

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

Implementation Dates (D/M/Y)	
New Business:	01-Feb-23
Renewals:	01-Feb-23

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	3223	85	1000	76	4384	364	15	1245	371	1995	6379
	Proposed	1898	132	625	66	2721	276	15	564	350	1205	3926
	% +/- to Current Rates	-41.11%	55.29%	-37.50%	-13.16%	-37.93%	-24.18%	0.00%	-54.70%	-5.66%	-39.60%	-38.45%
005	Current	1433	38	477	32	1980	229	15	1127	298	1669	3649
	Proposed	921	87	413	38	1459	155	15	585	424	1179	2638
	% +/- to Current Rates	-35.73%	128.95%	-13.42%	18.75%	-26.31%	-32.31%	0.00%	-48.09%	42.28%	-29.36%	-27.71%
006	Current	1056	28	353	26	1463	265	15	1146	278	1704	3167
	Proposed	742	85	403	26	1256	110	15	585	289	999	2255
	% +/- to Current Rates	-29.73%	203.57%	14.16%	0.00%	-14.15%	-58.49%	0.00%	-48.95%	3.96%	-41.37%	-28.80%
007	Current	1384	36	453	28	1901	215	15	1111	326	1667	3568
	Proposed	637	79	379	28	1123	120	15	585	285	1005	2128
	% +/- to Current Rates	-53.97%	119.44%	-16.34%	0.00%	-40.93%	-44.19%	0.00%	-47.34%	-12.58%	-39.71%	-40.36%

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

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

Current: 1.2 + 1.3

Proposed: 1.2 + 1.3

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Feb-23
Renewals:	2023-01-01

Profile 1.2 Private Passenger:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	809	21	251	35	1116	141	15	379	371	906	2022
Proposed	721	67	317	40	1145	168	15	287	350	820	1965
% +/- to Current Rates	-10.88%	219.05%	26.29%	14.29%	2.60%	19.15%	0.00%	-24.27%	-5.66%	-9.49%	-2.82%
005 Current	366	10	122	15	513	89	15	343	298	745	1258
Proposed	350	44	209	23	626	94	15	298	424	831	1457
% +/- to Current Rates	-4.37%	340.00%	71.31%	53.33%	22.03%	5.62%	0.00%	-13.12%	42.28%	11.54%	15.82%
006 Current	270	7	90	12	379	103	15	349	278	745	1124
Proposed	282	43	204	16	545	67	15	298	289	669	1214
% +/- to Current Rates	4.44%	514.29%	126.67%	33.33%	43.80%	-34.95%	0.00%	-14.61%	3.96%	-10.20%	8.01%
007 Current	354	9	116	13	492	83	15	338	326	762	1254
Proposed	242	40	192	17	491	73	15	298	285	671	1162
% +/- to Current Rates	-31.64%	344.44%	65.52%	30.77%	-0.20%	-12.05%	0.00%	-11.83%	-12.58%	-11.94%	-7.34%

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

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

Current: Operator 1: Rating Groups: AB 10, COLL 34, COMP 40

Proposed: Operator 1: Rating Groups: AB 10, COLL 33, COMP 47

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Feb-23
Renewals:	2023-01-01

Profile 1.3 Private Passenger:

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	2414	64	749	41	3268	223	0	866	0	4357	
	Proposed	1177	65	308	26	1576	108	0	277	0	1961	
% +/- to Current Rates		-51.24%	1.56%	-58.88%	-36.59%	-51.77%	-51.57%	0.00%	-68.01%	0.00%	-64.65%	-54.99%
005	Current	1067	28	355	17	1467	140	0	784	0	2391	
	Proposed	571	43	204	15	833	61	0	287	0	1181	
% +/- to Current Rates		-46.49%	53.57%	-42.54%	-11.76%	-43.22%	-56.43%	0.00%	-63.39%	0.00%	-62.34%	-50.61%
006	Current	786	21	263	14	1084	162	0	797	0	2043	
	Proposed	460	42	199	10	711	43	0	287	0	1041	
% +/- to Current Rates		-41.48%	100.00%	-24.33%	-28.57%	-34.41%	-73.46%	0.00%	-63.99%	0.00%	-65.59%	-49.05%
007	Current	1030	27	337	15	1409	132	0	773	0	2314	
	Proposed	395	39	187	11	632	47	0	287	0	966	
% +/- to Current Rates		-61.65%	44.44%	-44.51%	-26.67%	-55.15%	-64.39%	0.00%	-62.87%	0.00%	-63.09%	-58.25%

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

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

Current: Operator 2 (Occasional): Rating Groups: AB 10, COLL 34, COMP 40

Proposed: Operator 2 (Occasional): Rating Groups: AB 10, COLL 33, COMP 47

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Feb-23
Renewals:	01-Feb-23

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	1028	27	288	35	1378	167	15	371	252	805	2183
	Proposed	934	66	313	37	1350	155	15	302	190	662	2012
% +/- to Current Rates		-9.14%	144.44%	8.68%	5.71%	-2.03%	-7.19%	0.00%	-18.60%	-24.60%	-17.76%	-7.83%
005	Current	465	12	140	15	632	105	15	336	202	658	1290
	Proposed	454	43	206	21	724	87	15	312	231	645	1369
% +/- to Current Rates		-2.37%	258.33%	47.14%	40.00%	14.56%	-17.14%	0.00%	-7.14%	14.36%	-1.98%	6.12%
006	Current	342	9	104	12	467	121	15	341	188	665	1132
	Proposed	365	42	201	15	623	62	15	312	157	546	1169
% +/- to Current Rates		6.73%	366.67%	93.27%	25.00%	33.40%	-48.76%	0.00%	-8.50%	-16.49%	-17.89%	3.27%
007	Current	449	12	133	13	607	99	15	331	221	666	1273
	Proposed	313	40	189	16	558	68	15	312	155	550	1108
% +/- to Current Rates		-30.29%	233.33%	42.11%	23.08%	-8.07%	-31.31%	0.00%	-5.74%	-29.86%	-17.42%	-12.96%

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

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

Current: 2.2 + 2.3

Proposed: 2.2 + 2.3

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Feb-23
Renewals:	01-Feb-23

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	1028	27	288	35	1378	167	15	371	252	805	2183
Proposed	934	66	313	37	1350	155	15	302	190	662	2012
% +/- to Current Rates	-9.14%	144.44%	8.68%	5.71%	-2.03%	-7.19%	0.00%	-18.60%	-24.60%	-17.76%	-7.83%
005 Current	465	12	140	15	632	105	15	336	202	658	1290
Proposed	454	43	206	21	724	87	15	312	231	645	1369
% +/- to Current Rates	-2.37%	258.33%	47.14%	40.00%	14.56%	-17.14%	0.00%	-7.14%	14.36%	-1.98%	6.12%
006 Current	342	9	104	12	467	121	15	341	188	665	1132
Proposed	365	42	201	15	623	62	15	312	157	546	1169
% +/- to Current Rates	6.73%	366.67%	93.27%	25.00%	33.40%	-48.76%	0.00%	-8.50%	-16.49%	-17.89%	3.27%
007 Current	449	12	133	13	607	99	15	331	221	666	1273
Proposed	313	40	189	16	558	68	15	312	155	550	1108
% +/- to Current Rates	-30.29%	233.33%	42.11%	23.08%	-8.07%	-31.31%	0.00%	-5.74%	-29.86%	-17.42%	-12.96%

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

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

Current: Operator 1: Rating Groups: AB 10, COLL 32, COMP 35

Proposed: Operator 1: Rating Groups: AB 10, COLL 31, COMP 31

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Feb-23
Renewals:	2023-01-01

Profile 2.3 Private Passenger:

Operator 2 (Secondary):
 Female, Age 27, Married
 Driver training
 Licensed 10 years, Class 5 license
 New Business
 No AF accidents
 No convictions

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	0	0	0	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
005	Current	0	0	0	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
006	Current	0	0	0	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
007	Current	0	0	0	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates					0.00%					0.00%	0.00%

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

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

Current: not rated

Proposed: not rated

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Feb-23
Renewals:	2023-01-01

Profile 3.1 Private Passenger:

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

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1888	50	658	70	2666	303	30	826	523	1682	4348
	Proposed	1625	100	476	68	2269	286	30	666	394	1376	3645
% +/- to Current Rates		-13.93%	100.00%	-27.66%	-2.86%	-14.89%	-5.61%	0.00%	-19.37%	-24.67%	-18.19%	-16.17%
005	Current	854	22	319	30	1225	190	30	748	420	1388	2613
	Proposed	789	67	315	39	1210	161	30	689	477	1357	2567
% +/- to Current Rates		-7.61%	204.55%	-1.25%	30.00%	-1.22%	-15.26%	0.00%	-7.89%	13.57%	-2.23%	-1.76%
006	Current	629	16	236	24	905	219	30	760	392	1401	2306
	Proposed	635	65	307	28	1035	115	30	689	325	1159	2194
% +/- to Current Rates		0.95%	306.25%	30.08%	16.67%	14.36%	-47.49%	0.00%	-9.34%	-17.09%	-17.27%	-4.86%
007	Current	825	22	303	26	1176	179	30	737	459	1405	2581
	Proposed	545	61	289	29	924	126	30	689	321	1166	2090
% +/- to Current Rates		-33.94%	177.27%	-4.62%	11.54%	-21.43%	-29.61%	0.00%	-6.51%	-30.07%	-17.01%	-19.02%

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

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

Current:		Proposed:	

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Feb-23
Renewals:	2023-01-01

Profile 3.2 Private Passenger:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	948	25	380	35	1388	112	15	499	406	1032	2420
Proposed	760	49	234	19	1062	81	15	440	282	818	1880
% +/- to Current Rates	-19.83%	96.00%	-38.42%	-45.71%	-23.49%	-27.68%	0.00%	-11.82%	-30.54%	-20.74%	-22.31%
005 Current	429	11	184	15	639	70	15	452	326	863	1502
Proposed	369	33	155	11	568	46	15	455	341	857	1425
% +/- to Current Rates	-13.99%	200.00%	-15.76%	-26.67%	-11.11%	-34.29%	0.00%	0.66%	4.60%	-0.70%	-5.13%
006 Current	316	8	136	12	472	81	15	459	304	859	1331
Proposed	297	32	151	8	488	33	15	455	232	735	1223
% +/- to Current Rates	-6.01%	300.00%	11.03%	-33.33%	3.39%	-59.26%	0.00%	-0.87%	-23.68%	-14.44%	-8.11%
007 Current	414	11	175	13	613	66	15	445	356	882	1495
Proposed	255	30	142	8	435	36	15	455	230	736	1171
% +/- to Current Rates	-38.41%	172.73%	-18.86%	-38.46%	-29.04%	-45.45%	0.00%	2.25%	-35.39%	-16.55%	-21.67%

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

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

Current: Operator 1: Rating Groups: AB 8, COLL 40, COMP 49

Proposed: Operator 1: Rating Groups: AB 8, COLL 44, COMP 44

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

Implementation Dates (D/M/Y)	
New Business:	01-Feb-23
Renewals:	2023-01-01

Profile 3.3 Private Passenger:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	940	25	278	35	1278	191	15	327	117	650	1928
Proposed	865	51	242	49	1207	205	15	226	112	558	1765
% +/- to Current Rates	-7.98%	104.00%	-12.95%	40.00%	-5.56%	7.33%	0.00%	-30.89%	-4.27%	-14.15%	-8.45%
005 Current	425	11	135	15	586	120	15	296	94	525	1111
Proposed	420	34	160	28	642	115	15	234	136	500	1142
% +/- to Current Rates	-1.18%	209.09%	18.52%	86.67%	9.56%	-4.17%	0.00%	-20.95%	44.68%	-4.76%	2.79%
006 Current	313	8	100	12	433	138	15	301	88	542	975
Proposed	338	33	156	20	547	82	15	234	93	424	971
% +/- to Current Rates	7.99%	312.50%	56.00%	66.67%	26.33%	-40.58%	0.00%	-22.26%	5.68%	-21.77%	-0.41%
007 Current	411	11	128	13	563	113	15	292	103	523	1086
Proposed	290	31	147	21	489	90	15	234	91	430	919
% +/- to Current Rates	-29.44%	181.82%	14.84%	61.54%	-13.14%	-20.35%	0.00%	-19.86%	-11.65%	-17.78%	-15.38%

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

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

Current: Operator 2: Rating Groups: AB 11, COLL 33, COMP 22

Proposed: Operator 2: Rating Groups: AB 11, COLL 29, COMP 22

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Feb-23
Renewals:	01-Feb-23

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	840	22	286	35	1183	173	15	394	180	762	1945
	Proposed	728	45	215	41	1029	172	15	240	194	621	1650
% +/- to Current Rates		-13.33%	104.55%	-24.83%	17.14%	-13.02%	-0.58%	0.00%	-39.09%	7.78%	-18.50%	-15.17%
005	Current	380	10	139	15	544	109	15	356	144	624	1168
	Proposed	354	30	142	23	549	97	15	248	235	595	1144
% +/- to Current Rates		-6.84%	200.00%	2.16%	53.33%	0.92%	-11.01%	0.00%	-30.34%	63.19%	-4.65%	-2.05%
006	Current	280	7	103	12	402	125	15	362	135	637	1039
	Proposed	285	29	138	16	468	69	15	248	160	492	960
% +/- to Current Rates		1.79%	314.29%	33.98%	33.33%	16.42%	-44.80%	0.00%	-31.49%	18.52%	-22.76%	-7.60%
007	Current	367	10	132	13	522	102	15	351	158	626	1148
	Proposed	244	27	130	18	419	75	15	248	158	496	915
% +/- to Current Rates		-33.51%	170.00%	-1.52%	38.46%	-19.73%	-26.47%	0.00%	-29.34%	0.00%	-20.77%	-20.30%

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

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

Current: 4.2 + 4.3

Proposed: 4.2 + 4.3

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Feb-23
Renewals:	2023-01-01

Profile 4.2 Private Passenger:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	840	22	286	35	1183	173	15	394	180	1945	
	Proposed	728	45	215	41	1029	172	15	240	194	1650	
% +/- to Current Rates		-13.33%	104.55%	-24.83%	17.14%	-13.02%	-0.58%	0.00%	-39.09%	7.78%	-18.50%	-15.17%
005	Current	380	10	139	15	544	109	15	356	144	1168	
	Proposed	354	30	142	23	549	97	15	248	235	1144	
% +/- to Current Rates		-6.84%	200.00%	2.16%	53.33%	0.92%	-11.01%	0.00%	-30.34%	63.19%	-4.65%	-2.05%
006	Current	280	7	103	12	402	125	15	362	135	1039	
	Proposed	285	29	138	16	468	69	15	248	160	960	
% +/- to Current Rates		1.79%	314.29%	33.98%	33.33%	16.42%	-44.80%	0.00%	-31.49%	18.52%	-22.76%	-7.60%
007	Current	367	10	132	13	522	102	15	351	158	1148	
	Proposed	244	27	130	18	419	75	15	248	158	915	
% +/- to Current Rates		-33.51%	170.00%	-1.52%	38.46%	-19.73%	-26.47%	0.00%	-29.34%	0.00%	-20.77%	-20.30%

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

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

Current: Operator 1: Rating Groups: AB 11, COLL 36, COMP 30

Proposed: Operator 1: Rating Groups: AB 11, COLL 34, COMP 30

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Feb-23
Renewals:	2023-01-01

Profile 4.3 Private Passenger:

Operator 2 (Occasional):
 Female, Age 39, Married
 No driver training
 Licensed 20 years, Class 5 license
 New business
 No AF accidents
 No convictions

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current				0					0	0
	Proposed				0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
005	Current				0					0	0
	Proposed				0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
006	Current				0					0	0
	Proposed				0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
007	Current				0					0	0
	Proposed				0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%

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

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

Current: not rated

Proposed: not rated

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Feb-23
Renewals:	01-Feb-23

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	2804	74	787	41	3706	311	15	706	138	1170	4876
	Proposed	2775	117	556	64	3512	267	15	742	130	1154	4666
% +/- to Current Rates		-1.03%	58.11%	-29.35%	56.10%	-5.23%	-14.15%	0.00%	5.10%	-5.80%	-1.37%	-4.31%
005	Current	1212	32	365	17	1626	195	15	639	111	960	2586
	Proposed	1347	77	367	36	1827	150	15	768	157	1090	2917
% +/- to Current Rates		11.14%	140.63%	0.55%	111.76%	12.36%	-23.08%	0.00%	20.19%	41.44%	13.54%	12.80%
006	Current	893	24	270	14	1201	225	15	650	103	993	2194
	Proposed	1084	75	358	25	1542	106	15	768	107	996	2538
% +/- to Current Rates		21.39%	212.50%	32.59%	78.57%	28.39%	-52.89%	0.00%	18.15%	3.88%	0.30%	15.68%
007	Current	1171	31	346	15	1563	183	15	630	121	949	2512
	Proposed	930	71	337	28	1366	116	15	768	106	1005	2371
% +/- to Current Rates		-20.58%	129.03%	-2.60%	86.67%	-12.60%	-36.61%	0.00%	21.90%	-12.40%	5.90%	-5.61%

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

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

Current: Operator 1: Rating Groups: AB 12, COLL 32, COMP 19

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

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Feb-23
Renewals:	01-Feb-23

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	1628	44	603	70	2345	240	30	862	620	1752	4097
	Proposed	1471	104	490	87	2152	367	30	601	556	1554	3706
% +/- to Current Rates		-9.64%	136.36%	-18.74%	24.29%	-8.23%	52.92%	0.00%	-30.28%	-10.32%	-11.30%	-9.54%
005	Current	736	20	292	30	1078	151	30	779	498	1458	2536
	Proposed	714	68	323	50	1155	207	30	621	674	1532	2687
% +/- to Current Rates		-2.99%	240.00%	10.62%	66.67%	7.14%	37.09%	0.00%	-20.28%	35.34%	5.08%	5.95%
006	Current	543	14	216	24	797	175	30	793	464	1462	2259
	Proposed	575	67	315	35	992	147	30	621	458	1256	2248
% +/- to Current Rates		5.89%	378.57%	45.83%	45.83%	24.47%	-16.00%	0.00%	-21.69%	-1.29%	-14.09%	-0.49%
007	Current	712	18	277	26	1033	142	30	768	544	1484	2517
	Proposed	493	63	297	38	891	161	30	621	453	1265	2156
% +/- to Current Rates		-30.76%	250.00%	7.22%	46.15%	-13.75%	13.38%	0.00%	-19.14%	-16.73%	-14.76%	-14.34%

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

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

Current: 6.2 + 6.3

Proposed: 6.2 + 6.3

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Feb-23
Renewals:	01-Feb-23

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	812	22	276	35	1145	78	15	396	419	908	2053
	Proposed	727	53	250	35	1065	148	15	362	376	901	1966
% +/- to Current Rates		-10.47%	140.91%	-9.42%	0.00%	-6.99%	89.74%	0.00%	-8.59%	-10.26%	-0.77%	-4.24%
005	Current	367	10	134	15	526	49	15	358	337	759	1285
	Proposed	353	35	165	20	573	83	15	374	456	928	1501
% +/- to Current Rates		-3.81%	250.00%	23.13%	33.33%	8.94%	69.39%	0.00%	4.47%	35.31%	22.27%	16.81%
006	Current	271	7	99	12	389	57	15	364	314	750	1139
	Proposed	284	34	161	14	493	59	15	374	310	758	1251
% +/- to Current Rates		4.80%	385.71%	62.63%	16.67%	26.74%	3.51%	0.00%	2.75%	-1.27%	1.07%	9.83%
007	Current	355	9	127	13	504	46	15	353	368	782	1286
	Proposed	244	32	152	15	443	65	15	374	307	761	1204
% +/- to Current Rates		-31.27%	255.56%	19.69%	15.38%	-12.10%	41.30%	0.00%	5.95%	-16.58%	-2.69%	-6.38%

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

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

Current: Operator 1: Rating Groups: AB 7, COLL 36, COMP 48

Proposed: Operator 1: Rating Groups: AB 7, COLL 39, COMP 50

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Feb-23
Renewals:	01-Feb-23

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	816	22	327	35	1200	162	15	466	201	844	2044
	Proposed	744	51	240	52	1087	219	15	239	180	653	1740
% +/- to Current Rates		-8.82%	131.82%	-26.61%	48.57%	-9.42%	35.19%	0.00%	-48.71%	-10.45%	-22.63%	-14.87%
005	Current	369	10	158	15	552	102	15	421	161	699	1251
	Proposed	361	33	158	30	582	124	15	247	218	604	1186
% +/- to Current Rates		-2.17%	230.00%	0.00%	100.00%	5.43%	21.57%	0.00%	-41.33%	35.40%	-13.59%	-5.20%
006	Current	272	7	117	12	408	118	15	429	150	712	1120
	Proposed	291	33	154	21	499	88	15	247	148	498	997
% +/- to Current Rates		6.99%	371.43%	31.62%	75.00%	22.30%	-25.42%	0.00%	-42.42%	-1.33%	-30.06%	-10.98%
007	Current	357	9	150	13	529	96	15	415	176	702	1231
	Proposed	249	31	145	23	448	96	15	247	146	504	952
% +/- to Current Rates		-30.25%	244.44%	-3.33%	76.92%	-15.31%	0.00%	0.00%	-40.48%	-17.05%	-28.21%	-22.66%

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

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

Current: Operator 2: Rating Groups: AB 11, COLL 40, COMP 32

Proposed: Operator 2: Rating Groups: AB 11, COLL 36, COMP 35

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

Implementation Dates (D/M/Y)	
New Business:	01-Feb-23
Renewals:	01-Feb-23

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	919	24	327	35	1305	116	15	486	168	785	2090
Proposed	704	42	199	29	974	120	15	214	123	472	1446
% +/- to Current Rates	-23.39%	75.00%	-39.14%	-17.14%	-25.36%	3.45%	0.00%	-55.97%	-26.79%	-39.87%	-30.81%
005 Current	416	11	158	15	600	73	15	440	135	663	1263
Proposed	342	28	132	16	518	67	15	222	148	452	970
% +/- to Current Rates	-17.79%	154.55%	-16.46%	6.67%	-13.67%	-8.22%	0.00%	-49.55%	9.63%	-31.83%	-23.20%
006 Current	306	8	117	12	443	84	15	447	126	672	1115
Proposed	275	27	128	11	441	48	15	222	101	386	827
% +/- to Current Rates	-10.13%	237.50%	9.40%	-8.33%	-0.45%	-42.86%	0.00%	-50.34%	-19.84%	-42.56%	-25.83%
007 Current	402	11	150	13	576	68	15	434	148	665	1241
Proposed	236	25	121	12	394	52	15	222	100	389	783
% +/- to Current Rates	-41.29%	127.27%	-19.33%	-7.69%	-31.60%	-23.53%	0.00%	-48.85%	-32.43%	-41.50%	-36.91%

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

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

Current: 7.2 + 7.3

Proposed: 7.2 + 7.3

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Feb-23
Renewals:	01-Feb-23

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	919	24	327	35	1305	116	15	486	168	785	2090
	Proposed	704	42	199	29	974	120	15	214	123	472	1446
% +/- to Current Rates		-23.39%	75.00%	-39.14%	-17.14%	-25.36%	3.45%	0.00%	-55.97%	-26.79%	-39.87%	-30.81%
005	Current	416	11	158	15	600	73	15	440	135	663	1263
	Proposed	342	28	132	16	518	67	15	222	148	452	970
% +/- to Current Rates		-17.79%	154.55%	-16.46%	6.67%	-13.67%	-8.22%	0.00%	-49.55%	9.63%	-31.83%	-23.20%
006	Current	306	8	117	12	443	84	15	447	126	672	1115
	Proposed	275	27	128	11	441	48	15	222	101	386	827
% +/- to Current Rates		-10.13%	237.50%	9.40%	-8.33%	-0.45%	-42.86%	0.00%	-50.34%	-19.84%	-42.56%	-25.83%
007	Current	402	11	150	13	576	68	15	434	148	665	1241
	Proposed	236	25	121	12	394	52	15	222	100	389	783
% +/- to Current Rates		-41.29%	127.27%	-19.33%	-7.69%	-31.60%	-23.53%	0.00%	-48.85%	-32.43%	-41.50%	-36.91%

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

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

Current:	Operator 1: Rating Groups: AB 10, COLL 37, COMP 27	Proposed:	Operator 1: Rating Groups: AB 10, COLL 35, COMP 26

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Feb-23
Renewals:	01-Feb-23

Profile 7.3 Private Passenger:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
005 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
006 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
007 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%

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

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

Current: not rated

Proposed: not rated

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Feb-23
Renewals:	01-Feb-23

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	832	22	308	35	1197	119	15	428	225	787
	Proposed	756	61	288	48	1153	200	15	273	227	715
% +/- to Current Rates		-9.13%	177.27%	-6.49%	37.14%	-3.68%	68.07%	0.00%	-36.21%	0.89%	-9.15%
005	Current	376	10	149	15	550	75	15	387	181	658
	Proposed	367	40	190	27	624	113	15	282	275	685
% +/- to Current Rates		-2.39%	300.00%	27.52%	80.00%	13.45%	50.67%	0.00%	-27.13%	51.93%	4.10%
006	Current	277	7	111	12	407	86	15	394	168	663
	Proposed	295	39	185	19	538	80	15	282	188	565
% +/- to Current Rates		6.50%	457.14%	66.67%	58.33%	32.19%	-6.98%	0.00%	-28.43%	11.90%	-14.78%
007	Current	364	10	142	13	529	70	15	381	197	663
	Proposed	253	37	174	21	485	87	15	282	185	569
% +/- to Current Rates		-30.49%	270.00%	22.54%	61.54%	-8.32%	24.29%	0.00%	-25.98%	-6.09%	-14.18%

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

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

Current: Operator 1: Rating Groups: AB 9, COLL 38, COMP 34

Proposed: Operator 1: Rating Groups: AB 9, COLL 35, COMP 38

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Company Name: S & Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-Feb-23
Renewals:	01-Feb-23

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	879	23	392	35	1329	138	15	592	253	998	2327
Proposed	682	45	214	27	968	113	15	271	135	534	1502
% +/- to Current Rates	-22.41%	95.65%	-45.41%	-22.86%	-27.16%	-18.12%	0.00%	-54.22%	-46.64%	-46.49%	-35.45%
005 Current	398	11	190	15	614	86	15	535	203	839	1453
Proposed	331	30	142	15	518	64	15	281	164	524	1042
% +/- to Current Rates	-16.83%	172.73%	-25.26%	0.00%	-15.64%	-25.58%	0.00%	-47.48%	-19.21%	-37.54%	-28.29%
006 Current	293	8	141	12	454	100	15	544	189	848	1302
Proposed	266	29	138	11	444	45	15	281	112	453	897
% +/- to Current Rates	-9.22%	262.50%	-2.13%	-8.33%	-2.20%	-55.00%	0.00%	-48.35%	-40.74%	-46.58%	-31.11%
007 Current	384	10	180	13	587	81	15	528	222	846	1433
Proposed	229	27	130	12	398	50	15	281	110	456	854
% +/- to Current Rates	-40.36%	170.00%	-27.78%	-7.69%	-32.20%	-38.27%	0.00%	-46.78%	-50.45%	-46.10%	-40.40%

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

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

Current: Operator 1: Rating Groups: AB 11, COLL 43, COMP 35

Proposed: Operator 1: Rating Groups: AB 11, COLL 47, COMP 41

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

Implementation Dates (D/M/Y)	
New Business:	01-Feb-23
Renewals:	01-Feb-23

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 1 AF 2 years ago
 2017 Honda Civic LX 4DR (VICC Code 3558 01)

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	932	25	373	35	1365	191	15	493	212	911	2276
Proposed	823	64	304	42	1233	174	15	314	251	754	1987
% +/- to Current Rates	-11.70%	156.00%	-18.50%	20.00%	-9.67%	-8.90%	0.00%	-36.31%	18.40%	-17.23%	-12.70%
005 Current	422	11	181	15	629	120	15	446	170	751	1380
Proposed	399	42	201	23	665	98	15	325	304	742	1407
% +/- to Current Rates	-5.45%	281.82%	11.05%	53.33%	5.72%	-18.33%	0.00%	-27.13%	78.82%	-1.20%	1.96%
006 Current	311	8	134	12	465	138	15	453	158	764	1229
Proposed	321	41	196	17	575	69	15	325	207	616	1191
% +/- to Current Rates	3.22%	412.50%	46.27%	41.67%	23.66%	-50.00%	0.00%	-28.26%	31.01%	-19.37%	-3.09%
007 Current	407	11	172	13	603	113	15	439	185	752	1355
Proposed	276	39	184	18	517	76	15	325	205	621	1138
% +/- to Current Rates	-32.19%	254.55%	6.98%	38.46%	-14.26%	-32.74%	0.00%	-25.97%	10.81%	-17.42%	-16.01%

* 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: Rating Groups: AB 11, COLL 40, COMP 32

Proposed: Operator 1: Rating Groups: AB 11, COLL 37, COMP 37

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