

Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2025
Renewals:	1/7/2025

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

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	2469	189	774	61	3493	402	15	491	431	1339	4832
Proposed	2444	189	774	61	3468	420	15	487	603	1525	4993
% +/- to Current Rates	-1.01%	0.00%	0.00%	0.00%	-0.72%	4.48%	0.00%	-0.81%	39.91%	13.89%	3.33%
005 Current	1199	125	511	35	1870	226	15	508	522	1271	3141
Proposed	1187	124	511	35	1857	237	15	504	730	1486	3343
% +/- to Current Rates	-1.00%	-0.80%	0.00%	0.00%	-0.70%	4.87%	0.00%	-0.79%	39.85%	16.92%	6.43%
006 Current	965	122	499	25	1611	161	15	508	356	1040	2651
Proposed	954	122	499	25	1600	167	15	504	498	1184	2784
% +/- to Current Rates	-1.14%	0.00%	0.00%	0.00%	-0.68%	3.73%	0.00%	-0.79%	39.89%	13.85%	5.02%
007 Current	828	114	469	27	1438	175	15	508	351	1049	2487
Proposed	820	114	469	27	1430	183	15	504	491	1193	2623
% +/- to Current Rates	-0.97%	0.00%	0.00%	0.00%	-0.56%	4.57%	0.00%	-0.79%	39.89%	13.73%	5.47%

* 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 (Occasion):	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 (Occasion):	Discounts Applied: Conviction Free Discount (20%)
	AB RG10, CL RG32, CMP RG75

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2025
Renewals:	1/7/2025

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	921	94	386	61	1462	248	15	247	431	2403
	Proposed	912	94	386	61	1453	259	15	245	603	2575
% +/- to Current Rates		-0.98%	0.00%	0.00%	0.00%	-0.62%	4.44%	0.00%	-0.81%	39.91%	7.16%
005	Current	447	62	255	35	799	139	15	256	522	1731
	Proposed	443	62	255	35	795	146	15	254	730	1940
% +/- to Current Rates		-0.89%	0.00%	0.00%	0.00%	-0.50%	5.04%	0.00%	-0.78%	39.85%	12.07%
006	Current	360	61	249	25	695	99	15	256	356	1421
	Proposed	356	61	249	25	691	103	15	254	498	1561
% +/- to Current Rates		-1.11%	0.00%	0.00%	0.00%	-0.58%	4.04%	0.00%	-0.78%	39.89%	9.85%
007	Current	309	57	234	27	627	108	15	256	351	1357
	Proposed	306	57	234	27	624	113	15	254	491	1497
% +/- to Current Rates		-0.97%	0.00%	0.00%	0.00%	-0.48%	4.63%	0.00%	-0.78%	39.89%	10.32%

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

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

Current:

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: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2025
Renewals:	1/7/2025

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	1548	95	388	0	2031	154	0	244	0	398	2429
	Proposed	1532	95	388	0	2015	161	0	242	0	403	2418
% +/- to Current Rates		-1.03%	0.00%	0.00%	0.00%	-0.79%	4.55%	0.00%	-0.82%	0.00%	1.26%	-0.45%
005	Current	752	63	256	0	1071	87	0	252	0	339	1410
	Proposed	744	62	256	0	1062	91	0	250	0	341	1403
% +/- to Current Rates		-1.06%	-1.59%	0.00%	0.00%	-0.84%	4.60%	0.00%	-0.79%	0.00%	0.59%	-0.50%
006	Current	605	61	250	0	916	62	0	252	0	314	1230
	Proposed	598	61	250	0	909	64	0	250	0	314	1223
% +/- to Current Rates		-1.16%	0.00%	0.00%	0.00%	-0.76%	3.23%	0.00%	-0.79%	0.00%	0.00%	-0.57%
007	Current	519	57	235	0	811	67	0	252	0	319	1130
	Proposed	514	57	235	0	806	70	0	250	0	320	1126
% +/- to Current Rates		-0.96%	0.00%	0.00%	0.00%	-0.62%	4.48%	0.00%	-0.79%	0.00%	0.31%	-0.35%

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

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

Current:

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: **S&Y Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	1/7/2025
Renewals:	1/7/2025

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

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	1230	95	390	59	1774	239	15	266	152	672	2446
Proposed	1217	95	390	59	1761	250	15	256	125	646	2407
% +/- to Current Rates	-1.06%	0.00%	0.00%	0.00%	-0.73%	4.60%	0.00%	-3.76%	-17.76%	-3.87%	-1.59%
005 Current	597	63	258	33	951	135	15	275	184	609	1560
Proposed	591	63	258	33	945	141	15	265	151	572	1517
% +/- to Current Rates	-1.01%	0.00%	0.00%	0.00%	-0.63%	4.44%	0.00%	-3.64%	-17.93%	-6.08%	-2.76%
006 Current	480	61	251	24	816	96	15	275	125	511	1327
Proposed	475	61	251	24	811	100	15	265	103	483	1294
% +/- to Current Rates	-1.04%	0.00%	0.00%	0.00%	-0.61%	4.17%	0.00%	-3.64%	-17.60%	-5.48%	-2.49%
007 Current	412	58	236	26	732	104	15	275	124	518	1250
Proposed	408	58	236	26	728	109	15	265	102	491	1219
% +/- to Current Rates	-0.97%	0.00%	0.00%	0.00%	-0.55%	4.81%	0.00%	-3.64%	-17.74%	-5.21%	-2.48%

* 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: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2025
Renewals:	1/7/2025

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	1230	95	390	59	1774	239	15	266	152	672	2446
Proposed	1217	95	390	59	1761	250	15	256	125	646	2407
% +/- to Current Rates	-1.06%	0.00%	0.00%	0.00%	-0.73%	4.60%	0.00%	-3.76%	-17.76%	-3.87%	-1.59%
005 Current	597	63	258	33	951	135	15	275	184	609	1560
Proposed	591	63	258	33	945	141	15	265	151	572	1517
% +/- to Current Rates	-1.01%	0.00%	0.00%	0.00%	-0.63%	4.44%	0.00%	-3.64%	-17.93%	-6.08%	-2.76%
006 Current	480	61	251	24	816	96	15	275	125	511	1327
Proposed	475	61	251	24	811	100	15	265	103	483	1294
% +/- to Current Rates	-1.04%	0.00%	0.00%	0.00%	-0.61%	4.17%	0.00%	-3.64%	-17.60%	-5.48%	-2.49%
007 Current	412	58	236	26	732	104	15	275	124	518	1250
Proposed	408	58	236	26	728	109	15	265	102	491	1219
% +/- to Current Rates	-0.97%	0.00%	0.00%	0.00%	-0.55%	4.81%	0.00%	-3.64%	-17.74%	-5.21%	-2.48%

* 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: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2025
Renewals:	1/7/2025

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
004 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	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: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2025
Renewals:	1/7/2025

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

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	1562	110	448	83	2203	331	30	451	320	1132	3335
	Proposed	1545	109	448	83	2185	346	30	417	253	1046	3231
% +/- to Current Rates		-1.09%	-0.91%	0.00%	0.00%	-0.82%	4.53%	0.00%	-7.54%	-20.94%	-7.60%	-3.12%
005	Current	758	73	296	46	1173	186	30	468	387	1071	2244
	Proposed	751	73	296	46	1166	195	30	432	306	963	2129
% +/- to Current Rates		-0.92%	0.00%	0.00%	0.00%	-0.60%	4.84%	0.00%	-7.69%	-20.93%	-10.08%	-5.12%
006	Current	610	71	288	33	1002	133	30	468	264	895	1897
	Proposed	604	71	288	33	996	139	30	432	209	810	1806
% +/- to Current Rates		-0.98%	0.00%	0.00%	0.00%	-0.60%	4.51%	0.00%	-7.69%	-20.83%	-9.50%	-4.80%
007	Current	524	67	272	36	899	145	30	468	261	904	1803
	Proposed	518	67	272	36	893	151	30	432	206	819	1712
% +/- to Current Rates		-1.15%	0.00%	0.00%	0.00%	-0.67%	4.14%	0.00%	-7.69%	-21.07%	-9.40%	-5.05%

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

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

Current: Operator 1: 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:

S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2025
Renewals:	1/7/2025

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
004 Current	724	56	227	27	1034	107	15	303	233	658	1692
Proposed	716	55	227	27	1025	112	15	281	189	597	1622
% +/- to Current Rates	-1.10%	-1.79%	0.00%	0.00%	-0.87%	4.67%	0.00%	-7.26%	-18.88%	-9.27%	-4.14%
005 Current	351	37	150	15	553	60	15	314	282	671	1224
Proposed	348	37	150	15	550	63	15	291	229	598	1148
% +/- to Current Rates	-0.85%	0.00%	0.00%	0.00%	-0.54%	5.00%	0.00%	-7.32%	-18.79%	-10.88%	-6.21%
006 Current	283	36	146	11	476	43	15	314	192	564	1040
Proposed	280	36	146	11	473	45	15	291	156	507	980
% +/- to Current Rates	-1.06%	0.00%	0.00%	0.00%	-0.63%	4.65%	0.00%	-7.32%	-18.75%	-10.11%	-5.77%
007 Current	243	34	138	12	427	47	15	314	190	566	993
Proposed	240	34	138	12	424	49	15	291	154	509	933
% +/- to Current Rates	-1.23%	0.00%	0.00%	0.00%	-0.70%	4.26%	0.00%	-7.32%	-18.95%	-10.07%	-6.04%

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

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

Current: 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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Implementation Dates (D/M/Y)	
New Business:	1/7/2025
Renewals:	1/7/2025

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
004 Current	838	54	221	56	1169	224	15	148	87	474	1643
Proposed	829	54	221	56	1160	234	15	136	64	449	1609
% +/- to Current Rates	-1.07%	0.00%	0.00%	0.00%	-0.77%	4.46%	0.00%	-8.11%	-26.44%	-5.27%	-2.07%
005 Current	407	36	146	31	620	126	15	154	105	400	1020
Proposed	403	36	146	31	616	132	15	141	77	365	981
% +/- to Current Rates	-0.98%	0.00%	0.00%	0.00%	-0.65%	4.76%	0.00%	-8.44%	-26.67%	-8.75%	-3.82%
006 Current	327	35	142	22	526	90	15	154	72	331	857
Proposed	324	35	142	22	523	94	15	141	53	303	826
% +/- to Current Rates	-0.92%	0.00%	0.00%	0.00%	-0.57%	4.44%	0.00%	-8.44%	-26.39%	-8.46%	-3.62%
007 Current	281	33	134	24	472	98	15	154	71	338	810
Proposed	278	33	134	24	469	102	15	141	52	310	779
% +/- to Current Rates	-1.07%	0.00%	0.00%	0.00%	-0.64%	4.08%	0.00%	-8.44%	-26.76%	-8.28%	-3.83%

* 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: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2025
Renewals:	1/7/2025

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

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	958	62	256	64	1340	259	15	208	157	639	1979
Proposed	948	62	256	64	1330	270	15	194	128	607	1937
% +/- to Current Rates	-1.04%	0.00%	0.00%	0.00%	-0.75%	4.25%	0.00%	-6.73%	-18.47%	-5.01%	-2.12%
005 Current	465	41	169	36	711	146	15	215	190	566	1277
Proposed	460	41	169	36	706	152	15	201	155	523	1229
% +/- to Current Rates	-1.08%	0.00%	0.00%	0.00%	-0.70%	4.11%	0.00%	-6.51%	-18.42%	-7.60%	-3.76%
006 Current	374	40	165	26	605	103	15	215	129	462	1067
Proposed	370	40	164	26	600	108	15	201	106	430	1030
% +/- to Current Rates	-1.07%	0.00%	-0.61%	0.00%	-0.83%	4.85%	0.00%	-6.51%	-17.83%	-6.93%	-3.47%
007 Current	321	38	155	28	542	113	15	215	128	471	1013
Proposed	318	38	155	28	539	118	15	201	104	438	977
% +/- to Current Rates	-0.93%	0.00%	0.00%	0.00%	-0.55%	4.42%	0.00%	-6.51%	-18.75%	-7.01%	-3.55%

* 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:

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 (Occasion: No Discounts Applied)	
	AB RGNot Rated, CL RGNot Rated, CMP RGNot Rated

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2025
Renewals:	1/7/2025

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	958	62	256	64	1340	259	15	208	157	639	1979
Proposed	948	62	256	64	1330	270	15	194	128	607	1937
% +/- to Current Rates	-1.04%	0.00%	0.00%	0.00%	-0.75%	4.25%	0.00%	-6.73%	-18.47%	-5.01%	-2.12%
005 Current	465	41	169	36	711	146	15	215	190	566	1277
Proposed	460	41	169	36	706	152	15	201	155	523	1229
% +/- to Current Rates	-1.08%	0.00%	0.00%	0.00%	-0.70%	4.11%	0.00%	-6.51%	-18.42%	-7.60%	-3.76%
006 Current	374	40	165	26	605	103	15	215	129	462	1067
Proposed	370	40	164	26	600	108	15	201	106	430	1030
% +/- to Current Rates	-1.07%	0.00%	-0.61%	0.00%	-0.83%	4.85%	0.00%	-6.51%	-17.83%	-6.93%	-3.47%
007 Current	321	38	155	28	542	113	15	215	128	471	1013
Proposed	318	38	155	28	539	118	15	201	104	438	977
% +/- to Current Rates	-0.93%	0.00%	0.00%	0.00%	-0.55%	4.42%	0.00%	-6.51%	-18.75%	-7.01%	-3.55%

* 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: 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: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2025
Renewals:	1/7/2025

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
004 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	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: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2025
Renewals:	1/7/2025

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	3939	168	689	92	4888	370	15	641	113	1139	6027
Proposed	3898	168	689	92	4847	387	15	595	84	1081	5928
% +/- to Current Rates	-1.04%	0.00%	0.00%	0.00%	-0.84%	4.59%	0.00%	-7.18%	-25.66%	-5.09%	-1.64%
005 Current	1912	111	455	52	2530	208	15	663	136	1022	3552
Proposed	1892	111	455	52	2510	218	15	616	102	951	3461
% +/- to Current Rates	-1.05%	0.00%	0.00%	0.00%	-0.79%	4.81%	0.00%	-7.09%	-25.00%	-6.95%	-2.56%
006 Current	1539	108	444	37	2128	148	15	663	93	919	3047
Proposed	1523	108	444	37	2112	154	15	616	70	855	2967
% +/- to Current Rates	-1.04%	0.00%	0.00%	0.00%	-0.75%	4.05%	0.00%	-7.09%	-24.73%	-6.96%	-2.63%
007 Current	1321	102	418	40	1881	162	15	663	92	932	2813
Proposed	1307	102	417	40	1866	169	15	616	69	869	2735
% +/- to Current Rates	-1.06%	0.00%	-0.24%	0.00%	-0.80%	4.32%	0.00%	-7.09%	-25.00%	-6.76%	-2.77%

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

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

Current: 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: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2025
Renewals:	1/7/2025

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

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	1392	110	450	107	2059	429	30	417	485	1361	3420
Proposed	1378	110	450	107	2045	448	30	397	393	1268	3313
% +/- to Current Rates	-1.01%	0.00%	0.00%	0.00%	-0.68%	4.43%	0.00%	-4.80%	-18.97%	-6.83%	-3.13%
005 Current	676	73	297	60	1106	241	30	431	589	1291	2397
Proposed	669	73	297	60	1099	252	30	412	476	1170	2269
% +/- to Current Rates	-1.04%	0.00%	0.00%	0.00%	-0.63%	4.56%	0.00%	-4.41%	-19.19%	-9.37%	-5.34%
006 Current	544	71	290	42	947	171	30	431	401	1033	1980
Proposed	538	71	289	42	940	179	30	412	324	945	1885
% +/- to Current Rates	-1.10%	0.00%	-0.34%	0.00%	-0.74%	4.68%	0.00%	-4.41%	-19.20%	-8.52%	-4.80%
007 Current	467	67	273	47	854	187	30	431	396	1044	1898
Proposed	462	67	273	47	849	196	30	412	320	958	1807
% +/- to Current Rates	-1.07%	0.00%	0.00%	0.00%	-0.59%	4.81%	0.00%	-4.41%	-19.19%	-8.24%	-4.79%

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

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

Current: 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: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2025
Renewals:	1/7/2025

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	683	56	229	43	1011	173	15	254	332	774	1785
Proposed	676	56	229	43	1004	180	15	243	261	699	1703
% +/- to Current Rates	-1.02%	0.00%	0.00%	0.00%	-0.69%	4.05%	0.00%	-4.33%	-21.39%	-9.69%	-4.59%
005 Current	332	37	151	24	544	97	15	262	403	777	1321
Proposed	328	37	151	24	540	101	15	252	316	684	1224
% +/- to Current Rates	-1.20%	0.00%	0.00%	0.00%	-0.74%	4.12%	0.00%	-3.82%	-21.59%	-11.97%	-7.34%
006 Current	267	36	147	17	467	69	15	262	274	620	1087
Proposed	264	36	147	17	464	72	15	252	215	554	1018
% +/- to Current Rates	-1.12%	0.00%	0.00%	0.00%	-0.64%	4.35%	0.00%	-3.82%	-21.53%	-10.65%	-6.35%
007 Current	229	34	139	19	421	75	15	262	271	623	1044
Proposed	227	34	139	19	419	79	15	252	213	559	978
% +/- to Current Rates	-0.87%	0.00%	0.00%	0.00%	-0.48%	5.33%	0.00%	-3.82%	-21.40%	-10.27%	-6.32%

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

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

Current: 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: **S&Y Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	1/7/2025
Renewals:	1/7/2025

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	709	54	221	64	1048	256	15	163	153	587	1635
Proposed	702	54	221	64	1041	268	15	154	132	569	1610
% +/- to Current Rates	-0.99%	0.00%	0.00%	0.00%	-0.67%	4.69%	0.00%	-5.52%	-13.73%	-3.07%	-1.53%
005 Current	344	36	146	36	562	144	15	169	186	514	1076
Proposed	341	36	146	36	559	151	15	160	160	486	1045
% +/- to Current Rates	-0.87%	0.00%	0.00%	0.00%	-0.53%	4.86%	0.00%	-5.33%	-13.98%	-5.45%	-2.88%
006 Current	277	35	143	25	480	102	15	169	127	413	893
Proposed	274	35	142	25	476	107	15	160	109	391	867
% +/- to Current Rates	-1.08%	0.00%	-0.70%	0.00%	-0.83%	4.90%	0.00%	-5.33%	-14.17%	-5.33%	-2.91%
007 Current	238	33	134	28	433	112	15	169	125	421	854
Proposed	235	33	134	28	430	117	15	160	107	399	829
% +/- to Current Rates	-1.26%	0.00%	0.00%	0.00%	-0.69%	4.46%	0.00%	-5.33%	-14.40%	-5.23%	-2.93%

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

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

Current: 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: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2025
Renewals:	1/7/2025

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

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	926	58	237	45	1266	180	15	186	99	480	1746
Proposed	916	58	237	45	1256	188	15	176	80	459	1715
% +/- to Current Rates	-1.08%	0.00%	0.00%	0.00%	-0.79%	4.44%	0.00%	-5.38%	-19.19%	-4.38%	-1.78%
005 Current	449	38	157	25	669	102	15	192	120	429	1098
Proposed	445	38	157	25	665	106	15	182	97	400	1065
% +/- to Current Rates	-0.89%	0.00%	0.00%	0.00%	-0.60%	3.92%	0.00%	-5.21%	-19.17%	-6.76%	-3.01%
006 Current	362	37	153	18	570	72	15	192	82	361	931
Proposed	358	37	153	18	566	75	15	182	66	338	904
% +/- to Current Rates	-1.10%	0.00%	0.00%	0.00%	-0.70%	4.17%	0.00%	-5.21%	-19.51%	-6.37%	-2.90%
007 Current	310	35	144	20	509	79	15	192	81	367	876
Proposed	307	35	144	20	506	82	15	182	65	344	850
% +/- to Current Rates	-0.97%	0.00%	0.00%	0.00%	-0.59%	3.80%	0.00%	-5.21%	-19.75%	-6.27%	-2.97%

* 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 (Occasion: 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 (Occasion: No Discounts Applied)	
	AB RGNot Rated, CL RGNot Rated, CMP RGNot Rated

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2025
Renewals:	1/7/2025

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	
004	Current	926	58	237	45	1266	180	15	186	99	480	1746
	Proposed	916	58	237	45	1256	188	15	176	80	459	1715
% +/- to Current Rates		-1.08%	0.00%	0.00%	0.00%	-0.79%	4.44%	0.00%	-5.38%	-19.19%	-4.38%	-1.78%
005	Current	449	38	157	25	669	102	15	192	120	429	1098
	Proposed	445	38	157	25	665	106	15	182	97	400	1065
% +/- to Current Rates		-0.89%	0.00%	0.00%	0.00%	-0.60%	3.92%	0.00%	-5.21%	-19.17%	-6.76%	-3.01%
006	Current	362	37	153	18	570	72	15	192	82	361	931
	Proposed	358	37	153	18	566	75	15	182	66	338	904
% +/- to Current Rates		-1.10%	0.00%	0.00%	0.00%	-0.70%	4.17%	0.00%	-5.21%	-19.51%	-6.37%	-2.90%
007	Current	310	35	144	20	509	79	15	192	81	367	876
	Proposed	307	35	144	20	506	82	15	182	65	344	850
% +/- to Current Rates		-0.97%	0.00%	0.00%	0.00%	-0.59%	3.80%	0.00%	-5.21%	-19.75%	-6.27%	-2.97%

* 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: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2025
Renewals:	1/7/2025

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
004 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	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: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2025
Renewals:	1/7/2025

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

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	984	84	345	75	1488	304	15	235	194	748	2236
Proposed	974	84	345	75	1478	317	15	222	155	709	2187
% +/- to Current Rates	-1.02%	0.00%	0.00%	0.00%	-0.67%	4.28%	0.00%	-5.53%	-20.10%	-5.21%	-2.19%
005 Current	478	56	228	42	804	171	15	243	235	664	1468
Proposed	473	56	228	42	799	179	15	230	188	612	1411
% +/- to Current Rates	-1.05%	0.00%	0.00%	0.00%	-0.62%	4.68%	0.00%	-5.35%	-20.00%	-7.83%	-3.88%
006 Current	385	54	222	30	691	121	15	243	160	539	1230
Proposed	381	54	222	30	687	127	15	230	128	500	1187
% +/- to Current Rates	-1.04%	0.00%	0.00%	0.00%	-0.58%	4.96%	0.00%	-5.35%	-20.00%	-7.24%	-3.50%
007 Current	330	51	209	33	623	133	15	243	158	549	1172
Proposed	327	51	209	33	620	139	15	230	127	511	1131
% +/- to Current Rates	-0.91%	0.00%	0.00%	0.00%	-0.48%	4.51%	0.00%	-5.35%	-19.62%	-6.92%	-3.50%

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

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

Current:

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: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2025
Renewals:	1/7/2025

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	888	63	257	43	1251	172	15	210	127	524	1775
Proposed	879	63	257	43	1242	180	15	195	104	494	1736
% +/- to Current Rates	-1.01%	0.00%	0.00%	0.00%	-0.72%	4.65%	0.00%	-7.14%	-18.11%	-5.73%	-2.20%
005 Current	431	41	170	24	666	97	15	217	154	483	1149
Proposed	427	41	170	24	662	101	15	201	125	442	1104
% +/- to Current Rates	-0.93%	0.00%	0.00%	0.00%	-0.60%	4.12%	0.00%	-7.37%	-18.83%	-8.49%	-3.92%
006 Current	347	40	166	17	570	69	15	217	105	406	976
Proposed	343	40	166	17	566	72	15	201	86	374	940
% +/- to Current Rates	-1.15%	0.00%	0.00%	0.00%	-0.70%	4.35%	0.00%	-7.37%	-18.10%	-7.88%	-3.69%
007 Current	298	38	156	19	511	75	15	217	104	411	922
Proposed	295	38	156	19	508	78	15	201	84	378	886
% +/- to Current Rates	-1.01%	0.00%	0.00%	0.00%	-0.59%	4.00%	0.00%	-7.37%	-19.23%	-8.03%	-3.90%

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

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

Current:

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: **S&Y Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	1/7/2025
Renewals:	1/7/2025

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	1071	86	352	65	1574	263	15	261	222	761	2335
Proposed	1060	86	352	65	1563	275	15	259	168	717	2280
% +/- to Current Rates	-1.03%	0.00%	0.00%	0.00%	-0.70%	4.56%	0.00%	-0.77%	-24.32%	-5.78%	-2.36%
005 Current	520	57	232	37	846	148	15	270	269	702	1548
Proposed	515	57	232	37	841	155	15	268	204	642	1483
% +/- to Current Rates	-0.96%	0.00%	0.00%	0.00%	-0.59%	4.73%	0.00%	-0.74%	-24.16%	-8.55%	-4.20%
006 Current	419	55	226	26	726	105	15	270	183	573	1299
Proposed	414	55	226	26	721	110	15	268	139	532	1253
% +/- to Current Rates	-1.19%	0.00%	0.00%	0.00%	-0.69%	4.76%	0.00%	-0.74%	-24.04%	-7.16%	-3.54%
007 Current	359	52	213	29	653	115	15	270	181	581	1234
Proposed	355	52	213	29	649	120	15	268	137	540	1189
% +/- to Current Rates	-1.11%	0.00%	0.00%	0.00%	-0.61%	4.35%	0.00%	-0.74%	-24.31%	-7.06%	-3.65%

* 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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