

Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/12/2026
Renewals:	9/11/2026

Profile 1.1 Private Passenger:

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

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

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

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	1826	26	346	24	2222	174	11	435	615	1235	3457
	Proposed	1779	25	358	25	2187	267	11	343	697	1318	3505
% +/- to Current Rates		-2.57%	-3.85%	3.47%	4.17%	1.21%	53.45%	0.00%	-21.15%	13.33%	45.63%	46.85%
005	Current	958	10	218	24	1210	67	11	386	563	1027	2237
	Proposed	919	8	223	25	1175	96	11	301	697	1105	2280
% +/- to Current Rates		-4.07%	-20.00%	2.29%	4.17%	-17.61%	43.28%	0.00%	-22.02%	23.80%	45.06%	27.45%
006	Current	801	5	164	24	994	36	11	433	415	895	1889
	Proposed	781	5	208	25	1019	52	11	314	488	865	1884
% +/- to Current Rates		-2.50%	0.00%	26.83%	4.17%	28.50%	44.44%	0.00%	-27.48%	17.59%	34.55%	63.05%
007	Current	958	10	218	24	1210	67	11	386	563	1027	2237
	Proposed	919	8	223	25	1175	96	11	301	697	1105	2280
% +/- to Current Rates		-4.07%	-20.00%	2.29%	4.17%	-17.61%	43.28%	0.00%	-22.02%	23.80%	45.06%	27.45%

* 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:

Operator 1		Operator 2	
Class : 01	Use : Commute 3+ days a week (16km-30km)	Body Style : Small Multi-Purpose	Class : 08
YL : 30	Veh Age : 7	Welcome discount : 10%	YL : 3
BMS : 0	Veh Owned Years : 7	Conviction free discount : 15%	BMS =0
Exp : (20 001km - 30 000ki Vehicle Age at Purchase : 0		Conviction free discount : 15%	

Proposed:

Operator 1		Operator 2	
Class : 01	Use : Commute 3+ days a week (16km-30km)	Body Style : Small Multi-Purpose	Class : 08
YL : 30	Veh Age : 7	Welcome discount : 10%	YL : 3
BMS : 0	Veh Owned Years : 7	Conviction free discount : 15%	BMS =0
Exp : (20 001km - 30 000km) Vehicle Age at Purchase : 0		Conviction free discount : 15%	

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Company Name: **Co-operators General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	8/12/2026
Renewals:	9/11/2026

Profile 1.2 Private Passenger:

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

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

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	990	26	346	24	1386	174	11	435	615	1235	2621
	Proposed	939	25	358	25	1347	267	11	343	697	1318	2665
% +/- to Current Rates		-5.15%	-3.85%	3.47%	4.17%	-1.36%	53.45%	0.00%	-21.15%	13.33%	45.63%	44.27%
005	Current	366	10	218	24	618	67	11	386	563	1027	1645
	Proposed	324	8	223	25	580	96	11	301	697	1105	1685
% +/- to Current Rates		-11.48%	-20.00%	2.29%	4.17%	-25.02%	43.28%	0.00%	-22.02%	23.80%	45.06%	20.05%
006	Current	209	5	164	24	402	36	11	433	415	895	1297
	Proposed	186	5	208	25	424	52	11	314	488	865	1289
% +/- to Current Rates		-11.00%	0.00%	26.83%	4.17%	19.99%	44.44%	0.00%	-27.48%	17.59%	34.55%	54.54%
007	Current	366	10	218	24	618	67	11	386	563	1027	1645
	Proposed	324	8	223	25	580	96	11	301	697	1105	1685
% +/- to Current Rates		-11.48%	-20.00%	2.29%	4.17%	-25.02%	43.28%	0.00%	-22.02%	23.80%	45.06%	20.05%

* 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

Class : 01	Use : Commute 3+ days a week (16km-30km)	Body Style : Small Multi-Purpose
YL : 30	Veh Age : 7	Welcome discount : 10%
BMS : 0	Veh Owned Years : 7	Conviction free discount : 15%
Exp : (20 001km - 30 000kr Vehicle Age at Purchase : 0		

Proposed: Operator 1

Class : 01	Use : Commute 3+ days a week (16km-30km)	Body Style : Small Multi-Purpose
YL : 30	Veh Age : 7	Welcome discount : 10%
BMS : 0	Veh Owned Years : 7	Conviction free discount : 15%
Exp : (20 001km - 30 000km) Vehicle Age at Purchase : 0		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/12/2026
Renewals:	9/11/2026

Profile 1.3 Private Passenger:

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

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

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	836	0	0	836	0	0	0	0	0	836
	Proposed	840	0	0	840	0	0	0	0	0	840
% +/- to Current Rates		0.48%			0.48%					0.00%	0.48%
005	Current	592	0	0	592	0	0	0	0	0	592
	Proposed	595	0	0	595	0	0	0	0	0	595
% +/- to Current Rates		0.51%			0.51%					0.00%	0.51%
006	Current	592	0	0	592	0	0	0	0	0	592
	Proposed	595	0	0	595	0	0	0	0	0	595
% +/- to Current Rates		0.51%			0.51%					0.00%	0.51%
007	Current	592	0	0	592	0	0	0	0	0	592
	Proposed	595	0	0	595	0	0	0	0	0	595
% +/- to Current Rates		0.51%			0.51%					0.00%	0.51%

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

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

Current:

Operator 2
Class : 08
YL : 3
BMS =0
Conviction free discount : 15%

Proposed:

Operator 2
Class : 08
YL : 3
BMS =0
Conviction free discount : 15%

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Company Name:

Co-operators General Insurance Company

Renewals:

New Business:

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 4
 Accident Benefits
 DCPD - \$0 Deduct
 Collision \$500 Dec
 Comprehensive \$2

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive
004 Current	1455	35	349	24	1863	171	11	530	210
Proposed	1451	35	406	25	1917	258	11	444	282
% +/- to Current Rates	-0.27%	0.00%	16.33%	4.17%	20.22%	50.88%	0.00%	-16.23%	34.29%
005 Current	615	13	220	24	872	67	11	470	193
Proposed	581	12	253	25	871	93	11	390	282
% +/- to Current Rates	-5.53%	-7.69%	15.00%	4.17%	5.95%	38.81%	0.00%	-17.02%	46.11%
006 Current	404	8	167	24	603	36	11	526	142
Proposed	386	7	236	25	654	50	11	408	198
% +/- to Current Rates	-4.46%	-12.50%	41.32%	4.17%	28.53%	38.89%	0.00%	-22.43%	39.44%
007 Current	615	13	220	24	872	67	11	470	193
Proposed	581	12	253	25	871	93	11	390	282
% +/- to Current Rates	-5.53%	-7.69%	15.00%	4.17%	5.95%	38.81%	0.00%	-17.02%	46.11%

* 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	Operator 2
Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Multi-Purpose Class : 08
YL : 10	Veh Age : 10	Welcome discount : 10% BMS : 0
Exp : (10 001km - 20 000km)	Veh Owned Years : 10	Conviction free discount : 15% YL : 10
BMS = 0	Vehicle Age at Purchase : 0	Conviction free discount : 15%

Proposed:	Operator 1
Class : 01	Use : Commute 3+ days a week / 0-16km
YL : 10	Veh Age : 10
Exp : (10 001km - 20 000km)	Veh Owned Years : 10
BMS = 0	Vehicle Age at Purchase : 0

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Implementation Dates (D/M/Y)	
	8/12/2026
	9/11/2026

14 \$1,000,000 Limit
 100% Deductible
 250 Deductible

Total Optional Coverages	Total of Mandatory and Optional
922	2785
995	2912
68.94%	89.16%
741	1613
776	1647
67.90%	73.84%
715	1318
667	1321
55.89%	84.42%
741	1613
776	1647
67.90%	73.84%

Operator 2
Body Style : Small Mu Class : 08
Welcome discount : 10 BMS : 0
Conviction free discount YL : 10
Conviction free discount : 15%

Options taken or decisions made as a result of the data set

Company Name: Co-operators General Insurance Company

Implementation D	
New Business:	
Renewals:	

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	
004	Current	1333	35	349	24	1741	171	11	530	210	922
	Proposed	1328	35	406	25	1794	258	11	444	282	995
% +/- to Current Rates		-0.38%	0.00%	16.33%	4.17%	20.12%	50.88%	0.00%	-16.23%	34.29%	68.94%
005	Current	493	13	220	24	750	67	11	470	193	741
	Proposed	458	12	253	25	748	93	11	390	282	776
% +/- to Current Rates		-7.10%	-7.69%	15.00%	4.17%	4.37%	38.81%	0.00%	-17.02%	46.11%	67.90%
006	Current	282	8	167	24	481	36	11	526	142	715
	Proposed	263	7	236	25	531	50	11	408	198	667
% +/- to Current Rates		-6.74%	-12.50%	41.32%	4.17%	26.25%	38.89%	0.00%	-22.43%	39.44%	55.89%
007	Current	493	13	220	24	750	67	11	470	193	741
	Proposed	458	12	253	25	748	93	11	390	282	776
% +/- to Current Rates		-7.10%	-7.69%	15.00%	4.17%	4.37%	38.81%	0.00%	-17.02%	46.11%	67.90%

* 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

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Multi-Purpose
YL : 10	Veh Age : 10	Welcome discount : 10%
Exp : (10 001km - 20 000km)	Vehicle Age at Purchase : 0	Conviction free discount : 15%
BMS = 0	Veh Owned Years : 10	

Proposed: Operator 1

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Multi-Purpose
YL : 10	Veh Age : 10	Welcome discount : 10%
Exp : (10 001km - 20 000km)	Vehicle Age at Purchase : 0	Conviction free discount : 15%
BMS = 0	Veh Owned Years : 10	

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ates (D/M/Y)
8/12/2026
9/11/2026

Total of Mandatory and Optional	
2663	
2789	
89.06%	
1491	
1524	
72.27%	
1196	
1198	
82.14%	
1491	
1524	
72.27%	

iti-Purpose
0%
int : 15%

r any actions taken or decisions made

Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/12/2026
Renewals:	9/11/2026

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	122	0	0	0	122	0	0	0	0	0	122
	Proposed	123	0	0	0	123	0	0	0	0	0	123
% +/- to Current Rates		0.82%				0.82%					0.00%	0.82%
005	Current	122	0	0	0	122	0	0	0	0	0	122
	Proposed	123	0	0	0	123	0	0	0	0	0	123
% +/- to Current Rates		0.82%				0.82%					0.00%	0.82%
006	Current	122	0	0	0	122	0	0	0	0	0	122
	Proposed	123	0	0	0	123	0	0	0	0	0	123
% +/- to Current Rates		0.82%				0.82%					0.00%	0.82%
007	Current	122	0	0	0	122	0	0	0	0	0	122
	Proposed	123	0	0	0	123	0	0	0	0	0	123
% +/- to Current Rates		0.82%				0.82%					0.00%	0.82%

* 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
 Class : 08
 BMS : 0
 YL : 10
 Conviction free discount : 15%

Proposed: Operator 2
 Class : 08
 BMS : 0
 YL : 10
 Conviction free discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/12/2026
Renewals:	9/11/2026

Profile 3.1 Private Passenger:

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

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

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

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	1868	50	516	48	2482	256	22	824	381	1483	3965
Proposed	1840	49	491	50	2430	331	22	656	463	1472	3902
% +/- to Current Rates	-1.50%	-2.00%	-4.84%	4.17%	-4.18%	29.30%	0.00%	-20.39%	21.52%	30.43%	26.25%
005 Current	690	18	325	48	1081	100	22	731	349	1202	2283
Proposed	636	16	306	50	1008	119	22	577	463	1181	2189
% +/- to Current Rates	-7.83%	-11.11%	-5.85%	4.17%	-20.62%	19.00%	0.00%	-21.07%	32.66%	30.60%	9.98%
006 Current	395	10	247	48	700	54	22	818	256	1150	1850
Proposed	365	10	285	50	710	65	22	602	326	1015	1725
% +/- to Current Rates	-7.59%	0.00%	15.38%	4.17%	11.96%	20.37%	0.00%	-26.41%	27.34%	21.31%	33.26%
007 Current	690	18	325	48	1081	100	22	731	349	1202	2283
Proposed	636	16	306	50	1008	119	22	577	463	1181	2189
% +/- to Current Rates	-7.83%	-11.11%	-5.85%	4.17%	-20.62%	19.00%	0.00%	-21.07%	32.66%	30.60%	9.98%

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

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

Current:	Operator 1			Operator 2		
Class : 01	Use : Pleasure	Body Style : 1/2 ton pickup	Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 4 Door	
YL : 14	Veh Age : 9	Welcome discount : 10%	YL : 15	Veh Age : 12	Welcome discount : 10%	
BMS : 0	Veh Owned Years : 9	Conviction free discount : 15%	BMS : 0	Veh Owned Years : 12	Conviction free discount : 15%	
Exp : (10 001km - 20 000k Vehicle Age at Purchase : 0	Multivehicle discount : 15%		Exp : (0 - 10 000km) Vehicle Age at Purchase : 0	Multivehicle discount : 15%		

Proposed:	Operator 1			Operator 2		
Class : 01	Use : Pleasure	Body Style : 1/2 ton pickup	Class : 01	Use : Commute 3+ days a week / 0-16km		
YL : 14	Veh Age : 9	Welcome discount : 10%	YL : 15	Veh Age : 12		
BMS : 0	Veh Owned Years : 9	Conviction free discount : 15%	BMS : 0	Veh Owned Years : 12		
Exp : (10 001km - 20 000 Vehicle Age at Purchase : 0	Multivehicle discount : 15%		Exp : (0 - 10 000km) Vehicle Age at Purchase : 0			

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Company Name: **Co-operators General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	8/12/2026
Renewals:	9/11/2026

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	923	25	226	24	1198	108	11	516	266	901	2099
	Proposed	944	25	224	25	1218	168	11	404	311	894	2112
% +/- to Current Rates		2.28%	0.00%	-0.88%	4.17%	5.56%	55.56%	0.00%	-21.71%	16.92%	50.77%	56.32%
005	Current	341	9	142	24	516	42	11	458	243	754	1270
	Proposed	326	8	140	25	499	60	11	355	311	737	1236
% +/- to Current Rates		-4.40%	-11.11%	-1.41%	4.17%	-12.75%	42.86%	0.00%	-22.49%	27.98%	48.35%	35.60%
006	Current	195	5	108	24	332	23	11	512	179	725	1057
	Proposed	187	5	130	25	347	33	11	371	219	634	981
% +/- to Current Rates		-4.10%	0.00%	20.37%	4.17%	20.43%	43.48%	0.00%	-27.54%	22.35%	38.29%	58.72%
007	Current	341	9	142	24	516	42	11	458	243	754	1270
	Proposed	326	8	140	25	499	60	11	355	311	737	1236
% +/- to Current Rates		-4.40%	-11.11%	-1.41%	4.17%	-12.75%	42.86%	0.00%	-22.49%	27.98%	48.35%	35.60%

* 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

Class : 01	Use : Pleasure	Body Style : 1/2 ton pickup
YL : 14	Veh Age : 9	Welcome discount : 10%
BMS : 0	Veh Owned Years : 9	Conviction free discount : 15%
Exp : (10 001km - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

Proposed: Operator 1

Class : 01	Use : Pleasure	Body Style : 1/2 ton pickup
YL : 14	Veh Age : 9	Welcome discount : 10%
BMS : 0	Veh Owned Years : 9	Conviction free discount : 15%
Exp : (10 001km - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (
New Business:	8/12/
Renewals:	9/11/

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	
004	Current	945	25	290	24	1284	148	11	308	115	582
	Proposed	896	24	267	25	1212	163	11	252	152	578
% +/- to Current Rates		-5.19%	-4.00%	-7.93%	4.17%	-12.95%	10.14%	0.00%	-18.18%	32.17%	24.13%
005	Current	349	9	183	24	565	58	11	273	106	448
	Proposed	310	8	166	25	509	59	11	222	152	444
% +/- to Current Rates		-11.17%	-11.11%	-9.29%	4.17%	-27.41%	1.72%	0.00%	-18.68%	43.40%	26.44%
006	Current	200	5	139	24	368	31	11	306	77	425
	Proposed	178	5	155	25	363	32	11	231	107	381
% +/- to Current Rates		-11.00%	0.00%	11.51%	4.17%	4.68%	3.23%	0.00%	-24.51%	38.96%	17.68%
007	Current	349	9	183	24	565	58	11	273	106	448
	Proposed	310	8	166	25	509	59	11	222	152	444
% +/- to Current Rates		-11.17%	-11.11%	-9.29%	4.17%	-27.41%	1.72%	0.00%	-18.68%	43.40%	26.44%

* 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 2

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 4 Door
YL : 15	Veh Age : 12	Welcome discount : 10%
BMS : 0	Veh Owned Years : 12	Conviction free discount : 15%
Exp : (0 - 10 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

Proposed: Operator 2

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 4 Door
YL : 15	Veh Age : 12	Welcome discount : 10%
BMS : 0	Veh Owned Years : 12	Conviction free discount : 15%
Exp : (0 - 10 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

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D/M/Y)
2026
2026

Total of Mandatory and Optional
1866
1790
11.18%
1013
953
-0.97%
793
744
22.35%
1013
953
-0.97%

0%
int : 15%
: 15%

y actions taken or

Company Name:

Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/12/2026
Renewals:	9/11/2026

Profile 4.1 Private Passenger:

Operator 1:

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

Operator 2 (Occasional):

Female, Age 39, Married
 No 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	953	25	306	24	1308	173	11	396	160	740	2048
	Proposed	883	24	292	25	1224	259	11	361	275	906	2130
% +/- to Current Rates		-7.35%	-4.00%	-4.58%	4.17%	-11.75%	49.71%	0.00%	-8.84%	71.88%	112.75%	100.99%
005	Current	353	9	194	24	580	67	11	351	146	575	1155
	Proposed	305	8	182	25	520	93	11	317	275	696	1216
% +/- to Current Rates		-13.60%	-11.11%	-6.19%	4.17%	-26.73%	38.81%	0.00%	-9.69%	88.36%	117.48%	90.75%
006	Current	201	5	146	24	376	36	11	393	108	548	924
	Proposed	175	5	170	25	375	50	11	331	192	584	959
% +/- to Current Rates		-12.94%	0.00%	16.44%	4.17%	7.67%	38.89%	0.00%	-15.78%	77.78%	100.89%	108.56%
007	Current	353	9	194	24	580	67	11	351	146	575	1155
	Proposed	305	8	182	25	520	93	11	317	275	696	1216
% +/- to Current Rates		-13.60%	-11.11%	-6.19%	4.17%	-26.73%	38.81%	0.00%	-9.69%	88.36%	117.48%	90.75%

* 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	Operator 2
Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Passenger Van
YL : 24	Veh Age : 10	Welcome discount : 10%
BMS : 0	Veh Owned Years : 10	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Conviction free discount : 15%

Proposed:	Operator 1	Operator 2
Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Passenger Van
YL : 24	Veh Age : 10	Welcome discount : 10%
BMS : 0	Veh Owned Years : 10	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Conviction free discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/12/2026
Renewals:	9/11/2026

Profile 4.2 Private Passenger:

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

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

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	953	25	306	24	1308	173	11	396	160	740	2048
	Proposed	883	24	292	25	1224	259	11	361	275	906	2130
% +/- to Current Rates		-7.35%	-4.00%	-4.58%	4.17%	-11.75%	49.71%	0.00%	-8.84%	71.88%	112.75%	100.99%
005	Current	353	9	194	24	580	67	11	351	146	575	1155
	Proposed	305	8	182	25	520	93	11	317	275	696	1216
% +/- to Current Rates		-13.60%	-11.11%	-6.19%	4.17%	-26.73%	38.81%	0.00%	-9.69%	88.36%	117.48%	90.75%
006	Current	201	5	146	24	376	36	11	393	108	548	924
	Proposed	175	5	170	25	375	50	11	331	192	584	959
% +/- to Current Rates		-12.94%	0.00%	16.44%	4.17%	7.67%	38.89%	0.00%	-15.78%	77.78%	100.89%	108.56%
007	Current	353	9	194	24	580	67	11	351	146	575	1155
	Proposed	305	8	182	25	520	93	11	317	275	696	1216
% +/- to Current Rates		-13.60%	-11.11%	-6.19%	4.17%	-26.73%	38.81%	0.00%	-9.69%	88.36%	117.48%	90.75%

* 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

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Passenger Van
YL : 24	Veh Age : 10	Welcome discount : 10%
BMS : 0	Veh Owned Years : 10	Conviction free discount : 15%
Exp : (10 001 - 20 000km) Vehicle Age at Purchase : 0		

Proposed: Operator 1

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Passenger Van
YL : 24	Veh Age : 10	Welcome discount : 10%
BMS : 0	Veh Owned Years : 10	Conviction free discount : 15%
Exp : (10 001 - 20 000km) Vehicle Age at Purchase : 0		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/12/2026
Renewals:	9/11/2026

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	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
005	Current	0	0	0	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
006	Current	0	0	0	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
007	Current	0	0	0	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	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:

Operator 2
Class : 08
BMS : 0
YL : 20
Conviction free discount : 15%

Proposed:

Operator 2
Class : 08
BMS : 0
YL : 20
Conviction free discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/12/2026
Renewals:	9/11/2026

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	3264	87	474	24	3849	220	11	728	127	1086	4935
Proposed	2795	75	424	25	3319	223	11	643	205	1082	4401
% +/- to Current Rates	-14.37%	-13.79%	-10.55%	4.17%	-34.54%	1.36%	0.00%	-11.68%	61.42%	51.11%	16.56%
005 Current	1206	32	299	24	1561	86	11	646	116	859	2420
Proposed	965	26	264	25	1280	80	11	565	205	861	2141
% +/- to Current Rates	-19.98%	-18.75%	-11.71%	4.17%	-46.27%	-6.98%	0.00%	-12.54%	76.72%	57.21%	10.94%
006 Current	690	19	226	24	959	45	11	723	86	865	1824
Proposed	554	15	246	25	840	44	11	590	144	789	1629
% +/- to Current Rates	-19.71%	-21.05%	8.85%	4.17%	-27.75%	-2.22%	0.00%	-18.40%	67.44%	46.82%	19.08%
007 Current	1206	32	299	24	1561	86	11	646	116	859	2420
Proposed	965	26	264	25	1280	80	11	565	205	861	2141
% +/- to Current Rates	-19.98%	-18.75%	-11.71%	4.17%	-46.27%	-6.98%	0.00%	-12.54%	76.72%	57.21%	10.94%

* 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

Class : 01	Use : Pleasure	Body Style : 4Door
YL : 2	Veh Age : 13	
BMS : 0	Veh Owned Years : 13	Conviction free discount : 10%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Driver Training Discount : 10%

Proposed: Operator 1

Class : 01	Use : Pleasure	Body Style : 4Door
YL : 2	Veh Age : 13	
BMS : 0	Veh Owned Years : 13	Conviction free discount : 10%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Driver Training Discount : 10%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/12/2026
Renewals:	9/11/2026

Profile 6.1 Private Passenger:

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

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

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

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	1570	42	609	48	2269	240	22	814	520	1596	3865
	Proposed	1482	39	595	50	2166	373	22	685	671	1751	3917
% +/- to Current Rates		-5.61%	-7.14%	-2.30%	4.17%	-10.88%	55.42%	0.00%	-15.85%	29.04%	68.61%	57.73%
005	Current	580	16	385	48	1029	94	22	722	476	1314	2343
	Proposed	511	14	371	50	946	135	22	602	671	1430	2376
% +/- to Current Rates		-11.90%	-12.50%	-3.64%	4.17%	-23.87%	43.62%	0.00%	-16.62%	40.97%	67.96%	44.10%
006	Current	332	10	291	48	681	51	22	808	350	1231	1912
	Proposed	293	8	346	50	697	74	22	630	470	1196	1893
% +/- to Current Rates		-11.75%	-20.00%	18.90%	4.17%	-5.68%	45.10%	0.00%	-22.03%	34.29%	57.35%	48.67%
007	Current	580	16	385	48	1029	94	22	722	476	1314	2343
	Proposed	511	14	371	50	946	135	22	602	671	1430	2376
% +/- to Current Rates		-11.90%	-12.50%	-3.64%	4.17%	-23.87%	43.62%	0.00%	-16.62%	40.97%	67.96%	44.10%

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

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

Current:	Operator 1	Operator 2
Class : 01	Use : Commute 3+ days a week / 0-16km Body Style : 1/2 ton pickup	Class : 01 Use : Commute 3+ days a week / 16-30km Body Style : 4Door
YL : 30	Veh Age : 8 Welcome discount : 10%	YL : 30 Veh Age : 10 Welcome discount : 10%
BMS : 0	Veh Owned Years : 8 Conviction free discount : 15%	BMS : 0 Veh Owned Years : 10 Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0 Multivehicle discount : 15%	Exp : (10 001 - 20 000k) Vehicle Age at Purchase : 0 Multivehicle discount : 15%

Proposed:	Operator 1	Operator 2
Class : 01	Use : Commute 3+ days a week / 0-16km Body Style : 1/2 ton pickup	Class : 01 Use : Commute 3+ days a week / 16-30km
YL : 30	Veh Age : 8 Welcome discount : 10%	YL : 30 Veh Age : 10 Welcome discount : 10%
BMS : 0	Veh Owned Years : 8 Conviction free discount : 15%	BMS : 0 Veh Owned Years : 10 Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0 Multivehicle discount : 15%	Exp : (10 001 - 20 000k) Vehicle Age at Purchase : 0 Multivehicle discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/12/2026
Renewals:	9/11/2026

Profile 6.2 Private Passenger:

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

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

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	780	21	249	24	1074	83	11	462	304	860	1934
Proposed	763	20	259	25	1067	135	11	359	333	838	1905
% +/- to Current Rates	-2.18%	-4.76%	4.02%	4.17%	1.24%	62.65%	0.00%	-22.29%	9.54%	49.90%	51.14%
005 Current	288	8	157	24	477	33	11	410	279	733	1210
Proposed	263	7	162	25	457	49	11	315	333	708	1165
% +/- to Current Rates	-8.68%	-12.50%	3.18%	4.17%	-13.83%	48.48%	0.00%	-23.17%	19.35%	44.67%	30.84%
006 Current	165	5	119	24	313	18	11	459	205	693	1006
Proposed	151	4	151	25	331	27	11	330	233	601	932
% +/- to Current Rates	-8.48%	-20.00%	26.89%	4.17%	2.57%	50.00%	0.00%	-28.10%	13.66%	35.55%	38.13%
007 Current	288	8	157	24	477	33	11	410	279	733	1210
Proposed	263	7	162	25	457	49	11	315	333	708	1165
% +/- to Current Rates	-8.68%	-12.50%	3.18%	4.17%	-13.83%	48.48%	0.00%	-23.17%	19.35%	44.67%	30.84%

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

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

Current: Operator 1

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 1/2 ton pickup
YL : 30	Veh Age : 8	Welcome discount : 10%
BMS : 0	Veh Owned Years : 8	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

Proposed: Operator 1

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 1/2 ton pickup
YL : 30	Veh Age : 8	Welcome discount : 10%
BMS : 0	Veh Owned Years : 8	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/12/2026
Renewals:	9/11/2026

Profile 6.3 Private Passenger:

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

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

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	790	21	360	24	1195	157	11	352	216	736	1931
Proposed	719	19	336	25	1099	238	11	326	338	913	2012
% +/- to Current Rates	-8.99%	-9.52%	-6.67%	4.17%	-21.01%	51.59%	0.00%	-7.39%	56.48%	100.69%	79.68%
005 Current	292	8	228	24	552	61	11	312	197	581	1133
Proposed	248	7	209	25	489	86	11	287	338	722	1211
% +/- to Current Rates	-15.07%	-12.50%	-8.33%	4.17%	-31.74%	40.98%	0.00%	-8.01%	71.57%	104.54%	72.81%
006 Current	167	5	172	24	368	33	11	349	145	538	906
Proposed	142	4	195	25	366	47	11	300	237	595	961
% +/- to Current Rates	-14.97%	-20.00%	13.37%	4.17%	-17.43%	42.42%	0.00%	-14.04%	63.45%	91.83%	74.40%
007 Current	292	8	228	24	552	61	11	312	197	581	1133
Proposed	248	7	209	25	489	86	11	287	338	722	1211
% +/- to Current Rates	-15.07%	-12.50%	-8.33%	4.17%	-31.74%	40.98%	0.00%	-8.01%	71.57%	104.54%	72.81%

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

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

Current: Operator 2

Class : 01	Use : Commute 3+ days a week / 16-30km	Body Style : 4Door
YL : 30	Veh Age : 10	Welcome discount : 10%
BMS : 0	Veh Owned Years : 10	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

Proposed: Operator 2

Class : 01	Use : Commute 3+ days a week / 16-30km	Body Style : 4Door
YL : 30	Veh Age : 10	Welcome discount : 10%
BMS : 0	Veh Owned Years : 10	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

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Company Name:

Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/12/2026
Renewals:	9/11/2026

Profile 7.1 Private Passenger:

Operator 1:

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

Operator 2 (Occasional):

Female, Age 65, Married
 Driver training
 Licensed 45 years, Class 5 license
 New business
 No AF accidents
 No convictions

Coverages:

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

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	908	24	217	24	1173	121	11	386	109	627	1800
	Proposed	967	26	216	25	1234	189	11	363	160	723	1957
% +/- to Current Rates		6.50%	8.33%	-0.46%	4.17%	18.54%	56.20%	0.00%	-5.96%	46.79%	97.03%	115.57%
005	Current	336	9	137	24	506	47	11	343	99	500	1006
	Proposed	334	9	135	25	503	68	11	320	160	559	1062
% +/- to Current Rates		-0.60%	0.00%	-1.46%	4.17%	2.11%	44.68%	0.00%	-6.71%	61.62%	99.59%	101.70%
006	Current	192	5	103	24	324	25	11	383	73	492	816
	Proposed	191	5	125	25	346	37	11	334	112	494	840
% +/- to Current Rates		-0.52%	0.00%	21.36%	4.17%	25.01%	48.00%	0.00%	-12.79%	53.42%	88.63%	113.64%
007	Current	336	9	137	24	506	47	11	343	99	500	1006
	Proposed	334	9	135	25	503	68	11	320	160	559	1062
% +/- to Current Rates		-0.60%	0.00%	-1.46%	4.17%	2.11%	44.68%	0.00%	-6.71%	61.62%	99.59%	101.70%

* 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	Operator 2
Class :	01	08
Use :	Pleasure	Pleasure
Body Style :	Small Multi-Purpose	Small Multi-Purpose
YL :	48	48
Veh Age :	10	10
Welcome discount :	10%	10%
BMS :	0	0
Veh Owned Years :	1	1
Conviction free discount :	15%	15%
Exp :	(10 001 - 20 000km) Vehicle Age at Purchase : 0	(10 001 - 20 000km) Vehicle Age at Purchase : 0
Conviction free discount :	15%	15%

Proposed:	Operator 1	Operator 2
Class :	01	08
Use :	Pleasure	Pleasure
Body Style :	Small Multi-Purpose	Small Multi-Purpose
YL :	48	48
Veh Age :	10	10
Welcome discount :	10%	10%
BMS :	0	0
Veh Owned Years :	10	10
Conviction free discount :	15%	15%
Exp :	(10 001-20 000km) Vehicle Age at Purchase : 0	(10 001-20 000km) Vehicle Age at Purchase : 0
Conviction free discount :	15%	15%

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Company Name: **Co-operators General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	8/12/2026
Renewals:	9/11/2026

Profile 7.2 Private Passenger:

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

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

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	908	24	217	24	1173	121	11	386	109	627	1800
	Proposed	967	26	216	25	1234	189	11	363	160	723	1957
% +/- to Current Rates		6.50%	8.33%	-0.46%	4.17%	18.54%	56.20%	0.00%	-5.96%	46.79%	97.03%	115.57%
005	Current	336	9	137	24	506	47	11	343	99	500	1006
	Proposed	334	9	135	25	503	68	11	320	160	559	1062
% +/- to Current Rates		-0.60%	0.00%	-1.46%	4.17%	2.11%	44.68%	0.00%	-6.71%	61.62%	99.59%	101.70%
006	Current	192	5	103	24	324	25	11	383	73	492	816
	Proposed	191	5	125	25	346	37	11	334	112	494	840
% +/- to Current Rates		-0.52%	0.00%	21.36%	4.17%	25.01%	48.00%	0.00%	-12.79%	53.42%	88.63%	113.64%
007	Current	336	9	137	24	506	47	11	343	99	500	1006
	Proposed	334	9	135	25	503	68	11	320	160	559	1062
% +/- to Current Rates		-0.60%	0.00%	-1.46%	4.17%	2.11%	44.68%	0.00%	-6.71%	61.62%	99.59%	101.70%

* 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

Class : 01	Use : Pleasure	Body Style : Small Multi-Purpose
YL : 48	Veh Age : 10	Welcome discount : 10%
BMS : 0	Veh Owned Years : 10	Conviction free discount : 15%
Exp : (10 001 - 20 000km) Vehicle Age at Purchase : 0		

Proposed: Operator 1

Class : 01	Use : Pleasure	Body Style : Small Multi-Purpose
YL : 48	Veh Age : 10	Welcome discount : 10%
BMS : 0	Veh Owned Years : 10	Conviction free discount : 15%
Exp : (10 001 - 20 000km) Vehicle Age at Purchase : 0		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/12/2026
Renewals:	9/11/2026

Profile 7.3 Private Passenger:

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

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

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	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates						0.00%					0.00%	0.00%
005	Current	0	0	0	0	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates						0.00%					0.00%	0.00%
006	Current	0	0	0	0	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates						0.00%					0.00%	0.00%
007	Current	0	0	0	0	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	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:

Operator 2	
Class : 08	YL : 45
BMS : 0	Conviction free discount : 15%

Proposed:

Operator 2	
Class : 08	YL : 45
BMS : 0	Conviction free discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/12/2026
Renewals:	9/11/2026

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	942	25	308	24	1299	161	11	435	247	854	2153
Proposed	900	24	299	25	1248	229	11	370	261	871	2119
% +/- to Current Rates	-4.46%	-4.00%	-2.92%	4.17%	-7.21%	42.24%	0.00%	-14.94%	5.67%	32.96%	25.75%
005 Current	348	9	194	24	575	63	11	386	226	686	1261
Proposed	311	8	186	25	530	83	11	326	261	681	1211
% +/- to Current Rates	-10.63%	-11.11%	-4.12%	4.17%	-21.70%	31.75%	0.00%	-15.54%	15.49%	31.69%	9.99%
006 Current	199	5	147	24	375	34	11	431	167	643	1018
Proposed	178	5	174	25	382	45	11	340	183	579	961
% +/- to Current Rates	-10.55%	0.00%	18.37%	4.17%	11.98%	32.35%	0.00%	-21.11%	9.58%	20.82%	32.80%
007 Current	348	9	194	24	575	63	11	386	226	686	1261
Proposed	311	8	186	25	530	83	11	326	261	681	1211
% +/- to Current Rates	-10.63%	-11.11%	-4.12%	4.17%	-21.70%	31.75%	0.00%	-15.54%	15.49%	31.69%	9.99%

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

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

Current: Operator 1

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Multi-Purpose
YL : 25	Veh Age : 9	Welcome discount : 10%
BMS : 0	Veh Owned Years : 9	Conviction free discount : 15%
Exp : (10 001 - 20 000km) Vehicle Age at Purchase : 0		

Proposed: Operator 1

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Multi-Purpose
YL : 25	Veh Age : 9	Welcome discount : 10%
BMS : 0	Veh Owned Years : 9	Conviction free discount : 15%
Exp : (10 001 - 20 000km) Vehicle Age at Purchase : 0		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/12/2026
Renewals:	9/11/2026

Profile 9.1 Private Passenger:

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

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

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	865	23	249	24	1161	143	11	440	200	794	1955
Proposed	952	25	279	25	1281	231	11	404	230	876	2157
% +/- to Current Rates	10.06%	8.70%	12.05%	4.17%	34.97%	61.54%	0.00%	-8.18%	15.00%	68.36%	103.32%
005 Current	320	8	157	24	509	56	11	391	183	641	1150
Proposed	329	8	174	25	536	83	11	356	230	680	1216
% +/- to Current Rates	2.81%	0.00%	10.83%	4.17%	17.81%	48.21%	0.00%	-8.95%	25.68%	64.95%	82.75%
006 Current	183	5	119	24	331	30	11	438	135	614	945
Proposed	189	5	162	25	381	45	11	371	161	588	969
% +/- to Current Rates	3.28%	0.00%	36.13%	4.17%	43.58%	50.00%	0.00%	-15.30%	19.26%	53.96%	97.54%
007 Current	320	8	157	24	509	56	11	391	183	641	1150
Proposed	329	8	174	25	536	83	11	356	230	680	1216
% +/- to Current Rates	2.81%	0.00%	10.83%	4.17%	17.81%	48.21%	0.00%	-8.95%	25.68%	64.95%	82.75%

* 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

Class : 01	Use : Pleasure	Body Style : 4door
YL : 45	Veh Age : 9	Welcome discount : 10%
BMS : 0	Veh Owned Years : 9	Conviction free discount : 15%
Exp : (10 001 - 20 000km) Vehicle Age at Purchase : 0		

Proposed: Operator 1

Class : 01	Use : Pleasure	Body Style : 4door
YL : 45	Veh Age : 9	Welcome discount : 10%
BMS : 0	Veh Owned Years : 9	Conviction free discount : 15%
Exp : (10 001 - 20 000km) Vehicle Age at Purchase : 0		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/12/2026
Renewals:	9/11/2026

Profile 10.1 Private Passenger:

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

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

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	1144	31	298	24	1497	109	11	547	342	1009	2506
	Proposed	1139	31	295	25	1490	167	11	435	459	1072	2562
% +/- to Current Rates		-0.44%	0.00%	-1.01%	4.17%	2.72%	53.21%	0.00%	-20.48%	34.21%	66.95%	69.67%
005	Current	422	11	188	24	645	42	11	486	313	852	1497
	Proposed	393	11	184	25	613	60	11	382	459	912	1525
% +/- to Current Rates		-6.87%	0.00%	-2.13%	4.17%	-4.83%	42.86%	0.00%	-21.40%	46.65%	68.10%	63.27%
006	Current	242	6	142	24	414	23	11	543	230	807	1221
	Proposed	226	6	171	25	428	33	11	399	322	765	1193
% +/- to Current Rates		-6.61%	0.00%	20.42%	4.17%	17.98%	43.48%	0.00%	-26.52%	40.00%	56.96%	74.94%
007	Current	422	11	188	24	645	42	11	486	313	852	1497
	Proposed	393	11	184	25	613	60	11	382	459	912	1525
% +/- to Current Rates		-6.87%	0.00%	-2.13%	4.17%	-4.83%	42.86%	0.00%	-21.40%	46.65%	68.10%	63.27%

* 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

Class : 01	Use : Commute 3+ days a week / 16-30km	Body Style : 1/2 ton pickup
YL : 15	Veh Age : 9	Welcome discount : 10%
BMS : 0	Veh Owned Years : 9	Conviction free discount : 15%
Exp : (20 001 - 30 000km) Vehicle Age at Purchase : 0		

Proposed: Operator 1

Class : 01	Use : Commute 3+ days a week / 16-30km	Body Style : 1/2 ton pickup
YL : 15	Veh Age : 9	Welcome discount : 10%
BMS : 0	Veh Owned Years : 9	Conviction free discount : 15%
Exp : (20 001 - 30 000km) Vehicle Age at Purchase : 0		

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