RG AB: 11 Discounts: Multi-Vehicle Discount: 17%

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-01

**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	472	Incl. In BI	197	25	694	53	30	223	255	561	1255
	Proposed	444	Incl. In BI	176	25	645	66	30	276	387	759	1404
% +/- to Current Rates		-5.93%		-10.66%	0.00%	-7.06%	24.53%	0.00%	23.77%	51.76%	35.29%	11.87%
005	Current	230	Incl. In BI	96	12	338	50	30	205	239	524	862
	Proposed	217	Incl. In BI	86	12	315	61	30	256	359	706	1021
% +/- to Current Rates		-5.65%		-10.42%	0.00%	-6.80%	22.00%	0.00%	24.88%	50.21%	34.73%	18.45%
006	Current	189	Incl. In BI	78	9	276	52	30	249	260	591	867
	Proposed	178	Incl. In BI	71	9	258	65	30	308	395	798	1056
% +/- to Current Rates		-5.82%		-8.97%	0.00%	-6.52%	25.00%	0.00%	23.69%	51.92%	35.03%	21.80%
007	Current	230	Incl. In BI	96	12	338	50	30	205	239	524	862
	Proposed	217	Incl. In BI	86	12	315	61	30	256	359	706	1021
% +/- to Current Rates		-5.65%		-10.42%	0.00%	-6.80%	22.00%	0.00%	24.88%	50.21%	34.73%	18.45%

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

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

Current: CLASS: 2  
 DR: 7  
 RG Coll\_DCPD: 36; RG Comp: 47; RG AB: 7  
 Discounts: Multi-Vehicle Discount: 17%, Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

Proposed: CLASS: 2  
 RG Coll\_DCPD: 38; RG Comp: 50; RG AB: 7  
 Discounts: Multi-Vehicle Discount: 17%

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Company Name: **Belair Insurance Company Inc.**

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-01

**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	
<b>004</b>	Current	536	Incl. In BI	263	25	824	110	30	269	149	558	1382
	Proposed	497	Incl. In BI	213	25	735	135	30	300	225	690	1425
% +/- to Current Rates		<b>-7.28%</b>		<b>-19.01%</b>	<b>0.00%</b>	<b>-10.80%</b>	<b>22.73%</b>	<b>0.00%</b>	<b>11.52%</b>	<b>51.01%</b>	<b>23.66%</b>	<b>3.11%</b>
<b>005</b>	Current	235	Incl. In BI	116	12	363	103	30	257	140	530	893
	Proposed	218	Incl. In BI	94	12	324	125	30	290	208	653	977
% +/- to Current Rates		<b>-7.23%</b>		<b>-18.97%</b>	<b>0.00%</b>	<b>-10.74%</b>	<b>21.36%</b>	<b>0.00%</b>	<b>12.84%</b>	<b>48.57%</b>	<b>23.21%</b>	<b>9.41%</b>
<b>006</b>	Current	192	Incl. In BI	95	9	296	108	30	309	152	599	895
	Proposed	179	Incl. In BI	77	9	265	133	30	349	229	741	1006
% +/- to Current Rates		<b>-6.77%</b>		<b>-18.95%</b>	<b>0.00%</b>	<b>-10.47%</b>	<b>23.15%</b>	<b>0.00%</b>	<b>12.94%</b>	<b>50.66%</b>	<b>23.71%</b>	<b>12.40%</b>
<b>007</b>	Current	235	Incl. In BI	116	12	363	103	30	257	140	530	893
	Proposed	218	Incl. In BI	94	12	324	125	30	290	208	653	977
% +/- to Current Rates		<b>-7.23%</b>		<b>-18.97%</b>	<b>0.00%</b>	<b>-10.74%</b>	<b>21.36%</b>	<b>0.00%</b>	<b>12.84%</b>	<b>48.57%</b>	<b>23.21%</b>	<b>9.41%</b>

\* 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: 23  
 DR: 7  
 RG Coll\_DCPD: 40; RG Comp: 33; RG AB: 11  
 Discounts: Multi-Vehicle Discount: 17%, Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

Proposed: CLASS: 23  
 RG Coll\_DCPD: 40; RG Comp: 35; RG AB: 11  
 Discounts: Multi-Vehicle Discount: 17%

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Company Name: **Belair Insurance Company Inc.**

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-01

**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

No charge, licensed more than 9 years

**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	554	Incl. In BI	242	25	821	138	30	285	127	580	1401
	Proposed	524	Incl. In BI	191	25	740	99	30	273	105	507	1247
% +/- to Current Rates		-5.42%		-21.07%	0.00%	-9.87%	-28.26%	0.00%	-4.21%	-17.32%	-12.59%	-10.99%
005	Current	279	Incl. In BI	122	12	413	129	30	254	119	532	945
	Proposed	264	Incl. In BI	96	12	372	92	30	245	98	465	837
% +/- to Current Rates		-5.38%		-21.31%	0.00%	-9.93%	-28.68%	0.00%	-3.54%	-17.65%	-12.59%	-11.43%
006	Current	228	Incl. In BI	100	9	337	136	30	302	130	598	935
	Proposed	217	Incl. In BI	79	9	305	97	30	294	108	529	834
% +/- to Current Rates		-4.82%		-21.00%	0.00%	-9.50%	-28.68%	0.00%	-2.65%	-16.92%	-11.54%	-10.80%
007	Current	279	Incl. In BI	122	12	413	129	30	254	119	532	945
	Proposed	264	Incl. In BI	96	12	372	92	30	245	98	465	837
% +/- to Current Rates		-5.38%		-21.31%	0.00%	-9.93%	-28.68%	0.00%	-3.54%	-17.65%	-12.59%	-11.43%

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

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

Current: Principal: CLASS: 1 DR: 7 RG Coll\_DCPD: 37; RG Comp: 25; RG AB: 11 Discounts: Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

No additional charge for occasional driver with more than 9 years licensed

Proposed: Principal: CLASS: 1 RG Coll\_DCPD: 36; RG Comp: 26; RG AB: 10

No additional charge for occasional driver with more than 9 years licensed

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-01

**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	554	Incl. In BI	242	25	821	138	30	285	127	580	1401
	Proposed	524	Incl. In BI	191	25	740	99	30	273	105	507	1247
% +/- to Current Rates		-5.42%		-21.07%	0.00%	-9.87%	-28.26%	0.00%	-4.21%	-17.32%	-12.59%	-10.99%
005	Current	279	Incl. In BI	122	12	413	129	30	254	119	532	945
	Proposed	264	Incl. In BI	96	12	372	92	30	245	98	465	837
% +/- to Current Rates		-5.38%		-21.31%	0.00%	-9.93%	-28.68%	0.00%	-3.54%	-17.65%	-12.59%	-11.43%
006	Current	228	Incl. In BI	100	9	337	136	30	302	130	598	935
	Proposed	217	Incl. In BI	79	9	305	97	30	294	108	529	834
% +/- to Current Rates		-4.82%		-21.00%	0.00%	-9.50%	-28.68%	0.00%	-2.65%	-16.92%	-11.54%	-10.80%
007	Current	279	Incl. In BI	122	12	413	129	30	254	119	532	945
	Proposed	264	Incl. In BI	96	12	372	92	30	245	98	465	837
% +/- to Current Rates		-5.38%		-21.31%	0.00%	-9.93%	-28.68%	0.00%	-3.54%	-17.65%	-12.59%	-11.43%

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

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

Current: CLASS: 1  
 DR: 7  
 RG Coll\_DCPD: 37; RG Comp: 25; RG AB: 11  
 Discounts: Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

Proposed: CLASS: 1  
 RG Coll\_DCPD: 36; RG Comp: 26; RG AB: 10

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-01

**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
<b>004</b>	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed		Incl. In BI			0					0	0
% +/- to Current Rates						0.00%					0.00%	0.00%
<b>005</b>	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed		Incl. In BI			0					0	0
% +/- to Current Rates						0.00%					0.00%	0.00%
<b>006</b>	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed		Incl. In BI			0					0	0
% +/- to Current Rates						0.00%					0.00%	0.00%
<b>007</b>	Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
	Proposed		Incl. In BI			0					0	0
% +/- to Current Rates						0.00%					0.00%	0.00%

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

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

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

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

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-01

**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	590	Incl. In BI	258	25	873	115	30	292	224	661	1534
	Proposed	543	Incl. In BI	216	25	784	117	30	336	268	751	1535
% +/- to Current Rates		-7.97%		-16.28%	0.00%	-10.19%	1.74%	0.00%	15.07%	19.64%	13.62%	0.07%
005	Current	288	Incl. In BI	126	12	426	107	30	268	210	615	1041
	Proposed	266	Incl. In BI	106	12	384	109	30	312	249	700	1084
% +/- to Current Rates		-7.64%		-15.87%	0.00%	-9.86%	1.87%	0.00%	16.42%	18.57%	13.82%	4.13%
006	Current	236	Incl. In BI	103	9	348	113	30	326	228	697	1045
	Proposed	218	Incl. In BI	87	9	314	114	30	376	273	793	1107
% +/- to Current Rates		-7.63%		-15.53%	0.00%	-9.77%	0.88%	0.00%	15.34%	19.74%	13.77%	5.93%
007	Current	288	Incl. In BI	126	12	426	107	30	268	210	615	1041
	Proposed	266	Incl. In BI	106	12	384	109	30	312	249	700	1084
% +/- to Current Rates		-7.64%		-15.87%	0.00%	-9.86%	1.87%	0.00%	16.42%	18.57%	13.82%	4.13%

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

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

Current: CLASS: 2  
 DR: 7  
 RG Coll\_DCPD: 37; RG Comp: 37; RG AB: 10  
 Discounts: Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

Proposed: CLASS: 2  
 RG Coll\_DCPD: 38; RG Comp: 38; RG AB: 9

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-01

**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	590	Incl. In BI	355	25	970	138	30	403	234	805	1775
	Proposed	551	Incl. In BI	307	25	883	133	30	440	238	841	1724
% +/- to Current Rates		-6.61%		-13.52%	0.00%	-8.97%	-3.62%	0.00%	9.18%	1.71%	4.47%	-2.87%
005	Current	288	Incl. In BI	173	12	473	129	30	370	219	748	1221
	Proposed	270	Incl. In BI	150	12	432	124	30	409	221	784	1216
% +/- to Current Rates		-6.25%		-13.29%	0.00%	-8.67%	-3.88%	0.00%	10.54%	0.91%	4.81%	-0.41%
006	Current	236	Incl. In BI	142	9	387	136	30	449	238	853	1240
	Proposed	221	Incl. In BI	123	9	353	130	30	491	243	894	1247
% +/- to Current Rates		-6.36%		-13.38%	0.00%	-8.79%	-4.41%	0.00%	9.35%	2.10%	4.81%	0.56%
007	Current	288	Incl. In BI	173	12	473	129	30	370	219	748	1221
	Proposed	270	Incl. In BI	150	12	432	124	30	409	221	784	1216
% +/- to Current Rates		-6.25%		-13.29%	0.00%	-8.67%	-3.88%	0.00%	10.54%	0.91%	4.81%	-0.41%

\* 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  
 DR: 7  
 RG Coll\_DCPD: 46; RG Comp: 38; RG AB: 11  
 Discounts: Number of Years Licensed Discount: 15%, Conviction Free discount: 10%

Proposed: CLASS: 2  
 RG Coll\_DCPD: 48; RG Comp: 41; RG AB: 11

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-01

**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 1 AF 2 years ago  
 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	709	Incl. In BI	349	25	1083	146	30	356	208	740	1823
	Proposed	680	Incl. In BI	303	25	1008	183	30	416	292	921	1929
% +/- to Current Rates		-4.09%		-13.18%	0.00%	-6.93%	25.34%	0.00%	16.85%	40.38%	24.46%	5.81%
005	Current	311	Incl. In BI	153	12	476	136	30	340	194	700	1176
	Proposed	299	Incl. In BI	133	12	444	171	30	403	272	876	1320
% +/- to Current Rates		-3.86%		-13.07%	0.00%	-6.72%	25.74%	0.00%	18.53%	40.21%	25.14%	12.24%
006	Current	255	Incl. In BI	126	9	390	144	30	409	211	794	1184
	Proposed	245	Incl. In BI	109	9	363	180	30	484	298	992	1355
% +/- to Current Rates		-3.92%		-13.49%	0.00%	-6.92%	25.00%	0.00%	18.34%	41.23%	24.94%	14.44%
007	Current	311	Incl. In BI	153	12	476	136	30	340	194	700	1176
	Proposed	299	Incl. In BI	133	12	444	171	30	403	272	876	1320
% +/- to Current Rates		-3.86%		-13.07%	0.00%	-6.72%	25.74%	0.00%	18.53%	40.21%	25.14%	12.24%

\* 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: 23  
 DR: 7  
 RG Coll\_DCPD: 40; RG Comp: 34; RG AB: 11  
 Discounts: Number of Years Licensed Discount: 10%, Conviction Free discount: 10%

Proposed: CLASS: 23  
 RG Coll\_DCPD: 40; RG Comp: 34; RG AB: 11  
 Car code 0251, model year 2017

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