

Company Name: S& Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

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	1904	125	594	39	2662	264	15	526	371	1176	3838	
	Proposed	1904	162	665	41	2772	268	15	544	371	1198	3970	
% +/- to Current Rat		0	0.00%	29.60%	11.95%	5.13%	4.13%	1.52%	0.00%	3.42%	0.00%	1.87%	3.44%
005	Current	924	83	392	22	1421	148	15	544	450	1157	2578	
	Proposed	924	107	438	23	1492	151	15	563	450	1179	2671	
% +/- to Current Rat		0	0.00%	28.92%	11.73%	4.55%	5.00%	2.03%	0.00%	3.49%	0.00%	1.90%	3.61%
006	Current	743	81	382	16	1222	105	15	544	307	971	2193	
	Proposed	743	105	428	16	1292	107	15	563	307	992	2284	
% +/- to Current Rat		0	0.00%	29.63%	12.04%	0.00%	5.73%	1.90%	0.00%	3.49%	0.00%	2.16%	4.15%
007	Current	638	75	359	17	1089	115	15	544	303	977	2066	
	Proposed	638	99	402	18	1157	117	15	563	303	998	2155	
% +/- to Current Rat		0	0.00%	32.00%	11.98%	5.88%	6.24%	1.74%	0.00%	3.49%	0.00%	2.15%	4.31%

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

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

Current: 1.2 + 1.3

Proposed: 1.2 + 1.3

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Company Name: S& Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

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	723	63	301	39	1126	161	15	268	371	815	1941
	Proposed	723	82	337	41	1183	163	15	277	371	826	2009
% +/- to Current Rates		0.00%	30.16%	11.96%	5.13%	5.06%	1.24%	0.00%	3.36%	0.00%	1.35%	3.50%
005	Current	351	42	199	22	614	90	15	277	450	832	1446
	Proposed	351	54	222	23	650	92	15	287	450	844	1494
% +/- to Current Rates		0.00%	28.57%	11.56%	4.55%	5.86%	2.22%	0.00%	3.61%	0.00%	1.44%	3.32%
006	Current	282	41	194	16	533	64	15	277	307	663	1196
	Proposed	282	53	217	16	568	65	15	287	307	674	1242
% +/- to Current Rates		0.00%	29.27%	11.86%	0.00%	6.57%	1.56%	0.00%	3.61%	0.00%	1.66%	3.85%
007	Current	242	38	182	17	479	70	15	277	303	665	1144
	Proposed	242	50	204	18	514	71	15	287	303	676	1190
% +/- to Current Rates		0.00%	31.58%	12.09%	5.88%	7.31%	1.43%	0.00%	3.61%	0.00%	1.65%	4.02%

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

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

Current: Operator 1: Rating Groups: AB 10, COLL 33, COMP 47, Driving Record:9, Conviction Free Discount 20%

Proposed: Operator 1: Rating Groups: AB 10, COLL 33, COMP 47, Driving Record:9, Conviction Free Discount 20%

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Company Name: S& Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

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	1181	62	293	0	1536	103	0	258	0	361	1897
Proposed	1181	80	328	0	1589	105	0	267	0	372	1961
% +/- to Current Rates	0.00%	29.03%	11.95%	0.00%	3.45%	1.94%	0.00%	3.49%	0.00%	3.05%	3.37%
005 Current	573	41	193	0	807	58	0	267	0	325	1132
Proposed	573	53	216	0	842	59	0	276	0	335	1177
% +/- to Current Rates	0.00%	29.27%	11.92%	0.00%	4.34%	1.72%	0.00%	3.37%	0.00%	3.08%	3.98%
006 Current	461	40	188	0	689	41	0	267	0	308	997
Proposed	461	52	211	0	724	42	0	276	0	318	1042
% +/- to Current Rates	0.00%	30.00%	12.23%	0.00%	5.08%	2.44%	0.00%	3.37%	0.00%	3.25%	4.51%
007 Current	396	37	177	0	610	45	0	267	0	312	922
Proposed	396	49	198	0	643	46	0	276	0	322	965
% +/- to Current Rates	0.00%	32.43%	11.86%	0.00%	5.41%	2.22%	0.00%	3.37%	0.00%	3.21%	4.66%

* 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: Operator 2 (Occasional): Rating Groups: AB 10, COLL 33, COMP 47, Driving Record:3, Conviction Free Discount 20%

Proposed: Operator 2 (Occasional): Rating Groups: AB 10, COLL 33, COMP 47, Driving Record:3, Conviction Free Disco

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Company Name: S& Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

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	950	62	294	37	1343	152	15	282	200	649	1992	
	0 Proposed	950	80	329	38	1397	154	15	292	200	661	2058	
% +/- to Current Rat		0	0.00%	29.03%	11.90%	2.70%	4.02%	1.32%	0.00%	3.55%	0.00%	1.85%	3.31%
005	Current	461	41	194	21	717	85	15	292	242	634	1351	
	0 Proposed	461	53	217	22	753	87	15	302	242	646	1399	
% +/- to Current Rat		0	0.00%	29.27%	11.86%	4.76%	5.02%	2.35%	0.00%	3.42%	0.00%	1.89%	3.55%
006	Current	371	40	189	15	615	61	15	292	165	533	1148	
	0 Proposed	371	52	212	15	650	61	15	302	165	543	1193	
% +/- to Current Rat		0	0.00%	30.00%	12.17%	0.00%	5.69%	0.00%	3.42%	0.00%	1.88%	3.92%	
007	Current	319	37	178	16	550	66	15	292	163	536	1086	
	0 Proposed	319	49	199	17	584	67	15	302	163	547	1131	
% +/- to Current Rat		0	0.00%	32.43%	11.80%	6.25%	6.18%	1.52%	0.00%	3.42%	0.00%	2.05%	4.14%

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

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

Current: 2.2 + 2.3

Proposed: 2.2 + 2.3

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

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	950	62	294	37	1343	152	15	282	200	649	1992
Proposed	950	80	329	38	1397	154	15	292	200	661	2058
% +/- to Current Rates	0.00%	29.03%	11.90%	2.70%	4.02%	1.32%	0.00%	3.55%	0.00%	1.85%	3.31%
005 Current	461	41	194	21	717	85	15	292	242	634	1351
Proposed	461	53	217	22	753	87	15	302	242	646	1399
% +/- to Current Rates	0.00%	29.27%	11.86%	4.76%	5.02%	2.35%	0.00%	3.42%	0.00%	1.89%	3.55%
006 Current	371	40	189	15	615	61	15	292	165	533	1148
Proposed	371	52	212	15	650	61	15	302	165	543	1193
% +/- to Current Rates	0.00%	30.00%	12.17%	0.00%	5.69%	0.00%	0.00%	3.42%	0.00%	1.88%	3.92%
007 Current	319	37	178	16	550	66	15	292	163	536	1086
Proposed	319	49	199	17	584	67	15	302	163	547	1131
% +/- to Current Rates	0.00%	32.43%	11.80%	6.25%	6.18%	1.52%	0.00%	3.42%	0.00%	2.05%	4.14%

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

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

Current: Operator 1: Rating Groups: AB 10, COLL 31, COMP 31, Driving Record:9, Conviction Free Discount 20%

Proposed: Operator 1: Rating Groups: AB 10, COLL 31, COMP 31, Driving Record:9, Conviction Free Discount 20%

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Company Name: S& Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

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					0	0
0 Proposed					0					0	0
% +/- to Current Rat	0				0.00%					0.00%	0.00%
005 Current					0					0	0
0 Proposed					0					0	0
% +/- to Current Rat	0				0.00%					0.00%	0.00%
006 Current					0					0	0
0 Proposed					0					0	0
% +/- to Current Rat	0				0.00%					0.00%	0.00%
007 Current					0					0	0
0 Proposed					0					0	0
% +/- to Current Rat	0				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: We do not apply additional charges for secondary drivers.

Proposed: We do not apply additional charges for secondary drivers.

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Company Name: S& Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

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	
004	Current	1203	73	346	53	1675	214	30	497	414	1155	2830
	Proposed	1203	95	388	54	1740	218	30	514	414	1176	2916
% +/- to Current Rates		0.00%	30.14%	12.14%	1.89%	3.88%	1.87%	0.00%	3.42%	0.00%	1.82%	3.04%
005	Current	584	48	229	29	890	121	30	514	500	1165	2055
	Proposed	584	63	256	31	934	123	30	532	500	1185	2119
% +/- to Current Rates		0.00%	31.25%	11.79%	6.90%	4.94%	1.65%	0.00%	3.50%	0.00%	1.72%	3.11%
006	Current	470	47	223	21	761	85	30	514	341	970	1731
	Proposed	470	61	250	21	802	87	30	532	341	990	1792
% +/- to Current Rates		0.00%	29.79%	12.11%	0.00%	5.39%	2.35%	0.00%	3.50%	0.00%	2.06%	3.52%
007	Current	404	44	210	23	681	94	30	514	337	975	1656
	Proposed	404	57	235	24	720	95	30	532	337	994	1714
% +/- to Current Rates		0.00%	29.55%	11.90%	4.35%	5.73%	1.06%	0.00%	3.50%	0.00%	1.95%	3.50%

* 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: 3.2 + 3.3	Proposed: 3.2 + 3.3

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Company Name: S& Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

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	560	36	171	15	782	61	15	329	297	702	1484
	Proposed	560	47	191	15	813	62	15	341	297	715	1528
% +/- to Current Rates		0.00%	30.56%	11.70%	0.00%	3.96%	1.64%	0.00%	3.65%	0.00%	1.85%	2.96%
005	Current	272	24	113	8	417	35	15	341	359	750	1167
	Proposed	272	31	126	9	438	35	15	353	359	762	1200
% +/- to Current Rates		0.00%	29.17%	11.50%	12.50%	5.04%	0.00%	0.00%	3.52%	0.00%	1.60%	2.83%
006	Current	219	23	110	6	358	24	15	341	245	625	983
	Proposed	219	30	123	6	378	25	15	353	245	638	1016
% +/- to Current Rates		0.00%	30.43%	11.82%	0.00%	5.59%	4.17%	0.00%	3.52%	0.00%	2.08%	3.36%
007	Current	188	22	104	7	321	27	15	341	242	625	946
	Proposed	188	28	116	7	339	27	15	353	242	637	976
% +/- to Current Rates		0.00%	27.27%	11.54%	0.00%	5.61%	0.00%	0.00%	3.52%	0.00%	1.92%	3.17%

* 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: Operator 1: Rating Groups: AB 8, COLL 44, COMP 44, Driving Record:9, Conviction Free Discount 20%
 Multi-Vehicle Discount varies by coverage

Proposed: Operator 1: Rating Groups: AB 8, COLL 44, COMP 44, Driving Record:9, Conviction Free Discount 20%
 Multi-Vehicle Discount varies by coverage

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Company Name: S& Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

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	643	37	175	38	893	153	15	168	117	453	1346	
	0 Proposed	643	48	197	39	927	156	15	173	117	461	1388	
% +/- to Current Rat		0	0.00%	29.73%	12.57%	2.63%	3.81%	1.96%	0.00%	2.98%	0.00%	1.77%	3.12%
005	Current	312	24	116	21	473	86	15	173	141	415	888	
	0 Proposed	312	32	130	22	496	88	15	179	141	423	919	
% +/- to Current Rat		0	0.00%	33.33%	12.07%	4.76%	4.86%	2.33%	0.00%	3.47%	0.00%	1.93%	3.49%
006	Current	251	24	113	15	403	61	15	173	96	345	748	
	0 Proposed	251	31	127	15	424	62	15	179	96	352	776	
% +/- to Current Rat		0	0.00%	29.17%	12.39%	0.00%	5.21%	1.64%	0.00%	3.47%	0.00%	2.03%	3.74%
007	Current	216	22	106	16	360	67	15	173	95	350	710	
	0 Proposed	216	29	119	17	381	68	15	179	95	357	738	
% +/- to Current Rat		0	0.00%	31.82%	12.26%	6.25%	5.83%	1.49%	0.00%	3.47%	0.00%	2.00%	3.94%

* 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: Operator 2: Rating Groups: AB 11, COLL 29, COMP 22, Driving Record:9, Conviction Free Discount 20%
 Multi-Vehicle Discount varies by coverage

Proposed: Operator 2: Rating Groups: AB 11, COLL 29, COMP 22, Driving Record:9, Conviction Free Discount 20%
 Multi-Vehicle Discount varies by coverage

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Company Name: **S& Y Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

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	741	43	202	41	1027	167	15	224	204	610	1637
	Proposed	741	55	226	42	1064	170	15	232	204	621	1685
% +/- to Current Rates		0.00%	27.91%	11.88%	2.44%	3.60%	1.80%	0.00%	3.57%	0.00%	1.80%	2.93%
005	Current	360	28	133	23	544	94	15	232	247	588	1132
	Proposed	360	37	149	24	570	96	15	240	247	598	1168
% +/- to Current Rates		0.00%	32.14%	12.03%	4.35%	4.78%	2.13%	0.00%	3.45%	0.00%	1.70%	3.18%
006	Current	290	27	130	16	463	67	15	232	168	482	945
	Proposed	290	36	146	17	489	68	15	240	168	491	980
% +/- to Current Rates		0.00%	33.33%	12.31%	6.25%	5.62%	1.49%	0.00%	3.45%	0.00%	1.87%	3.70%
007	Current	248	26	122	18	414	73	15	232	166	486	900
	Proposed	248	33	137	18	436	74	15	240	166	495	931
% +/- to Current Rates		0.00%	26.92%	12.30%	0.00%	5.31%	1.37%	0.00%	3.45%	0.00%	1.85%	3.44%

* 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: 4.2 + 4.3

Proposed: 4.2 + 4.3

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

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	741	43	202	41	1027	167	15	224	204	610	1637
	Proposed	741	55	226	42	1064	170	15	232	204	621	1685
% +/- to Current Rates		0.00%	27.91%	11.88%	2.44%	3.60%	1.80%	0.00%	3.57%	0.00%	1.80%	2.93%
005	Current	360	28	133	23	544	94	15	232	247	588	1132
	Proposed	360	37	149	24	570	96	15	240	247	598	1168
% +/- to Current Rates		0.00%	32.14%	12.03%	4.35%	4.78%	2.13%	0.00%	3.45%	0.00%	1.70%	3.18%
006	Current	290	27	130	16	463	67	15	232	168	482	945
	Proposed	290	36	146	17	489	68	15	240	168	491	980
% +/- to Current Rates		0.00%	33.33%	12.31%	6.25%	5.62%	1.49%	0.00%	3.45%	0.00%	1.87%	3.70%
007	Current	248	26	122	18	414	73	15	232	166	486	900
	Proposed	248	33	137	18	436	74	15	240	166	495	931
% +/- to Current Rates		0.00%	26.92%	12.30%	0.00%	5.31%	1.37%	0.00%	3.45%	0.00%	1.85%	3.44%

* 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: Operator 1: Rating Groups: AB 11, COLL 34, COMP 30, Driving Record:9, Conviction Free Discount 20%

Proposed: Operator 1: Rating Groups: AB 11, COLL 34, COMP 30, Driving Record:9, Conviction Free Discount 20%

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Company Name: S& Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

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
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: We do not apply additional charges for secondary drivers.

Proposed: We do not apply additional charges for secondary drivers.

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Company Name: S& Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

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
004 Current	3501	131	622	78	4332	317	15	848	168	1348	5680
Proposed	3501	170	697	80	4448	322	15	878	168	1383	5831
% +/- to Current Rates	0.00%	29.77%	12.06%	2.56%	2.68%	1.58%	0.00%	3.54%	0.00%	2.60%	2.66%
005 Current	1699	87	411	44	2241	179	15	878	203	1275	3516
Proposed	1699	112	460	45	2316	181	15	908	203	1307	3623
% +/- to Current Rates	0.00%	28.74%	11.92%	2.27%	3.35%	1.12%	0.00%	3.42%	0.00%	2.51%	3.04%
006 Current	1368	84	400	31	1883	127	15	878	138	1158	3041
Proposed	1368	110	448	32	1958	129	15	908	138	1190	3148
% +/- to Current Rates	0.00%	30.95%	12.00%	3.23%	3.98%	1.57%	0.00%	3.42%	0.00%	2.76%	3.52%
007 Current	1174	79	377	34	1664	138	15	878	137	1168	2832
Proposed	1174	103	422	35	1734	140	15	908	137	1200	2934
% +/- to Current Rates	0.00%	30.38%	11.94%	2.94%	4.21%	1.45%	0.00%	3.42%	0.00%	2.74%	3.60%

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

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

Current: Operator 1: Rating Groups: AB 12, COLL 27, COMP 16, Driving Record:3

Proposed: Operator 1: Rating Groups: AB 12, COLL 27, COMP 16, Driving Record:3

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

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	
004	Current	1083	76	358	68	1585	277	30	449	586	1342	2927
	Proposed	1083	98	401	70	1652	280	30	465	586	1361	3013
% +/- to Current Rates		0.00%	28.95%	12.01%	2.94%	4.23%	1.08%	0.00%	3.56%	0.00%	1.42%	2.94%
005	Current	525	49	236	38	848	155	30	465	710	1360	2208
	Proposed	525	65	264	40	894	158	30	481	710	1379	2273
% +/- to Current Rates		0.00%	32.65%	11.86%	5.26%	5.42%	1.94%	0.00%	3.44%	0.00%	1.40%	2.94%
006	Current	423	49	231	27	730	110	30	465	484	1089	1819
	Proposed	423	63	258	28	772	112	30	481	484	1107	1879
% +/- to Current Rates		0.00%	28.57%	11.69%	3.70%	5.75%	1.82%	0.00%	3.44%	0.00%	1.65%	3.30%
007	Current	363	45	217	30	655	120	30	465	479	1094	1749
	Proposed	363	59	243	30	695	122	30	481	479	1112	1807
% +/- to Current Rates		0.00%	31.11%	11.98%	0.00%	6.11%	1.67%	0.00%	3.44%	0.00%	1.65%	3.32%

* 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: 6.2 + 6.3

Proposed: 6.2 + 6.3

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Company Name: S& Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

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	534	39	183	27	783	111	15	270	398	794	1577
	Proposed	534	50	205	28	817	112	15	280	398	805	1622
% +/- to Current Rates		0.00%	28.21%	12.02%	3.70%	4.34%	0.90%	0.00%	3.70%	0.00%	1.39%	2.85%
005	Current	259	25	121	15	420	62	15	280	482	839	1259
	Proposed	259	33	135	16	443	63	15	290	482	850	1293
% +/- to Current Rates		0.00%	32.00%	11.57%	6.67%	5.48%	1.61%	0.00%	3.57%	0.00%	1.31%	2.70%
006	Current	209	25	118	11	363	44	15	280	329	668	1031
	Proposed	209	32	132	11	384	45	15	290	329	679	1063
% +/- to Current Rates		0.00%	28.00%	11.86%	0.00%	5.79%	2.27%	0.00%	3.57%	0.00%	1.65%	3.10%
007	Current	179	23	111	12	325	48	15	280	325	668	993
	Proposed	179	30	124	12	345	49	15	290	325	679	1024
% +/- to Current Rates		0.00%	30.43%	11.71%	0.00%	6.15%	2.08%	0.00%	3.57%	0.00%	1.65%	3.12%

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

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

Current: Operator 1: Rating Groups: AB 7, COLL 39, COMP 50, Driving Record:9, Conviction Free Discount 20%
 Multi-Vehicle Discount varies by coverage

Proposed: Operator 1: Rating Groups: AB 7, COLL 39, COMP 50, Driving Record:9, Conviction Free Discount 20%
 Multi-Vehicle Discount varies by coverage

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

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	
004	Current	549	37	175	41	802	166	15	179	188	548	1350	
	0 Proposed	549	48	196	42	835	168	15	185	188	556	1391	
	% +/- to Current Rat	0	0.00%	29.73%	12.00%	2.44%	4.11%	1.20%	0.00%	3.35%	0.00%	1.46%	3.04%
005	Current	266	24	115	23	428	93	15	185	228	521	949	
	0 Proposed	266	32	129	24	451	95	15	191	228	529	980	
	% +/- to Current Rat	0	0.00%	33.33%	12.17%	4.35%	5.37%	2.15%	0.00%	3.24%	0.00%	1.54%	3.27%
006	Current	214	24	113	16	367	66	15	185	155	421	788	
	0 Proposed	214	31	126	17	388	67	15	191	155	428	816	
	% +/- to Current Rat	0	0.00%	29.17%	11.50%	6.25%	5.72%	1.52%	0.00%	3.24%	0.00%	1.66%	3.55%
007	Current	184	22	106	18	330	72	15	185	154	426	756	
	0 Proposed	184	29	119	18	350	73	15	191	154	433	783	
	% +/- to Current Rat	0	0.00%	31.82%	12.26%	0.00%	6.06%	1.39%	0.00%	3.24%	0.00%	1.64%	3.57%

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

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

Current: Operator 2: Rating Groups: AB 11, COLL 36, COMP 35, Driving Record:9, Conviction Free Discount 20%
 Multi-Vehicle Discount varies by coverage

Proposed: Operator 2: Rating Groups: AB 11, COLL 36, COMP 35, Driving Record:9, Conviction Free Discount 20%
 Multi-Vehicle Discount varies by coverage

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

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

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	716	39	187	29	971	117	15	200	128	460	1431
	Proposed	716	51	210	29	1006	118	15	207	128	468	1474
% +/- to Current Rates		0.00%	30.77%	12.30%	0.00%	3.60%	0.85%	0.00%	3.50%	0.00%	1.74%	3.00%
005	Current	348	26	124	16	514	66	15	207	156	444	958
	Proposed	348	34	139	17	538	67	15	215	156	453	991
% +/- to Current Rates		0.00%	30.77%	12.10%	6.25%	4.67%	1.52%	0.00%	3.86%	0.00%	2.03%	3.44%
006	Current	280	25	121	11	437	47	15	207	106	375	812
	Proposed	280	33	135	12	460	47	15	215	106	383	843
% +/- to Current Rates		0.00%	32.00%	11.57%	9.09%	5.26%	0.00%	0.00%	3.86%	0.00%	2.13%	3.82%
007	Current	240	24	113	12	389	51	15	207	105	378	767
	Proposed	240	31	127	13	411	52	15	215	105	387	798
% +/- to Current Rates		0.00%	29.17%	12.39%	8.33%	5.66%	1.96%	0.00%	3.86%	0.00%	2.38%	4.04%

* 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: 7.2 + 7.3

Proposed: 7.2 + 7.3

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Company Name: **S& Y Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

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	716	39	187	29	971	117	15	200	128	460	1431
	Proposed	716	51	210	29	1006	118	15	207	128	468	1474
% +/- to Current Rates		0.00%	30.77%	12.30%	0.00%	3.60%	0.85%	0.00%	3.50%	0.00%	1.74%	3.00%
005	Current	348	26	124	16	514	66	15	207	156	444	958
	Proposed	348	34	139	17	538	67	15	215	156	453	991
% +/- to Current Rates		0.00%	30.77%	12.10%	6.25%	4.67%	1.52%	0.00%	3.86%	0.00%	2.03%	3.44%
006	Current	280	25	121	11	437	47	15	207	106	375	812
	Proposed	280	33	135	12	460	47	15	215	106	383	843
% +/- to Current Rates		0.00%	32.00%	11.57%	9.09%	5.26%	0.00%	0.00%	3.86%	0.00%	2.13%	3.82%
007	Current	240	24	113	12	389	51	15	207	105	378	787
	Proposed	240	31	127	13	411	52	15	215	105	387	798
% +/- to Current Rates		0.00%	29.17%	12.39%	8.33%	5.66%	1.96%	0.00%	3.86%	0.00%	2.38%	4.04%

* 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:	Operator 1: Rating Groups: AB 10, COLL 35, COMP 26, Driving Record:9, Conviction Free Discount 20%	Proposed:	Operator 1: Rating Groups: AB 10, COLL 35, COMP 26, Driving Record:9, Conviction Free Discount 20%

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Company Name: S& Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

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
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: We do not apply additional charges for secondary drivers.

Proposed: We do not apply additional charges for secondary drivers.

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Company Name: S& Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

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	768	57	271	48	1144	195	15	255	240	705	1849
	Proposed	768	74	304	49	1195	198	15	264	240	717	1912
% +/- to Current Rates		0.00%	29.82%	12.18%	2.08%	4.46%	1.54%	0.00%	3.53%	0.00%	1.70%	3.41%
005	Current	373	38	179	27	617	110	15	264	290	679	1296
	Proposed	373	49	201	28	651	111	15	273	290	689	1340
% +/- to Current Rates		0.00%	28.95%	12.29%	3.70%	5.51%	0.91%	0.00%	3.41%	0.00%	1.47%	3.40%
006	Current	300	37	175	19	531	78	15	264	198	555	1086
	Proposed	300	48	195	20	563	79	15	273	198	565	1128
% +/- to Current Rates		0.00%	29.73%	11.43%	5.26%	6.03%	1.28%	0.00%	3.41%	0.00%	1.80%	3.87%
007	Current	257	35	164	21	477	85	15	264	195	559	1036
	Proposed	257	45	184	21	507	86	15	273	195	569	1076
% +/- to Current Rates		0.00%	28.57%	12.20%	0.00%	6.29%	1.18%	0.00%	3.41%	0.00%	1.79%	3.86%

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

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

Current: Operator 1: Rating Groups: AB 9, COLL 35, COMP 38, Driving Record:9, Conviction Free Discount 20%

Proposed: Operator 1: Rating Groups: AB 9, COLL 35, COMP 38, Driving Record:9, Conviction Free Discount 20%

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Company Name: S& Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

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	693	43	202	27	965	110	15	254	143	522	1487
	Proposed	693	55	226	28	1002	112	15	262	143	532	1534
% +/- to Current Rates		0.00%	27.91%	11.88%	3.70%	3.83%	1.82%	0.00%	3.15%	0.00%	1.92%	3.16%
005	Current	336	28	133	15	512	62	15	262	173	512	1024
	Proposed	336	37	149	16	538	63	15	272	173	523	1061
% +/- to Current Rates		0.00%	32.14%	12.03%	6.67%	5.08%	1.61%	0.00%	3.82%	0.00%	2.15%	3.61%
006	Current	271	27	130	11	439	44	15	262	118	439	878
	Proposed	271	36	146	11	464	45	15	272	118	450	914
% +/- to Current Rates		0.00%	33.33%	12.31%	0.00%	5.69%	2.27%	0.00%	3.82%	0.00%	2.51%	4.10%
007	Current	232	26	122	12	392	48	15	262	116	441	833
	Proposed	232	34	137	12	415	49	15	272	116	452	867
% +/- to Current Rates		0.00%	30.77%	12.30%	0.00%	5.87%	2.08%	0.00%	3.82%	0.00%	2.49%	4.08%

* 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: Operator 1: Rating Groups: AB 11, COLL 47, COMP 41, Driving Record:9, Conviction Free Discount 20%

Proposed: Operator 1: Rating Groups: AB 11, COLL 47, COMP 41, Driving Record:9, Conviction Free Discount 20%

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Company Name: S& Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

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
 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	836	60	286	41	1223	169	15	294	265	743	1966
	Proposed	836	78	321	43	1278	171	15	304	265	755	2033
% +/- to Current Rates		0.00%	30.00%	12.24%	4.88%	4.50%	1.18%	0.00%	3.40%	0.00%	1.62%	3.41%
005	Current	406	40	189	23	658	95	15	304	321	735	1393
	Proposed	406	52	212	24	694	96	15	315	321	747	1441
% +/- to Current Rates		0.00%	30.00%	12.17%	4.35%	5.47%	1.05%	0.00%	3.62%	0.00%	1.63%	3.45%
006	Current	327	39	184	17	567	67	15	304	219	605	1172
	Proposed	327	50	206	17	600	68	15	315	219	617	1217
% +/- to Current Rates		0.00%	28.21%	11.96%	0.00%	5.82%	1.49%	0.00%	3.62%	0.00%	1.98%	3.84%
007	Current	280	37	173	18	508	74	15	304	216	609	1117
	Proposed	280	47	194	19	540	75	15	315	216	621	1161
% +/- to Current Rates		0.00%	27.03%	12.14%	5.56%	6.30%	1.35%	0.00%	3.62%	0.00%	1.97%	3.94%

* 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: Operator 1: Rating Groups: AB 11, COLL 37, COMP 37, Driving Record:9, Conviction Free Discount 20%

Proposed: Operator 1: Rating Groups: AB 11, COLL 37, COMP 37, Driving Record:9, Conviction Free Discount 20%

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