

Company Name: **Aviva General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	1/8/2025
Renewals:	1/8/2025

**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	1489	66	689	46	2290	439	14	410	449	3602
	Proposed	1474	74	764	52	2364	449	14	410	636	3873
	% +/- to Current Rates	-1.01%	12.12%	10.89%	13.04%	3.23%	2.28%	0.00%	0.00%	41.65%	15.02%
005	Current	723	44	455	26	1248	247	14	424	543	2476
	Proposed	716	49	505	29	1299	253	14	425	771	2762
	% +/- to Current Rates	-0.97%	11.36%	10.99%	11.54%	4.09%	2.43%	0.00%	0.24%	41.99%	19.14%
006	Current	582	43	443	18	1086	175	14	424	370	2069
	Proposed	576	48	491	21	1136	180	14	425	525	2280
	% +/- to Current Rates	-1.03%	11.63%	10.84%	16.67%	4.60%	2.86%	0.00%	0.24%	41.89%	16.38%
007	Current	499	40	417	20	976	191	14	424	366	1971
	Proposed	494	45	462	23	1024	196	14	425	519	2178
	% +/- to Current Rates	-1.00%	12.50%	10.79%	15.00%	4.92%	2.62%	0.00%	0.24%	41.80%	15.98%

\* 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:	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 General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/8/2025
Renewals:	1/8/2025

**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	581	34	356	46	1017	278	14	214	449	955	1972
	Proposed	575	38	395	52	1060	284	14	214	636	1148	2208
	% +/- to Current Rates	-1.03%	11.76%	10.96%	13.04%	4.23%	2.16%	0.00%	0.00%	41.65%	20.21%	11.97%
005	Current	282	23	235	26	566	156	14	221	543	934	1500
	Proposed	279	25	261	29	594	160	14	222	771	1167	1761
	% +/- to Current Rates	-1.06%	8.70%	11.06%	11.54%	4.95%	2.56%	0.00%	0.45%	41.99%	24.95%	17.40%
006	Current	227	22	229	18	496	111	14	221	370	716	1212
	Proposed	225	25	254	21	525	114	14	222	525	875	1400
	% +/- to Current Rates	-0.88%	13.64%	10.92%	16.67%	5.85%	2.70%	0.00%	0.45%	41.89%	22.21%	15.51%
007	Current	195	21	216	20	452	121	14	221	366	722	1174
	Proposed	193	23	239	23	478	124	14	222	519	879	1357
	% +/- to Current Rates	-1.03%	9.52%	10.65%	15.00%	5.75%	2.48%	0.00%	0.45%	41.80%	21.75%	15.59%

\* 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, OP 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 General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/8/2025
Renewals:	1/8/2025

**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	908	32	333	0	1273	161	0	196	0	357	1630
	Proposed	899	36	369	0	1304	165	0	196	0	361	1665
% +/- to Current Rates		-0.99%	12.50%	10.81%	0.00%	2.44%	2.48%	0.00%	0.00%	0.00%	1.12%	2.15%
005	Current	441	21	220	0	682	91	0	203	0	294	976
	Proposed	437	24	244	0	705	93	0	203	0	296	1001
% +/- to Current Rates		-0.91%	14.29%	10.91%	0.00%	3.37%	2.20%	0.00%	0.00%	0.00%	0.68%	2.56%
006	Current	355	21	214	0	590	64	0	203	0	267	857
	Proposed	351	23	237	0	611	66	0	203	0	269	880
% +/- to Current Rates		-1.13%	9.52%	10.75%	0.00%	3.56%	3.13%	0.00%	0.00%	0.00%	0.75%	2.68%
007	Current	304	19	201	0	524	70	0	203	0	273	797
	Proposed	301	22	223	0	546	72	0	203	0	275	821
% +/- to Current Rates		-0.99%	15.79%	10.95%	0.00%	4.20%	2.86%	0.00%	0.00%	0.00%	0.73%	3.01%

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**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 General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/8/2025
Renewals:	1/8/2025

**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

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	776	35	360	44	1215	268	14	230	158	670	1885
	Proposed	768	39	399	51	1257	275	14	223	132	644	1901
% +/- to Current Rates		-1.03%	11.43%	10.83%	15.91%	3.46%	2.61%	0.00%	-3.04%	-16.46%	-3.88%	0.85%
<b>005</b>	Current	377	23	238	25	663	151	14	238	191	594	1257
	Proposed	373	26	264	28	691	155	14	231	159	559	1250
% +/- to Current Rates		-1.06%	13.04%	10.92%	12.00%	4.22%	2.65%	0.00%	-2.94%	-16.75%	-5.89%	-0.56%
<b>006</b>	Current	303	22	232	18	575	107	14	238	130	489	1064
	Proposed	300	25	257	20	602	110	14	231	109	464	1066
% +/- to Current Rates		-0.99%	13.64%	10.78%	11.11%	4.70%	2.80%	0.00%	-2.94%	-16.15%	-5.11%	0.19%
<b>007</b>	Current	260	21	218	19	518	117	14	238	129	498	1016
	Proposed	257	23	242	22	544	120	14	231	107	472	1016
% +/- to Current Rates		-1.15%	9.52%	11.01%	15.79%	5.02%	2.56%	0.00%	-2.94%	-17.05%	-5.22%	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 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 General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/8/2025
Renewals:	1/8/2025

**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	776	35	360	44	1215	268	14	230	158	670	1885
	Proposed	768	39	399	51	1257	275	14	223	132	644	1901
% +/- to Current Rates		-1.03%	11.43%	10.83%	15.91%	3.46%	2.61%	0.00%	-3.04%	-16.46%	-3.88%	0.85%
005	Current	377	23	238	25	663	151	14	238	191	594	1257
	Proposed	373	26	264	28	691	155	14	231	159	559	1250
% +/- to Current Rates		-1.06%	13.04%	10.92%	12.00%	4.22%	2.65%	0.00%	-2.94%	-16.75%	-5.89%	-0.56%
006	Current	303	22	232	18	575	107	14	238	130	489	1064
	Proposed	300	25	257	20	602	110	14	231	109	464	1066
% +/- to Current Rates		-0.99%	13.64%	10.78%	11.11%	4.70%	2.80%	0.00%	-2.94%	-16.15%	-5.11%	0.19%
007	Current	260	21	218	19	518	117	14	238	129	498	1016
	Proposed	257	23	242	22	544	120	14	231	107	472	1016
% +/- to Current Rates		-1.15%	9.52%	11.01%	15.79%	5.02%	2.56%	0.00%	-2.94%	-17.05%	-5.22%	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: 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 General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/8/2025
Renewals:	1/8/2025

**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 General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/8/2025
Renewals:	1/8/2025

**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

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	985	40	414	62	1501	371	28	390	332	1121	2622
	Proposed	975	45	459	70	1549	381	28	365	267	1041	2590
% +/- to Current Rates		-1.02%	12.50%	10.87%	12.90%	3.20%	2.70%	0.00%	-6.41%	-19.58%	-7.14%	-1.22%
005	Current	479	26	273	34	812	210	28	404	402	1044	1856
	Proposed	473	29	303	40	845	214	28	377	324	943	1788
% +/- to Current Rates		-1.25%	11.54%	10.99%	17.65%	4.06%	1.90%	0.00%	-6.68%	-19.40%	-9.67%	-3.66%
006	Current	385	26	266	25	702	148	28	404	274	854	1556
	Proposed	382	29	296	28	735	152	28	377	221	778	1513
% +/- to Current Rates		-0.78%	11.54%	11.28%	12.00%	4.70%	2.70%	0.00%	-6.68%	-19.34%	-8.90%	-2.76%
007	Current	330	24	251	27	632	162	28	404	271	865	1497
	Proposed	327	27	278	31	663	166	28	377	218	789	1452
% +/- to Current Rates		-0.91%	12.50%	10.76%	14.81%	4.91%	2.47%	0.00%	-6.68%	-19.56%	-8.79%	-3.01%

\* 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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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/8/2025
Renewals:	1/8/2025

**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	
<b>004</b>	Current	456	20	210	20	706	120	14	262	242	638	1344
	Proposed	452	23	233	23	731	123	14	246	200	583	1314
% +/- to Current Rates		<b>-0.88%</b>	<b>15.00%</b>	<b>10.95%</b>	<b>15.00%</b>	<b>3.54%</b>	<b>2.50%</b>	<b>0.00%</b>	<b>-6.11%</b>	<b>-17.36%</b>	<b>-8.62%</b>	<b>-2.23%</b>
<b>005</b>	Current	222	13	138	11	384	68	14	271	293	646	1030
	Proposed	219	15	154	13	401	69	14	254	242	579	980
% +/- to Current Rates		<b>-1.35%</b>	<b>15.38%</b>	<b>11.59%</b>	<b>18.18%</b>	<b>4.43%</b>	<b>1.47%</b>	<b>0.00%</b>	<b>-6.27%</b>	<b>-17.41%</b>	<b>-10.37%</b>	<b>-4.85%</b>
<b>006</b>	Current	178	13	135	8	334	48	14	271	200	533	867
	Proposed	177	15	150	9	351	49	14	254	165	482	833
% +/- to Current Rates		<b>-0.56%</b>	<b>15.38%</b>	<b>11.11%</b>	<b>12.50%</b>	<b>5.09%</b>	<b>2.08%</b>	<b>0.00%</b>	<b>-6.27%</b>	<b>-17.50%</b>	<b>-9.57%</b>	<b>-3.92%</b>
<b>007</b>	Current	153	12	127	9	301	52	14	271	197	534	835
	Proposed	152	14	141	10	317	54	14	254	163	485	802
% +/- to Current Rates		<b>-0.65%</b>	<b>16.67%</b>	<b>11.02%</b>	<b>11.11%</b>	<b>5.32%</b>	<b>3.85%</b>	<b>0.00%</b>	<b>-6.27%</b>	<b>-17.26%</b>	<b>-9.18%</b>	<b>-3.95%</b>

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**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 General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/8/2025
Renewals:	1/8/2025

**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
<b>004</b> Current	529	20	204	42	795	251	14	128	90	483	1278
Proposed	523	22	226	47	818	258	14	119	67	458	1276
% +/- to Current Rates	-1.13%	10.00%	10.78%	11.90%	2.89%	2.79%	0.00%	-7.03%	-25.56%	-5.18%	-0.16%
<b>005</b> Current	257	13	135	23	428	142	14	133	109	398	826
Proposed	254	14	149	27	444	145	14	123	82	364	808
% +/- to Current Rates	-1.17%	7.69%	10.37%	17.39%	3.74%	2.11%	0.00%	-7.52%	-24.77%	-8.54%	-2.18%
<b>006</b> Current	207	13	131	17	368	100	14	133	74	321	689
Proposed	205	14	146	19	384	103	14	123	56	296	680
% +/- to Current Rates	-0.97%	7.69%	11.45%	11.76%	4.35%	3.00%	0.00%	-7.52%	-24.32%	-7.79%	-1.31%
<b>007</b> Current	177	12	124	18	331	110	14	133	74	331	662
Proposed	175	13	137	21	346	112	14	123	55	304	650
% +/- to Current Rates	-1.13%	8.33%	10.48%	16.67%	4.53%	1.82%	0.00%	-7.52%	-25.68%	-8.16%	-1.81%

\* 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:

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 General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/8/2025
Renewals:	1/8/2025

**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

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	604	23	236	48	911	290	14	180	163	647	1558
	Proposed	598	25	261	55	939	297	14	170	135	616	1555
% +/- to Current Rates		-0.99%	8.70%	10.59%	14.58%	3.07%	2.41%	0.00%	-5.56%	-17.18%	-4.79%	-0.19%
<b>005</b>	Current	293	15	156	27	491	163	14	186	197	560	1051
	Proposed	290	17	173	31	511	167	14	175	164	520	1031
% +/- to Current Rates		-1.02%	13.33%	10.90%	14.81%	4.07%	2.45%	0.00%	-5.91%	-16.75%	-7.14%	-1.90%
<b>006</b>	Current	236	15	152	19	422	116	14	186	135	451	873
	Proposed	234	16	168	22	440	119	14	175	112	420	860
% +/- to Current Rates		-0.85%	6.67%	10.53%	15.79%	4.27%	2.59%	0.00%	-5.91%	-17.04%	-6.87%	-1.49%
<b>007</b>	Current	203	14	143	21	381	127	14	186	133	460	841
	Proposed	201	15	158	24	398	130	14	175	110	429	827
% +/- to Current Rates		-0.99%	7.14%	10.49%	14.29%	4.46%	2.36%	0.00%	-5.91%	-17.29%	-6.74%	-1.66%

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

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

Current:

Operator 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 General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/8/2025
Renewals:	1/8/2025

**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	604	23	236	48	911	290	14	180	163	647	1558
	Proposed	598	25	261	55	939	297	14	170	135	616	1555
% +/- to Current Rates		-0.99%	8.70%	10.59%	14.58%	3.07%	2.41%	0.00%	-5.56%	-17.18%	-4.79%	-0.19%
005	Current	293	15	156	27	491	163	14	186	197	560	1051
	Proposed	290	17	173	31	511	167	14	175	164	520	1031
% +/- to Current Rates		-1.02%	13.33%	10.90%	14.81%	4.07%	2.45%	0.00%	-5.91%	-16.75%	-7.14%	-1.90%
006	Current	236	15	152	19	422	116	14	186	135	451	873
	Proposed	234	16	168	22	440	119	14	175	112	420	860
% +/- to Current Rates		-0.85%	6.67%	10.53%	15.79%	4.27%	2.59%	0.00%	-5.91%	-17.04%	-6.87%	-1.49%
007	Current	203	14	143	21	381	127	14	186	133	460	841
	Proposed	201	15	158	24	398	130	14	175	110	429	827
% +/- to Current Rates		-0.99%	7.14%	10.49%	14.29%	4.46%	2.36%	0.00%	-5.91%	-17.29%	-6.74%	-1.66%

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

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

Current:

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 General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/8/2025
Renewals:	1/8/2025

**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 General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/8/2025
Renewals:	1/8/2025

**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	2161	53	553	60	2827	361	14	482	102	959	3786
	Proposed	2140	59	613	68	2880	369	14	452	77	912	3792
% +/- to Current Rates		-0.97%	11.32%	10.85%	13.33%	1.87%	2.22%	0.00%	-6.22%	-24.51%	-4.90%	0.16%
005	Current	1049	35	365	34	1483	203	14	499	123	839	2322
	Proposed	1039	39	405	38	1521	208	14	468	94	784	2305
% +/- to Current Rates		-0.95%	11.43%	10.96%	11.76%	2.56%	2.46%	0.00%	-6.21%	-23.58%	-6.56%	-0.73%
006	Current	844	34	356	24	1258	144	14	499	84	741	1999
	Proposed	836	38	395	27	1296	147	14	468	64	693	1989
% +/- to Current Rates		-0.95%	11.76%	10.96%	12.50%	3.02%	2.08%	0.00%	-6.21%	-23.81%	-6.48%	-0.50%
007	Current	725	32	335	26	1118	157	14	499	83	753	1871
	Proposed	717	36	371	30	1154	161	14	468	63	706	1860
% +/- to Current Rates		-1.10%	12.50%	10.75%	15.38%	3.22%	2.55%	0.00%	-6.21%	-24.10%	-6.24%	-0.59%

\* 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 General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/8/2025
Renewals:	1/8/2025

**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

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	878	40	415	80	1413	480	28	360	506	1374	2787
	Proposed	870	45	460	90	1465	492	28	347	415	1282	2747
% +/- to Current Rates		-0.91%	12.50%	10.84%	12.50%	3.68%	2.50%	0.00%	-3.61%	-17.98%	-6.70%	-1.44%
005	Current	426	26	274	45	771	271	28	373	612	1284	2055
	Proposed	422	30	305	51	808	277	28	360	503	1168	1976
% +/- to Current Rates		-0.94%	15.38%	11.31%	13.33%	4.80%	2.21%	0.00%	-3.49%	-17.81%	-9.03%	-3.84%
006	Current	343	26	267	32	668	192	28	373	417	1010	1678
	Proposed	340	29	297	37	703	196	28	360	342	926	1629
% +/- to Current Rates		-0.87%	11.54%	11.24%	15.63%	5.24%	2.08%	0.00%	-3.49%	-17.99%	-8.32%	-2.92%
007	Current	295	24	252	35	606	209	28	373	412	1022	1628
	Proposed	291	27	279	40	637	214	28	360	338	940	1577
% +/- to Current Rates		-1.36%	12.50%	10.71%	14.29%	5.12%	2.39%	0.00%	-3.49%	-17.96%	-8.02%	-3.13%

\* 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: 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 General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/8/2025
Renewals:	1/8/2025

**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	431	20	211	32	694	193	14	219	346	772	1466
	Proposed	427	23	234	36	720	198	14	212	276	700	1420
% +/- to Current Rates		-0.93%	15.00%	10.90%	12.50%	3.75%	2.59%	0.00%	-3.20%	-20.23%	-9.33%	-3.14%
005	Current	209	13	139	18	379	109	14	227	419	769	1148
	Proposed	207	15	155	21	398	111	14	220	334	679	1077
% +/- to Current Rates		-0.96%	15.38%	11.51%	16.67%	5.01%	1.83%	0.00%	-3.08%	-20.29%	-11.70%	-6.18%
006	Current	168	13	136	13	330	77	14	227	285	603	933
	Proposed	167	15	151	15	348	79	14	220	227	540	888
% +/- to Current Rates		-0.60%	15.38%	11.03%	15.38%	5.45%	2.60%	0.00%	-3.08%	-20.35%	-10.45%	-4.82%
007	Current	145	12	128	14	299	84	14	227	282	607	906
	Proposed	143	14	142	16	315	86	14	220	225	545	860
% +/- to Current Rates		-1.38%	16.67%	10.94%	14.29%	5.35%	2.38%	0.00%	-3.08%	-20.21%	-10.21%	-5.08%

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

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

Current: 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 General Insurance Company

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

New Business:	1/8/2025
Renewals:	1/8/2025

**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	447	20	204	48	719	287	14	141	160	1321
	Proposed	443	22	226	54	745	294	14	135	139	1327
% +/- to Current Rates		-0.89%	10.00%	10.78%	12.50%	3.62%	2.44%	0.00%	-4.26%	-13.13%	0.45%
005	Current	217	13	135	27	392	162	14	146	193	907
	Proposed	215	15	150	30	410	166	14	140	169	899
% +/- to Current Rates		-0.92%	15.38%	11.11%	11.11%	4.59%	2.47%	0.00%	-4.11%	-12.44%	-0.88%
006	Current	175	13	131	19	338	115	14	146	132	745
	Proposed	173	14	146	22	355	117	14	140	115	741
% +/- to Current Rates		-1.14%	7.69%	11.45%	15.79%	5.03%	1.74%	0.00%	-4.11%	-12.88%	-0.54%
007	Current	150	12	124	21	307	125	14	146	130	722
	Proposed	148	13	137	24	322	128	14	140	113	717
% +/- to Current Rates		-1.33%	8.33%	10.48%	14.29%	4.89%	2.40%	0.00%	-4.11%	-13.08%	-0.69%

\* 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 General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/8/2025
Renewals:	1/8/2025

**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

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	584	21	219	33	857	202	14	161	103	480	1337
	Proposed	578	24	243	38	883	207	14	154	84	459	1342
% +/- to Current Rates		-1.03%	14.29%	10.96%	15.15%	3.03%	2.48%	0.00%	-4.35%	-18.45%	-4.38%	0.37%
005	Current	283	14	145	19	461	114	14	166	125	419	880
	Proposed	281	16	160	21	478	117	14	159	102	392	870
% +/- to Current Rates		-0.71%	14.29%	10.34%	10.53%	3.69%	2.63%	0.00%	-4.22%	-18.40%	-6.44%	-1.14%
006	Current	228	14	141	13	396	81	14	166	85	346	742
	Proposed	226	15	156	15	412	83	14	159	69	325	737
% +/- to Current Rates		-0.88%	7.14%	10.64%	15.38%	4.04%	2.47%	0.00%	-4.22%	-18.82%	-6.07%	-0.67%
007	Current	196	13	133	15	357	88	14	166	84	352	709
	Proposed	194	14	147	17	372	90	14	159	69	332	704
% +/- to Current Rates		-1.02%	7.69%	10.53%	13.33%	4.20%	2.27%	0.00%	-4.22%	-17.86%	-5.68%	-0.71%

\* 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 General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/8/2025
Renewals:	1/8/2025

**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
<b>004</b> Current	584	21	219	33	857	202	14	161	103	480	1337
Proposed	578	24	243	38	883	207	14	154	84	459	1342
% +/- to Current Rates	-1.03%	14.29%	10.96%	15.15%	3.03%	2.48%	0.00%	-4.35%	-18.45%	-4.38%	0.37%
<b>005</b> Current	283	14	145	19	461	114	14	166	125	419	880
Proposed	281	16	160	21	478	117	14	159	102	392	870
% +/- to Current Rates	-0.71%	14.29%	10.34%	10.53%	3.69%	2.63%	0.00%	-4.22%	-18.40%	-6.44%	-1.14%
<b>006</b> Current	228	14	141	13	396	81	14	166	85	346	742
Proposed	226	15	156	15	412	83	14	159	69	325	737
% +/- to Current Rates	-0.88%	7.14%	10.64%	15.38%	4.04%	2.47%	0.00%	-4.22%	-18.82%	-6.07%	-0.67%
<b>007</b> Current	196	13	133	15	357	88	14	166	84	352	709
Proposed	194	14	147	17	372	90	14	159	69	332	704
% +/- to Current Rates	-1.02%	7.69%	10.53%	13.33%	4.20%	2.27%	0.00%	-4.22%	-17.86%	-5.68%	-0.71%

\* 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 General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/8/2025
Renewals:	1/8/2025

**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 RGNot Rated, CL RGNot Rated, CP RGNot Rated
Driving Record Not Rated

Proposed:

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

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/8/2025
Renewals:	1/8/2025

**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

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	621	31	318	56	1026	340	14	203	202	759	1785
	Proposed	615	34	353	64	1066	349	14	194	164	721	1787
% +/- to Current Rates		-0.97%	9.68%	11.01%	14.29%	3.90%	2.65%	0.00%	-4.43%	-18.81%	-5.01%	0.11%
005	Current	301	20	210	32	563	192	14	210	244	660	1223
	Proposed	298	23	233	36	590	196	14	201	199	610	1200
% +/- to Current Rates		-1.00%	15.00%	10.95%	12.50%	4.80%	2.08%	0.00%	-4.29%	-18.44%	-7.58%	-1.88%
006	Current	243	20	205	22	490	136	14	210	167	527	1017
	Proposed	240	22	227	26	515	139	14	201	136	490	1005
% +/- to Current Rates		-1.23%	10.00%	10.73%	18.18%	5.10%	2.21%	0.00%	-4.29%	-18.56%	-7.02%	-1.18%
007	Current	208	19	193	25	445	149	14	210	164	537	982
	Proposed	206	21	214	28	469	152	14	201	134	501	970
% +/- to Current Rates		-0.96%	10.53%	10.88%	12.00%	5.39%	2.01%	0.00%	-4.29%	-18.29%	-6.70%	-1.22%

\* 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 General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/8/2025
Renewals:	1/8/2025

**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	560	23	237	32	852	193	14	182	132	521	1373
	Proposed	555	26	263	36	880	197	14	170	109	490	1370
% +/- to Current Rates		-0.89%	13.04%	10.97%	12.50%	3.29%	2.07%	0.00%	-6.59%	-17.42%	-5.95%	-0.22%
005	Current	272	15	157	18	462	109	14	188	160	471	933
	Proposed	269	17	174	20	480	111	14	176	132	433	913
% +/- to Current Rates		-1.10%	13.33%	10.83%	11.11%	3.90%	1.83%	0.00%	-6.38%	-17.50%	-8.07%	-2.14%
006	Current	219	15	153	13	400	77	14	188	109	388	788
	Proposed	217	16	169	15	417	79	14	176	90	359	776
% +/- to Current Rates		-0.91%	6.67%	10.46%	15.38%	4.25%	2.60%	0.00%	-6.38%	-17.43%	-7.47%	-1.52%
007	Current	188	14	144	14	360	84	14	188	108	394	754
	Proposed	186	15	159	16	376	86	14	176	89	365	741
% +/- to Current Rates		-1.06%	7.14%	10.42%	14.29%	4.44%	2.38%	0.00%	-6.38%	-17.59%	-7.36%	-1.72%

\* 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 General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/8/2025
Renewals:	1/8/2025

**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	676	31	325	58	1090	351	14	226	231	822	1912
	Proposed	669	35	360	66	1130	359	14	226	178	777	1907
% +/- to Current Rates		-1.04%	12.90%	10.77%	13.79%	3.67%	2.28%	0.00%	0.00%	-22.94%	-5.47%	-0.26%
005	Current	328	21	214	33	596	197	14	234	280	725	1321
	Proposed	325	23	238	37	623	202	14	234	215	665	1288
% +/- to Current Rates		-0.91%	9.52%	11.21%	12.12%	4.53%	2.54%	0.00%	0.00%	-23.21%	-8.28%	-2.50%
006	Current	264	20	209	23	516	140	14	234	191	579	1095
	Proposed	261	22	232	26	541	143	14	234	147	538	1079
% +/- to Current Rates		-1.14%	10.00%	11.00%	13.04%	4.84%	2.14%	0.00%	0.00%	-23.04%	-7.08%	-1.46%
007	Current	227	19	197	25	468	153	14	234	188	589	1057
	Proposed	224	21	218	29	492	157	14	234	145	550	1042
% +/- to Current Rates		-1.32%	10.53%	10.66%	16.00%	5.13%	2.61%	0.00%	0.00%	-22.87%	-6.62%	-1.42%

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

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

Current: 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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