

Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1/7/2026
Renewals:	1/7/2026

**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

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	2102	135	645	31	2913	382	15	463	395	1255	4168
	Proposed	2199	170	697	55	3121	378	15	438	542	1373	4494
% +/- to Current Rates		4.61%	25.93%	8.06%	77.42%	7.14%	-1.05%	0.00%	-5.40%	37.22%	9.40%	7.82%
005	Current	1021	89	426	18	1554	215	15	480	479	1189	2743
	Proposed	1067	112	460	31	1670	213	15	453	657	1338	3008
% +/- to Current Rates		4.51%	25.84%	7.98%	72.22%	7.46%	-0.93%	0.00%	-5.63%	37.16%	12.53%	9.66%
006	Current	821	86	415	13	1335	153	15	480	326	974	2309
	Proposed	860	110	449	22	1441	151	15	453	448	1067	2508
% +/- to Current Rates		4.75%	27.91%	8.19%	69.23%	7.94%	-1.31%	0.00%	-5.63%	37.42%	9.55%	8.62%
007	Current	705	82	391	14	1192	167	15	480	322	984	2176
	Proposed	737	103	422	24	1286	165	15	453	442	1075	2361
% +/- to Current Rates		4.54%	25.61%	7.93%	71.43%	7.89%	-1.20%	0.00%	-5.63%	37.27%	9.25%	8.50%

\* 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:	Operator 1:	Discounts Applied: Conviction Free Discount (20%)
		AB RG10, CL RG32, CP RG59
	Operator 2 (Occasional):	Discounts Applied: Conviction Free Discount (20%)
		AB RG10, CL RG32, CP RG59

Proposed:	Operator 1:	Discounts Applied: Conviction Free Discount (20%)
		AB RG10, CL RG32, CMP RG75
	Operator 2 (Occasional):	Discounts Applied: Conviction Free Discount (20%)
		AB RG10, CL RG32, CMP RG75

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1/7/2026
Renewals:	1/7/2026

**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	
<b>004</b>	Current	784	67	322	31	1204	235	15	233	395	878	2082
	Proposed	820	85	348	55	1308	233	15	221	542	1011	2319
% +/- to Current Rates		<b>4.59%</b>	<b>26.87%</b>	<b>8.07%</b>	<b>77.42%</b>	<b>8.64%</b>	<b>-0.85%</b>	<b>0.00%</b>	<b>-5.15%</b>	<b>37.22%</b>	<b>15.15%</b>	<b>11.38%</b>
<b>005</b>	Current	381	44	213	18	656	132	15	242	479	868	1524
	Proposed	398	56	230	31	715	131	15	228	657	1031	1746
% +/- to Current Rates		<b>4.46%</b>	<b>27.27%</b>	<b>7.98%</b>	<b>72.22%</b>	<b>8.99%</b>	<b>-0.76%</b>	<b>0.00%</b>	<b>-5.79%</b>	<b>37.16%</b>	<b>18.78%</b>	<b>14.57%</b>
<b>006</b>	Current	306	43	207	13	569	94	15	242	326	677	1246
	Proposed	321	55	224	22	622	93	15	228	448	784	1406
% +/- to Current Rates		<b>4.90%</b>	<b>27.91%</b>	<b>8.21%</b>	<b>69.23%</b>	<b>9.31%</b>	<b>-1.06%</b>	<b>0.00%</b>	<b>-5.79%</b>	<b>37.42%</b>	<b>15.81%</b>	<b>12.84%</b>
<b>007</b>	Current	263	41	195	14	513	103	15	242	322	682	1195
	Proposed	275	51	211	24	561	102	15	228	442	787	1348
% +/- to Current Rates		<b>4.56%</b>	<b>24.39%</b>	<b>8.21%</b>	<b>71.43%</b>	<b>9.36%</b>	<b>-0.97%</b>	<b>0.00%</b>	<b>-5.79%</b>	<b>37.27%</b>	<b>15.40%</b>	<b>12.80%</b>

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

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

Current:

Discounts Applied: Conviction Free Discount (20%)
AB RG10, CL RG32, CP RG59
Driving Record 7

Proposed:

Discounts Applied: Conviction Free Discount (20%)
AB RG10, CL RG32, CMP RG75
Driving Record 7

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1/7/2026
Renewals:	1/7/2026

**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

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	1318	68	323	0	1709	147	0	230	0	377	2086
	Proposed	1379	85	349	0	1813	145	0	217	0	362	2175
% +/- to Current Rates		4.63%	25.00%	8.05%	0.00%	6.09%	-1.36%	0.00%	-5.65%	0.00%	-3.98%	4.27%
005	Current	640	45	213	0	898	83	0	238	0	321	1219
	Proposed	669	56	230	0	955	82	0	225	0	307	1262
% +/- to Current Rates		4.53%	24.44%	7.98%	0.00%	6.35%	-1.20%	0.00%	-5.46%	0.00%	-4.36%	3.53%
006	Current	515	43	208	0	766	59	0	238	0	297	1063
	Proposed	539	55	225	0	819	58	0	225	0	283	1102
% +/- to Current Rates		4.66%	27.91%	8.17%	0.00%	6.92%	-1.69%	0.00%	-5.46%	0.00%	-4.71%	3.67%
007	Current	442	41	196	0	679	64	0	238	0	302	981
	Proposed	462	52	211	0	725	63	0	225	0	288	1013
% +/- to Current Rates		4.52%	26.83%	7.65%	0.00%	6.77%	-1.56%	0.00%	-5.46%	0.00%	-4.64%	3.26%

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

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

Current:

Discounts Applied: Conviction Free Discount (20%)
AB RG10, CL RG32, CP RG59
Driving Record 3

Proposed:

Discounts Applied: Conviction Free Discount (20%)
AB RG10, CL RG32, CMP RG75
Driving Record 3

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1/7/2026
Renewals:	1/7/2026

**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	
<b>004</b>	Current	1047	68	325	30	1470	227	15	251	139	632	2102
	Proposed	1095	86	351	53	1585	225	15	230	112	582	2167
% +/- to Current Rates		<b>4.58%</b>	<b>26.47%</b>	<b>8.00%</b>	<b>76.67%</b>	<b>7.82%</b>	<b>-0.88%</b>	<b>0.00%</b>	<b>-8.37%</b>	<b>-19.42%</b>	<b>-7.91%</b>	<b>3.09%</b>
<b>005</b>	Current	508	45	215	17	785	128	15	260	168	571	1356
	Proposed	532	57	232	30	851	127	15	238	136	516	1367
% +/- to Current Rates		<b>4.72%</b>	<b>26.67%</b>	<b>7.91%</b>	<b>76.47%</b>	<b>8.41%</b>	<b>-0.78%</b>	<b>0.00%</b>	<b>-8.46%</b>	<b>-19.05%</b>	<b>-9.63%</b>	<b>0.81%</b>
<b>006</b>	Current	409	44	209	12	674	91	15	260	115	481	1155
	Proposed	428	55	226	21	730	90	15	238	93	436	1166
% +/- to Current Rates		<b>4.65%</b>	<b>25.00%</b>	<b>8.13%</b>	<b>75.00%</b>	<b>8.31%</b>	<b>-1.10%</b>	<b>0.00%</b>	<b>-8.46%</b>	<b>-19.13%</b>	<b>-9.36%</b>	<b>0.95%</b>
<b>007</b>	Current	351	41	197	13	602	99	15	260	113	487	1089
	Proposed	367	52	213	23	655	98	15	238	91	442	1097
% +/- to Current Rates		<b>4.56%</b>	<b>26.83%</b>	<b>8.12%</b>	<b>76.92%</b>	<b>8.80%</b>	<b>-1.01%</b>	<b>0.00%</b>	<b>-8.46%</b>	<b>-19.47%</b>	<b>-9.24%</b>	<b>0.73%</b>

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

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

Current:

Operator 1:	Discounts Applied: Conviction Free Discount (20%)
	AB RG10, CL RG32, CP RG28
Operator 2 (Secondary)	No Discounts Applied
	AB RGNot Rated, CL RGNot Rated, CP RGNot Rated

Proposed:

Operator 1:	Discounts Applied: Conviction Free Discount (20%)
	AB RG10, CL RG30, CMP RG23
Operator 2 (Secondary)	No Discounts Applied
	AB RGNot Rated, CL RGNot Rated, CMP RGNot Rated

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1/7/2026
Renewals:	1/7/2026

**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	1047	68	325	30	1470	227	15	251	139	632	2102
	Proposed	1095	86	351	53	1585	225	15	230	112	582	2167
% +/- to Current Rates		4.58%	26.47%	8.00%	76.67%	7.82%	-0.88%	0.00%	-8.37%	-19.42%	-7.91%	3.09%
005	Current	508	45	215	17	785	128	15	260	168	571	1356
	Proposed	532	57	232	30	851	127	15	238	136	516	1367
% +/- to Current Rates		4.72%	26.67%	7.91%	76.47%	8.41%	-0.78%	0.00%	-8.46%	-19.05%	-9.63%	0.81%
006	Current	409	44	209	12	674	91	15	260	115	481	1155
	Proposed	428	55	226	21	730	90	15	238	93	436	1166
% +/- to Current Rates		4.65%	25.00%	8.13%	75.00%	8.31%	-1.10%	0.00%	-8.46%	-19.13%	-9.36%	0.95%
007	Current	351	41	197	13	602	99	15	260	113	487	1089
	Proposed	367	52	213	23	655	98	15	238	91	442	1097
% +/- to Current Rates		4.56%	26.83%	8.12%	76.92%	8.80%	-1.01%	0.00%	-8.46%	-19.47%	-9.24%	0.73%

\* 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:

Discounts Applied: Conviction Free Discount (20%)
AB RG10, CL RG32, CP RG28
Driving Record 7

Proposed:

Discounts Applied: Conviction Free Discount (20%)
AB RG10, CL RG30, CMP RG23
Driving Record 7

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1/7/2026
Renewals:	1/7/2026

**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
<b>004</b> 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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>005</b> 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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>006</b> 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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>007</b> 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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

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

Current:

No Discounts Applied
AB RGNNot Rated, CL RGNNot Rated, CP RGNNot Rated
Driving Record Not Rated

Proposed:

No Discounts Applied
AB RGNNot Rated, CL RGNNot Rated, CMP RGNNot Rated
Driving Record Not Rated

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1/7/2026
Renewals:	1/7/2026

**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	1340	79	377	42	1838	311	30	428	292	1061	2899
	Proposed	1401	99	407	73	1980	307	30	377	227	941	2921
% +/- to Current Rates		4.55%	25.32%	7.96%	73.81%	7.73%	-1.29%	0.00%	-11.92%	-22.26%	-11.31%	0.76%
005	Current	650	52	249	24	975	174	30	443	354	1001	1976
	Proposed	681	66	268	41	1056	173	30	391	275	869	1925
% +/- to Current Rates		4.77%	26.92%	7.63%	70.83%	8.31%	-0.57%	0.00%	-11.74%	-22.32%	-13.19%	-2.58%
006	Current	524	50	242	16	832	124	30	443	241	838	1670
	Proposed	548	64	262	30	904	122	30	391	188	731	1635
% +/- to Current Rates		4.58%	28.00%	8.26%	87.50%	8.65%	-1.61%	0.00%	-11.74%	-21.99%	-12.77%	-2.10%
007	Current	449	48	228	18	743	135	30	443	238	846	1589
	Proposed	470	60	246	31	807	134	30	391	186	741	1548
% +/- to Current Rates		4.68%	25.00%	7.89%	72.22%	8.61%	-0.74%	0.00%	-11.74%	-21.85%	-12.41%	-2.58%

\* 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: Discounts Applied: Multi-Vehicle Discount (Vary by Coverage), Conviction Free Discount (20%)  
 AB RG8, CL RG43, CP RG39  
 Operator 2: Discounts Applied: Multi-Vehicle Discount (Vary by Coverage), Conviction Free Discount (20%)  
 AB RG10, CL RG28, CP RG18

Proposed: Operator 1: Discounts Applied: Multi-Vehicle Discount (Vary by Coverage), Conviction Free Discount (20%)  
 AB RG8, CL RG39, CMP RG33  
 Operator 2: Discounts Applied: Multi-Vehicle Discount (Vary by Coverage), Conviction Free Discount (20%)  
 AB RG10, CL RG23, CMP RG13

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Implementation Dates (D/M/Y)	
New Business:	1/7/2026
Renewals:	1/7/2026

**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	616	40	190	14	860	102	15	286	213	616	1476
	Proposed	644	50	205	24	923	101	15	253	170	539	1462
% +/- to Current Rates		4.55%	25.00%	7.89%	71.43%	7.33%	-0.98%	0.00%	-11.54%	-20.19%	-12.50%	-0.95%
005	Current	299	26	125	8	458	57	15	296	258	626	1084
	Proposed	313	33	135	13	494	57	15	262	206	540	1034
% +/- to Current Rates		4.68%	26.92%	8.00%	62.50%	7.86%	0.00%	0.00%	-11.49%	-20.16%	-13.74%	-4.61%
006	Current	241	25	122	5	393	41	15	296	176	528	921
	Proposed	252	32	132	10	426	40	15	262	141	458	884
% +/- to Current Rates		4.56%	28.00%	8.20%	100.00%	8.40%	-2.44%	0.00%	-11.49%	-19.89%	-13.26%	-4.02%
007	Current	206	24	115	6	351	44	15	296	174	529	880
	Proposed	216	30	124	10	380	44	15	262	139	460	840
% +/- to Current Rates		4.85%	25.00%	7.83%	66.67%	8.26%	0.00%	0.00%	-11.49%	-20.11%	-13.04%	-4.55%

\* 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:

Discounts Applied: Multi-Vehicle Discount (Vary by Coverage), Conviction Free Discount (20%)
AB RG8, CL RG43, CP RG39
Driving Record 7

Proposed:

Discounts Applied: Multi-Vehicle Discount (Vary by Coverage), Conviction Free Discount (20%)
AB RG8, CL RG39, CMP RG33
Driving Record 7

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1/7/2026
Renewals:	1/7/2026

**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	724	39	187	28	978	209	15	142	79	445	1423
	Proposed	757	49	202	49	1057	206	15	124	57	402	1459
% +/- to Current Rates		4.56%	25.64%	8.02%	75.00%	8.08%	-1.44%	0.00%	-12.68%	-27.85%	-9.66%	2.53%
005	Current	351	26	124	16	517	117	15	147	96	375	892
	Proposed	368	33	133	28	562	116	15	129	69	329	891
% +/- to Current Rates		4.84%	26.92%	7.26%	75.00%	8.70%	-0.85%	0.00%	-12.24%	-28.13%	-12.27%	-0.11%
006	Current	283	25	120	11	439	83	15	147	65	310	749
	Proposed	296	32	130	20	478	82	15	129	47	273	751
% +/- to Current Rates		4.59%	28.00%	8.33%	81.82%	8.88%	-1.20%	0.00%	-12.24%	-27.69%	-11.94%	0.27%
007	Current	243	24	113	12	392	91	15	147	64	317	709
	Proposed	254	30	122	21	427	90	15	129	47	281	708
% +/- to Current Rates		4.53%	25.00%	7.96%	75.00%	8.93%	-1.10%	0.00%	-12.24%	-26.56%	-11.36%	-0.14%

\* 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:

Discounts Applied: Multi-Vehicle Discount (Vary by Coverage), Conviction Free Discount (20%)
AB RG10, CL RG28, CP RG18
Driving Record 7

Proposed:

Discounts Applied: Multi-Vehicle Discount (Vary by Coverage), Conviction Free Discount (20%)
AB RG10, CL RG23, CMP RG13
Driving Record 7

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1/7/2026
Renewals:	1/7/2026

**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	
<b>004</b>	Current	815	45	213	33	1106	246	15	196	144	601	1707
	Proposed	853	56	230	58	1197	243	15	175	115	548	1745
% +/- to Current Rates		<b>4.66%</b>	<b>24.44%</b>	<b>7.98%</b>	<b>75.76%</b>	<b>8.23%</b>	<b>-1.22%</b>	<b>0.00%</b>	<b>-10.71%</b>	<b>-20.14%</b>	<b>-8.82%</b>	<b>2.23%</b>
<b>005</b>	Current	396	29	141	18	584	138	15	203	174	530	1114
	Proposed	414	37	152	32	635	137	15	181	140	473	1108
% +/- to Current Rates		<b>4.55%</b>	<b>27.59%</b>	<b>7.80%</b>	<b>77.78%</b>	<b>8.73%</b>	<b>-0.72%</b>	<b>0.00%</b>	<b>-10.84%</b>	<b>-19.54%</b>	<b>-10.75%</b>	<b>-0.54%</b>
<b>006</b>	Current	319	29	137	13	498	98	15	203	118	434	932
	Proposed	333	36	148	23	540	97	15	181	95	388	928
% +/- to Current Rates		<b>4.39%</b>	<b>24.14%</b>	<b>8.03%</b>	<b>76.92%</b>	<b>8.43%</b>	<b>-1.02%</b>	<b>0.00%</b>	<b>-10.84%</b>	<b>-19.49%</b>	<b>-10.60%</b>	<b>-0.43%</b>
<b>007</b>	Current	273	27	129	14	443	107	15	203	117	442	885
	Proposed	286	34	139	25	484	106	15	181	94	396	880
% +/- to Current Rates		<b>4.76%</b>	<b>25.93%</b>	<b>7.75%</b>	<b>78.57%</b>	<b>9.26%</b>	<b>-0.93%</b>	<b>0.00%</b>	<b>-10.84%</b>	<b>-19.66%</b>	<b>-10.41%</b>	<b>-0.56%</b>

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

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

Current:

Operator 1:	Discounts Applied: Conviction Free Discount (20%)
	AB RG11, CL RG34, CP RG26
Operator 2 (Occasional)	No Discounts Applied
	AB RGNot Rated, CL RGNot Rated, CP RGNot Rated

Proposed:

Operator 1:	Discounts Applied: Conviction Free Discount (20%)
	AB RG10, CL RG30, CMP RG21
Operator 2 (Occasional)	No Discounts Applied
	AB RGNot Rated, CL RGNot Rated, CMP RGNot Rated

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1/7/2026
Renewals:	1/7/2026

**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	815	45	213	33	1106	246	15	196	144	1707	
	Proposed	853	56	230	58	1197	243	15	175	115	1745	
% +/- to Current Rates		4.66%	24.44%	7.98%	75.76%	8.23%	-1.22%	0.00%	-10.71%	-20.14%	-8.82%	2.23%
005	Current	396	29	141	18	584	138	15	203	174	1114	
	Proposed	414	37	152	32	635	137	15	181	140	1108	
% +/- to Current Rates		4.55%	27.59%	7.80%	77.78%	8.73%	-0.72%	0.00%	-10.84%	-19.54%	-10.75%	-0.54%
006	Current	319	29	137	13	498	98	15	203	118	932	
	Proposed	333	36	148	23	540	97	15	181	95	928	
% +/- to Current Rates		4.39%	24.14%	8.03%	76.92%	8.43%	-1.02%	0.00%	-10.84%	-19.49%	-10.60%	-0.43%
007	Current	273	27	129	14	443	107	15	203	117	885	
	Proposed	286	34	139	25	484	106	15	181	94	880	
% +/- to Current Rates		4.76%	25.93%	7.75%	78.57%	9.26%	-0.93%	0.00%	-10.84%	-19.66%	-10.41%	-0.56%

\* 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: Discounts Applied: Conviction Free Discount (20%)  
 AB RG11, CL RG34, CP RG26  
 Driving Record 7

Proposed: Discounts Applied: Conviction Free Discount (20%)  
 AB RG10, CL RG30, CMP RG21  
 Driving Record 7

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1/7/2026
Renewals:	1/7/2026

**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
<b>004</b> 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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>005</b> 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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>006</b> 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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>007</b> 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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

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

Current:

No Discounts Applied
AB RGNNot Rated, CL RGNNot Rated, CP RGNNot Rated
Driving Record Not Rated

Proposed:

No Discounts Applied
AB RGNNot Rated, CL RGNNot Rated, CMP RGNNot Rated
Driving Record Not Rated

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1/7/2026
Renewals:	1/7/2026

**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	3353	120	575	47	4095	352	15	605	103	5170
	Proposed	3508	151	620	83	4362	348	15	535	76	5336
% +/- to Current Rates		4.62%	25.83%	7.83%	76.60%	6.52%	-1.14%	0.00%	-11.57%	-26.21%	3.21%
005	Current	1628	79	380	26	2113	198	15	626	125	3077
	Proposed	1703	100	410	46	2259	196	15	554	92	3116
% +/- to Current Rates		4.61%	26.58%	7.89%	76.92%	6.91%	-1.01%	0.00%	-11.50%	-26.40%	1.27%
006	Current	1310	77	370	19	1776	140	15	626	85	2642
	Proposed	1370	97	399	33	1899	139	15	554	63	2670
% +/- to Current Rates		4.58%	25.97%	7.84%	73.68%	6.93%	-0.71%	0.00%	-11.50%	-25.88%	1.06%
007	Current	1124	73	348	20	1565	153	15	626	84	2443
	Proposed	1176	92	376	36	1680	152	15	554	62	2463
% +/- to Current Rates		4.63%	26.03%	8.05%	80.00%	7.35%	-0.65%	0.00%	-11.50%	-26.19%	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:

Discounts Applied: Conviction Free Discount (20%)
AB RG11, CL RG26, CP RG13
Driving Record 3

Proposed:

Discounts Applied: Conviction Free Discount (20%)
AB RG11, CL RG22, CMP RG10
Driving Record 3

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1/7/2026
Renewals:	1/7/2026

**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	1186	79	376	54	1695	407	30	393	445	1275	2970
	Proposed	1240	99	405	95	1839	403	30	358	354	1145	2984
% +/- to Current Rates		4.55%	25.32%	7.71%	75.93%	8.50%	-0.98%	0.00%	-8.91%	-20.45%	-10.20%	0.47%
005	Current	575	51	248	30	904	229	30	407	539	1205	2109
	Proposed	602	65	268	54	989	227	30	370	429	1056	2045
% +/- to Current Rates		4.70%	27.45%	8.06%	80.00%	9.40%	-0.87%	0.00%	-9.09%	-20.41%	-12.37%	-3.03%
006	Current	463	51	242	22	778	162	30	407	367	966	1744
	Proposed	485	63	261	38	847	161	30	370	292	853	1700
% +/- to Current Rates		4.75%	23.53%	7.85%	72.73%	8.87%	-0.62%	0.00%	-9.09%	-20.44%	-11.70%	-2.52%
007	Current	397	47	228	24	696	178	30	407	363	978	1674
	Proposed	416	59	246	42	763	176	30	370	288	864	1627
% +/- to Current Rates		4.79%	25.53%	7.89%	75.00%	9.63%	-1.12%	0.00%	-9.09%	-20.66%	-11.66%	-2.81%

\* 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 1:	Discounts Applied: Multi-Vehicle Discount (Vary by Coverage), Conviction Free Discount (20%)
		AB RG7, CL RG39, CP RG51
Operator 2:	Discounts Applied: Multi-Vehicle Discount (Vary by Coverage), Conviction Free Discount (20%)	
		AB RG11, CL RG35, CP RG32

Proposed:	Operator 1:	Discounts Applied: Multi-Vehicle Discount (Vary by Coverage), Conviction Free Discount (20%)
		AB RG7, CL RG37, CMP RG45
Operator 2:	Discounts Applied: Multi-Vehicle Discount (Vary by Coverage), Conviction Free Discount (20%)	
		AB RG11, CL RG32, CMP RG30

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1/7/2026
Renewals:	1/7/2026

**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	582	40	191	22	835	164	15	239	304	722	1557
	Proposed	609	50	206	38	903	162	15	219	235	631	1534
% +/- to Current Rates		4.64%	25.00%	7.85%	72.73%	8.14%	-1.22%	0.00%	-8.37%	-22.70%	-12.60%	-1.48%
005	Current	282	26	126	12	446	92	15	248	369	724	1170
	Proposed	295	33	136	22	486	91	15	226	285	617	1103
% +/- to Current Rates		4.61%	26.92%	7.94%	83.33%	8.97%	-1.09%	0.00%	-8.87%	-22.76%	-14.78%	-5.73%
006	Current	227	26	123	9	385	65	15	248	251	579	964
	Proposed	238	32	133	15	418	65	15	226	194	500	918
% +/- to Current Rates		4.85%	23.08%	8.13%	66.67%	8.57%	0.00%	0.00%	-8.87%	-22.71%	-13.64%	-4.77%
007	Current	195	24	116	10	345	72	15	248	248	583	928
	Proposed	204	30	125	17	376	71	15	226	191	503	879
% +/- to Current Rates		4.62%	25.00%	7.76%	70.00%	8.99%	-1.39%	0.00%	-8.87%	-22.98%	-13.72%	-5.28%

\* 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:	Discounts Applied: Multi-Vehicle Discount (Vary by Coverage), Conviction Free Discount (20%)
	AB RG7, CL RG39, CP RG51
	Driving Record 7

Proposed:	Discounts Applied: Multi-Vehicle Discount (Vary by Coverage), Conviction Free Discount (20%)
	AB RG7, CL RG37, CMP RG45
	Driving Record 7

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1/7/2026
Renewals:	1/7/2026

**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	604	39	185	32	860	243	15	154	141	553	1413
	Proposed	631	49	199	57	936	241	15	139	119	514	1450
% +/- to Current Rates		4.47%	25.64%	7.57%	78.13%	8.84%	-0.82%	0.00%	-9.74%	-15.60%	-7.05%	2.62%
005	Current	293	25	122	18	458	137	15	159	170	481	939
	Proposed	307	32	132	32	503	136	15	144	144	439	942
% +/- to Current Rates		4.78%	28.00%	8.20%	77.78%	9.83%	-0.73%	0.00%	-9.43%	-15.29%	-8.73%	0.32%
006	Current	236	25	119	13	393	97	15	159	116	387	780
	Proposed	247	31	128	23	429	96	15	144	98	353	782
% +/- to Current Rates		4.66%	24.00%	7.56%	76.92%	9.16%	-1.03%	0.00%	-9.43%	-15.52%	-8.79%	0.26%
007	Current	202	23	112	14	351	106	15	159	115	395	746
	Proposed	212	29	121	25	387	105	15	144	97	361	748
% +/- to Current Rates		4.95%	26.09%	8.04%	78.57%	10.26%	-0.94%	0.00%	-9.43%	-15.65%	-8.61%	0.27%

\* 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: Discounts Applied: Multi-Vehicle Discount (Vary by Coverage), Conviction Free Discount (20%)  
 AB RG11, CL RG35, CP RG32  
 Driving Record 7

Proposed: Discounts Applied: Multi-Vehicle Discount (Vary by Coverage), Conviction Free Discount (20%)  
 AB RG11, CL RG32, CMP RG30  
 Driving Record 7

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1/7/2026
Renewals:	1/7/2026

**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	788	41	198	23	1050	171	15	175	91	452	1502
	Proposed	824	52	214	40	1130	170	15	158	72	415	1545
% +/- to Current Rates		4.57%	26.83%	8.08%	73.91%	7.62%	-0.58%	0.00%	-9.71%	-20.88%	-8.19%	2.86%
005	Current	383	27	131	13	554	96	15	182	110	403	957
	Proposed	400	34	141	23	598	95	15	164	87	361	959
% +/- to Current Rates		4.44%	25.93%	7.63%	76.92%	7.94%	-1.04%	0.00%	-9.89%	-20.91%	-10.42%	0.21%
006	Current	308	27	127	9	471	68	15	182	75	340	811
	Proposed	322	34	137	16	509	68	15	164	59	306	815
% +/- to Current Rates		4.55%	25.93%	7.87%	77.78%	8.07%	0.00%	0.00%	-9.89%	-21.33%	-10.00%	0.49%
007	Current	264	25	120	10	419	75	15	182	74	346	765
	Proposed	276	32	129	18	455	74	15	164	58	311	766
% +/- to Current Rates		4.55%	28.00%	7.50%	80.00%	8.59%	-1.33%	0.00%	-9.89%	-21.62%	-10.12%	0.13%

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

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

Current:	Operator 1:	Discounts Applied: Conviction Free Discount (20%)
		AB RG10, CL RG35, CP RG21
	Operator 2 (Occasional):	No Discounts Applied
		AB RGNot Rated, CL RGNot Rated, CP RGNot Rated

Proposed:	Operator 1:	Discounts Applied: Conviction Free Discount (20%)
		AB RG10, CL RG32, CMP RG17
	Operator 2 (Occasional):	No Discounts Applied
		AB RGNot Rated, CL RGNot Rated, CMP RGNot Rated

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1/7/2026
Renewals:	1/7/2026

**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	788	41	198	23	1050	171	15	175	91	452	1502
	Proposed	824	52	214	40	1130	170	15	158	72	415	1545
% +/- to Current Rates		4.57%	26.83%	8.08%	73.91%	7.62%	-0.58%	0.00%	-9.71%	-20.88%	-8.19%	2.86%
005	Current	383	27	131	13	554	96	15	182	110	403	957
	Proposed	400	34	141	23	598	95	15	164	87	361	959
% +/- to Current Rates		4.44%	25.93%	7.63%	76.92%	7.94%	-1.04%	0.00%	-9.89%	-20.91%	-10.42%	0.21%
006	Current	308	27	127	9	471	68	15	182	75	340	811
	Proposed	322	34	137	16	509	68	15	164	59	306	815
% +/- to Current Rates		4.55%	25.93%	7.87%	77.78%	8.07%	0.00%	0.00%	-9.89%	-21.33%	-10.00%	0.49%
007	Current	264	25	120	10	419	75	15	182	74	346	765
	Proposed	276	32	129	18	455	74	15	164	58	311	766
% +/- to Current Rates		4.55%	28.00%	7.50%	80.00%	8.59%	-1.33%	0.00%	-9.89%	-21.62%	-10.12%	0.13%

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

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

Current:

Discounts Applied: Conviction Free Discount (20%)
AB RG10, CL RG35, CP RG21
Driving Record 7

Proposed:

Discounts Applied: Conviction Free Discount (20%)
AB RG10, CL RG32, CMP RG17
Driving Record 7

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1/7/2026
Renewals:	1/7/2026

**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
<b>004</b> 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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>005</b> 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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>006</b> 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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>007</b> 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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

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

Current:

No Discounts Applied
AB RGNNot Rated, CL RGNNot Rated, CP RGNNot Rated
Driving Record Not Rated

Proposed:

No Discounts Applied
AB RGNNot Rated, CL RGNNot Rated, CMP RGNNot Rated
Driving Record Not Rated

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1/7/2026
Renewals:	1/7/2026

**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	838	60	288	38	1224	289	15	221	178	703	1927
	Proposed	877	76	311	68	1332	286	15	200	140	641	1973
% +/- to Current Rates		4.65%	26.67%	7.99%	78.95%	8.82%	-1.04%	0.00%	-9.50%	-21.35%	-8.82%	2.39%
005	Current	407	40	190	22	659	162	15	229	215	621	1280
	Proposed	426	50	205	38	719	161	15	207	169	552	1271
% +/- to Current Rates		4.67%	25.00%	7.89%	72.73%	9.10%	-0.62%	0.00%	-9.61%	-21.40%	-11.11%	-0.70%
006	Current	327	39	185	15	566	115	15	229	147	506	1072
	Proposed	342	49	200	27	618	114	15	207	115	451	1069
% +/- to Current Rates		4.59%	25.64%	8.11%	80.00%	9.19%	-0.87%	0.00%	-9.61%	-21.77%	-10.87%	-0.28%
007	Current	281	36	174	17	508	126	15	229	145	515	1023
	Proposed	294	46	188	30	558	125	15	207	114	461	1019
% +/- to Current Rates		4.63%	27.78%	8.05%	76.47%	9.84%	-0.79%	0.00%	-9.61%	-21.38%	-10.49%	-0.39%

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

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

Current:

Discounts Applied: Conviction Free Discount (20%)
AB RG9, CL RG34, CP RG34
Driving Record 7

Proposed:

Discounts Applied: Conviction Free Discount (20%)
AB RG9, CL RG31, CMP RG27
Driving Record 7

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1/7/2026
Renewals:	1/7/2026

**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	756	45	214	22	1037	163	15	198	117	493	1530
	Proposed	791	57	231	38	1117	162	15	175	93	445	1562
% +/- to Current Rates		4.63%	26.67%	7.94%	72.73%	7.71%	-0.61%	0.00%	-11.62%	-20.51%	-9.74%	2.09%
005	Current	367	30	142	12	551	92	15	205	141	453	1004
	Proposed	384	37	153	22	596	91	15	181	113	400	996
% +/- to Current Rates		4.63%	23.33%	7.75%	83.33%	8.17%	-1.09%	0.00%	-11.71%	-19.86%	-11.70%	-0.80%
006	Current	295	29	138	9	471	65	15	205	96	381	852
	Proposed	309	36	149	15	509	65	15	181	77	338	847
% +/- to Current Rates		4.75%	24.14%	7.97%	66.67%	8.07%	0.00%	0.00%	-11.71%	-19.79%	-11.29%	-0.59%
007	Current	253	27	130	10	420	71	15	205	95	386	806
	Proposed	265	34	140	17	456	71	15	181	76	343	799
% +/- to Current Rates		4.74%	25.93%	7.69%	70.00%	8.57%	0.00%	0.00%	-11.71%	-20.00%	-11.14%	-0.87%

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

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

Current: Discounts Applied: Conviction Free Discount (20%)  
 AB RG11, CL RG39, CP RG36  
 Driving Record 7

Proposed: Discounts Applied: Conviction Free Discount (20%)  
 AB RG11, CL RG35, CMP RG30  
 Driving Record 7

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Company Name: Aviva Insurance Company of Canada

Implementation Dates (D/M/Y)	
New Business:	1/7/2026
Renewals:	1/7/2026

**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 0251)

**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	912	61	293	33	1299	250	15	247	203	715	2014
	Proposed	954	77	317	59	1407	248	15	233	151	647	2054
% +/- to Current Rates		4.61%	26.23%	8.19%	78.79%	8.31%	-0.80%	0.00%	-5.67%	-25.62%	-9.51%	1.99%
005	Current	443	40	194	19	696	141	15	255	246	657	1353
	Proposed	463	51	209	33	756	139	15	241	184	579	1335
% +/- to Current Rates		4.51%	27.50%	7.73%	73.68%	8.62%	-1.42%	0.00%	-5.49%	-25.20%	-11.87%	-1.33%
006	Current	356	39	189	13	597	100	15	255	168	538	1135
	Proposed	373	50	204	23	650	99	15	241	125	480	1130
% +/- to Current Rates		4.78%	28.21%	7.94%	76.92%	8.88%	-1.00%	0.00%	-5.49%	-25.60%	-10.78%	-0.44%
007	Current	306	37	178	15	536	109	15	255	166	545	1081
	Proposed	320	47	192	26	585	108	15	241	124	488	1073
% +/- to Current Rates		4.58%	27.03%	7.87%	73.33%	9.14%	-0.92%	0.00%	-5.49%	-25.30%	-10.46%	-0.74%

\* 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: Discounts Applied: Conviction Free Discount (20%)  
 AB RG11, CL RG34, CP RG41  
 Driving Record 7

Proposed: Discounts Applied: Conviction Free Discount (20%)  
 AB RG11, CL RG34, CMP RG30  
 Driving Record 7

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