

Company Name:

XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-23
Renewals:	1-Nov-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

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	1,296	35	1,783	60	3174	173	40	583	461	1257	4432
Proposed	1,950	52	2,895	80	4978	233	26	860	629	1748	6726
% +/- to Current Rates	50.48%	50.46%	62.35%	32.61%	195.90%	34.88%	-35.00%	47.55%	36.22%	83.65%	279.54%
005 Current	823	22	1,132	24	2001	173	40	514	369	1097	3097
Proposed	1,109	30	1,646	31	2815	191	26	708	520	1445	4260
% +/- to Current Rates	34.77%	34.82%	45.40%	28.94%	143.93%	10.36%	-35.00%	37.69%	40.79%	53.84%	197.77%
006 Current	650	17	895	19	1581	173	40	657	450	1320	2901
Proposed	921	25	1,366	24	2336	191	26	839	556	1613	3949
% +/- to Current Rates	41.59%	41.60%	52.75%	30.49%	166.42%	10.36%	-35.00%	27.65%	23.65%	26.66%	193.08%
007 Current	823	22	1,132	24	2001	173	40	514	369	1097	3097
Proposed	1,109	30	1,646	31	2815	191	26	708	520	1445	4260
% +/- to Current Rates	34.77%	34.82%	45.40%	28.94%	143.93%	10.36%	-35.00%	37.69%	40.79%	53.84%	197.77%

* 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: Op 1: Class = 3, and Driving Record = 4 / Op 2: Class = 5, and Driving Record = 3
 Rate groups determined by provided tables.
 DC RG = 38; AB RG = 10; CL RG = 30; CM RG = 40
 No additional surcharges or discounts applied.

Proposed: Op 1: Class = 3, and Driving Record = 4 / Op 2: Class = 5, and Driving Record = 3
 Rate groups determined by provided tables.
 DC RG = 40; AB RG = 10; CL RG = 33; CM RG = 47
 No additional surcharges or discounts applied.

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:

W. Republic Insurance Company

Implementation Dates (D/M/Y)

New Business:	1-Nov-23
Renewals:	1-Nov-23

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	885	24	1,218	30	2158	87	20	413	231	750	2908
Proposed	1,296	35	1,924	40	3294	117	13	592	314	1036	4330
% +/- to Current Rates	46.34%	46.31%	57.88%	32.61%	183.13%	34.88%	-35.00%	43.42%	36.22%	79.52%	262.65%
005 Current	562	15	773	12	1363	87	20	335	185	626	1989
Proposed	717	19	1,064	16	1816	95	13	442	260	811	2627
% +/- to Current Rates	27.55%	27.60%	37.62%	28.94%	121.71%	10.36%	-35.00%	32.04%	40.79%	48.19%	169.90%
006 Current	444	12	611	9	1077	87	20	428	225	759	1836
Proposed	595	16	884	12	1507	95	13	524	278	911	2418
% +/- to Current Rates	34.00%	34.02%	44.57%	30.49%	143.08%	10.36%	-35.00%	22.41%	23.65%	21.42%	164.50%
007 Current	562	15	773	12	1363	87	20	335	185	626	1989
Proposed	717	19	1,064	16	1816	95	13	442	260	811	2627
% +/- to Current Rates	27.55%	27.60%	37.62%	28.94%	121.71%	10.36%	-35.00%	32.04%	40.79%	48.19%	169.90%

* 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: Class = 3, and Driving Record = 4

Rate groups determined by provided tables.

DC RG = 38; AB RG = 10; CL RG = 30; CM RG = 40

No additional surcharges or discounts applied.

Proposed: Class = 3, and Driving Record = 4

Rate groups determined by provided tables.

DC RG = 40; AB RG = 10; CL RG = 33; CM RG = 47

No additional surcharges or discounts applied.

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Company Name:

W. Spanish Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-23
Renewals:	1-Nov-23

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	411	11	565	30	1017	87	20	170	231	507	1524
Proposed	655	17	972	40	1684	117	13	268	314	712	2396
% +/- to Current Rates	59.42%	59.40%	72.00%	32.61%	223.42%	34.88%	-35.00%	57.56%	36.22%	93.66%	317.08%
005 Current	260	7	358	12	638	87	20	180	185	471	1109
Proposed	392	10	581	16	999	95	13	266	260	635	1634
% +/- to Current Rates	50.34%	50.40%	62.21%	28.94%	191.89%	10.36%	-35.00%	48.23%	40.79%	64.38%	256.26%
006 Current	206	5	283	9	504	87	20	229	225	561	1065
Proposed	325	9	483	12	829	95	13	315	278	702	1531
% +/- to Current Rates	57.95%	57.96%	70.40%	30.49%	216.80%	10.36%	-35.00%	37.41%	23.65%	36.42%	253.22%
007 Current	260	7	358	12	638	87	20	180	185	471	1109
Proposed	392	10	581	16	999	95	13	266	260	635	1634
% +/- to Current Rates	50.34%	50.40%	62.21%	28.94%	191.89%	10.36%	-35.00%	48.23%	40.79%	64.38%	256.26%

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

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

Current: Class = 5, and Driving Record = 3
 Rate groups determined by provided tables.
 DC RG = 38; AB RG = 10; CL RG = 30; CM RG = 40
 No additional surcharges or discounts applied.

Proposed: Class = 5, and Driving Record = 3
 Rate groups determined by provided tables.
 DC RG = 40; AB RG = 10; CL RG = 33; CM RG = 47
 No additional surcharges or discounts applied.

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Company Name:

M. Reynolds Insurance Company

Implementation Dates (D/M/Y)

New Business:	1-Nov-23
Renewals:	1-Nov-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

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	1,061	28	1,106	60	2256	173	40	575	375	1163	3419
Proposed	1,204	32	1,253	80	2569	233	26	528	330	1117	3687
% +/- to Current Rates	13.49%	13.47%	13.28%	32.61%	72.84%	34.88%	-35.00%	-8.25%	-11.93%	-20.30%	52.54%
005 Current	566	15	589	24	1195	173	40	553	300	1067	2261
Proposed	590	16	614	31	1251	191	26	459	273	949	2200
% +/- to Current Rates	4.30%	4.33%	4.10%	28.94%	41.67%	10.36%	-35.00%	-17.04%	-8.97%	-50.65%	-8.98%
006 Current	447	12	466	19	944	173	40	707	366	1286	2230
Proposed	490	13	510	24	1037	191	26	544	292	1053	2090
% +/- to Current Rates	9.57%	9.58%	9.36%	30.49%	59.00%	10.36%	-35.00%	-23.09%	-20.05%	-67.79%	-8.78%
007 Current	566	15	589	24	1195	173	40	553	300	1067	2261
Proposed	590	16	614	31	1251	191	26	459	273	949	2200
% +/- to Current Rates	4.30%	4.33%	4.10%	28.94%	41.67%	10.36%	-35.00%	-17.04%	-8.97%	-50.65%	-8.98%

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

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

Current: Op 1: Class = 2, and Driving Record = 7 / Op 2: Class = 2, and Driving Record = 7

Rate groups determined by provided tables.

DC RG = 32; AB RG = 10; CL RG = 32; CM RG = 35

No additional surcharges or discounts applied.

Proposed: Op 1: Class = 2, and Driving Record = 7 / Op 2: Class = 2, and Driving Record = 7

Rate groups determined by provided tables.

DC RG = 32; AB RG = 10; CL RG = 31; CM RG = 31

No additional surcharges or discounts applied.

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Company Name:

Specialty Insurance Company

Implementation Dates (D/M/Y)

New Business:	1-Nov-23
Renewals:	1-Nov-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	531	14	553	30	1128	87	20	288	188	582	1709
	Proposed	602	16	626	40	1285	117	13	264	165	559	1843
% +/- to Current Rates		13.49%	13.47%	13.28%	32.61%	72.84%	34.88%	-35.00%	-8.25%	-11.93%	-20.30%	52.54%
005	Current	283	8	295	12	597	87	20	277	150	533	1131
	Proposed	295	8	307	16	625	95	13	230	137	475	1100
% +/- to Current Rates		4.30%	4.33%	4.10%	28.94%	41.67%	10.36%	-35.00%	-17.04%	-8.97%	-50.65%	-8.98%
006	Current	224	6	233	9	472	87	20	354	183	643	1115
	Proposed	245	7	255	12	519	95	13	272	146	527	1045
% +/- to Current Rates		9.57%	9.58%	9.36%	30.49%	59.00%	10.36%	-35.00%	-23.09%	-20.05%	-67.79%	-8.78%
007	Current	283	8	295	12	597	87	20	277	150	533	1131
	Proposed	295	8	307	16	625	95	13	230	137	475	1100
% +/- to Current Rates		4.30%	4.33%	4.10%	28.94%	41.67%	10.36%	-35.00%	-17.04%	-8.97%	-50.65%	-8.98%

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

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

Current: Class = 2, and Driving Record = 7

Rate groups determined by provided tables.

DC RG = 32; AB RG = 10; CL RG = 32; CM RG = 35

No additional surcharges or discounts applied.

Proposed: Class = 2, and Driving Record = 7

Rate groups determined by provided tables.

DC RG = 32; AB RG = 10; CL RG = 31; CM RG = 31

No additional surcharges or discounts applied.

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Company Name:

W. Spanish Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-23
Renewals:	1-Nov-23

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	531	14	553	30	1128	87	20	288	188	582	1709
Proposed	602	16	626	40	1285	117	13	264	165	559	1843
% +/- to Current Rates	13.49%	13.47%	13.28%	32.61%	72.84%	34.88%	-35.00%	-8.25%	-11.93%	-20.30%	52.54%
005 Current	283	8	295	12	597	87	20	277	150	533	1131
Proposed	295	8	307	16	625	95	13	230	137	475	1100
% +/- to Current Rates	4.30%	4.33%	4.10%	28.94%	41.67%	10.36%	-35.00%	-17.04%	-8.97%	-50.65%	-8.98%
006 Current	224	6	233	9	472	87	20	354	183	643	1115
Proposed	245	7	255	12	519	95	13	272	146	527	1045
% +/- to Current Rates	9.57%	9.58%	9.36%	30.49%	59.00%	10.36%	-35.00%	-23.09%	-20.05%	-67.79%	-8.78%
007 Current	283	8	295	12	597	87	20	277	150	533	1131
Proposed	295	8	307	16	625	95	13	230	137	475	1100
% +/- to Current Rates	4.30%	4.33%	4.10%	28.94%	41.67%	10.36%	-35.00%	-17.04%	-8.97%	-50.65%	-8.98%

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

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

Current:

Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 32; AB RG = 10; CL RG = 32; CM RG = 35
No additional surcharges or discounts applied.

Proposed:

Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 32; AB RG = 10; CL RG = 31; CM RG = 31
No additional surcharges or discounts applied.

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Company Name:

M. Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-23
Renewals:	1-Nov-23

Profile 3.1 Private Passenger:

Operator 1:

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

Operator 2:

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

Coverages:

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	1,008	27	1,219	57	2311	164	40	748	412	1364	3675
	Proposed	1,144	31	1,317	76	2568	208	26	668	398	1300	3868
% +/- to Current Rates		13.49%	13.47%	8.06%	32.61%	67.62%					0.00%	67.62%
005	Current	537	14	650	23	1225	164	40	719	330	1253	2478
	Proposed	561	15	645	30	1250	170	26	581	329	1107	2357
% +/- to Current Rates		4.30%	4.33%	-0.69%	28.94%	36.88%					0.00%	36.88%
006	Current	425	11	514	18	968	164	40	919	402	1525	2493
	Proposed	465	12	536	23	1037	170	26	689	352	1237	2274
% +/- to Current Rates		9.57%	9.58%	4.33%	30.49%	53.97%					0.00%	53.97%
007	Current	537	14	650	23	1225	164	40	719	330	1253	2478
	Proposed	561	15	645	30	1250	170	26	581	329	1107	2357
% +/- to Current Rates		4.30%	4.33%	-0.69%	28.94%	36.88%					0.00%	36.88%

* 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:	Op 1: Class = 2, and Driving Record = 7	Op 2: Class = 2, and Driving Record = 7	Proposed:	Op 1: Class = 2, and Driving Record = 7	Op 2: Class = 2, and Driving Record = 7
	Rate groups determined by provided tables.	Rate groups determined by provided tables.		Rate groups determined by provided tables.	Rate groups determined by provided tables.
	DC RG = 35; AB RG = 8; CL RG = 46; CM RG = 49	DC RG = 35; AB RG = 11; CL RG = 31; CM RG = 22		DC RG = 34; AB RG = 8; CL RG = 44; CM RG = 44	DC RG = 34; AB RG = 11; CL RG = 29; CM RG = 22
	No additional surcharges or discounts applied.	Multiple car discount on second vehicle of 10%.		No additional surcharges or discounts applied.	Multiple car discount on second vehicle of 10%.

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Company Name:

W. Security Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-23
Renewals:	1-Nov-23

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	531	14	641	30	1216	87	20	503	308	918	2134
Proposed	602	16	693	40	1351	82	13	457	286	838	2190
% +/- to Current Rates	13.49%	13.47%	8.06%	32.61%	67.62%	-5.71%	-35.00%	-9.00%	-7.16%	-56.87%	10.75%
005 Current	283	8	342	12	644	87	20	484	247	837	1481
Proposed	295	8	340	16	658	67	13	398	237	715	1373
% +/- to Current Rates	4.30%	4.33%	-0.69%	28.94%	36.88%	-22.86%	-35.00%	-17.71%	-4.05%	-79.62%	-42.74%
006 Current	224	6	270	9	509	87	20	618	301	1025	1535
Proposed	245	7	282	12	546	67	13	471	253	805	1350
% +/- to Current Rates	9.57%	9.58%	4.33%	30.49%	53.97%	-22.86%	-35.00%	-23.72%	-15.73%	-97.30%	-43.33%
007 Current	283	8	342	12	644	87	20	484	247	837	1481
Proposed	295	8	340	16	658	67	13	398	237	715	1373
% +/- to Current Rates	4.30%	4.33%	-0.69%	28.94%	36.88%	-22.86%	-35.00%	-17.71%	-4.05%	-79.62%	-42.74%

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

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

Current: Class = 2, and Driving Record = 7

Rate groups determined by provided tables.

DC RG = 35; AB RG = 8; CL RG = 46; CM RG = 49

No additional surcharges or discounts applied.

Proposed: Class = 2, and Driving Record = 7

Rate groups determined by provided tables.

DC RG = 34; AB RG = 8; CL RG = 44; CM RG = 44

No additional surcharges or discounts applied.

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Company Name:

W. Republic Insurance Company

Implementation Dates (D/M/Y)

New Business:	1-Nov-23
Renewals:	1-Nov-23

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	478	13	577	27	1095	78	20	245	103	446	1541
Proposed	542	14	624	36	1216	126	13	211	112	462	1678
% +/- to Current Rates	13.49%	13.47%	8.06%	32.61%	67.62%	62.38%	-35.00%	-14.01%	7.94%	21.32%	88.94%
005 Current	255	7	308	11	580	78	20	236	83	416	996
Proposed	266	7	306	14	592	103	13	183	92	392	984
% +/- to Current Rates	4.30%	4.33%	-0.69%	28.94%	36.88%	32.86%	-35.00%	-22.24%	11.57%	-12.82%	24.06%
006 Current	201	5	243	8	458	78	20	301	101	500	958
Proposed	220	6	254	11	491	103	13	217	99	432	924
% +/- to Current Rates	9.57%	9.58%	4.33%	30.49%	53.97%	32.86%	-35.00%	-27.92%	-2.01%	-32.07%	21.90%
007 Current	255	7	308	11	580	78	20	236	83	416	996
Proposed	266	7	306	14	592	103	13	183	92	392	984
% +/- to Current Rates	4.30%	4.33%	-0.69%	28.94%	36.88%	32.86%	-35.00%	-22.24%	11.57%	-12.82%	24.06%

* 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:

Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 35; AB RG = 11; CL RG = 31; CM RG = 22
Multiple car discount on second vehicle of 10%.

Proposed:

Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 34; AB RG = 11; CL RG = 29; CM RG = 22
Multiple car discount on second vehicle of 10%.

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Company Name:

M. Reynolds Insurance Company

Implementation Dates (D/M/Y)

New Business:	1-Nov-23
Renewals:	1-Nov-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

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	997	27	1,316	60	2400	173	40	651	289	1152	3553
Proposed	1,160	31	1,528	80	2799	281	26	604	312	1222	4021
% +/- to Current Rates	16.33%	16.31%	16.11%	32.61%	81.35%	62.38%	-35.00%	-7.20%	7.94%	28.12%	109.47%
005 Current	552	15	728	24	1319	173	40	621	231	1065	2384
Proposed	584	16	769	31	1400	230	26	523	258	1037	2437
% +/- to Current Rates	5.85%	5.89%	5.65%	28.94%	46.32%	32.86%	-35.00%	-15.74%	11.57%	-6.32%	40.00%
006 Current	436	12	576	19	1042	173	40	793	282	1288	2330
Proposed	485	13	639	24	1161	230	26	620	276	1152	2313
% +/- to Current Rates	11.20%	11.21%	10.99%	30.49%	63.89%	32.86%	-35.00%	-21.89%	-2.01%	-26.04%	37.85%
007 Current	552	15	728	24	1319	173	40	621	231	1065	2384
Proposed	584	16	769	31	1400	230	26	523	258	1037	2437
% +/- to Current Rates	5.85%	5.89%	5.65%	28.94%	46.32%	32.86%	-35.00%	-15.74%	11.57%	-6.32%	40.00%

* 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: Op 1: Class = 2, and Driving Record = 7 / Op 2: Class = 1, and Driving Record = 7

Rate groups determined by provided tables.

DC RG = 37; AB RG = 11; CL RG = 35; CM RG = 30

No additional surcharges or discounts applied.

Proposed: Op 1: Class = 2, and Driving Record = 7 / Op 2: Class = 1, and Driving Record = 7

Rate groups determined by provided tables.

DC RG = 37; AB RG = 11; CL RG = 34; CM RG = 30

No additional surcharges or discounts applied.

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Company Name:

M. Suzuki Insurance Company

Implementation Dates (D/M/Y)

New Business:	1-Nov-23
Renewals:	1-Nov-23

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	531	14	701	30	1275	87	20	334	144	585	1860
Proposed	602	16	794	40	1452	140	13	309	156	618	2070
% +/- to Current Rates	13.49%	13.47%	13.28%	32.61%	72.84%	62.38%	-35.00%	-7.53%	7.94%	27.79%	100.63%
005 Current	283	8	373	12	676	87	20	321	116	543	1219
Proposed	295	8	389	16	707	115	13	268	129	525	1233
% +/- to Current Rates	4.30%	4.33%	4.10%	28.94%	41.67%	32.86%	-35.00%	-16.39%	11.57%	-6.96%	34.70%
006 Current	224	6	295	9	534	87	20	410	141	658	1192
Proposed	245	7	323	12	587	115	13	318	138	584	1170
% +/- to Current Rates	9.57%	9.58%	9.36%	30.49%	59.00%	32.86%	-35.00%	-22.49%	-2.01%	-26.65%	32.36%
007 Current	283	8	373	12	676	87	20	321	116	543	1219
Proposed	295	8	389	16	707	115	13	268	129	525	1233
% +/- to Current Rates	4.30%	4.33%	4.10%	28.94%	41.67%	32.86%	-35.00%	-16.39%	11.57%	-6.96%	34.70%

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

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

Current: Class = 2, and Driving Record = 7

Rate groups determined by provided tables.

DC RG = 37; AB RG = 11; CL RG = 35; CM RG = 30

No additional surcharges or discounts applied.

Proposed: Class = 2, and Driving Record = 7

Rate groups determined by provided tables.

DC RG = 37; AB RG = 11; CL RG = 34; CM RG = 30

No additional surcharges or discounts applied.

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Company Name:

W. Spanish Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-23
Renewals:	1-Nov-23

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	466	12	616	30	1125	87	20	317	144	568	1693
Proposed	558	15	735	40	1347	140	13	295	156	605	1952
% +/- to Current Rates	19.56%	19.54%	19.33%	32.61%	91.03%	62.38%	-35.00%	-6.85%	7.94%	28.47%	119.50%
005 Current	269	7	355	12	643	87	20	300	116	522	1165
Proposed	289	8	381	16	693	115	13	255	129	512	1204
% +/- to Current Rates	7.48%	7.52%	7.28%	28.94%	51.22%	32.86%	-35.00%	-15.05%	11.57%	-5.62%	45.59%
006 Current	212	6	280	9	508	87	20	383	141	631	1138
Proposed	240	6	316	12	575	115	13	302	138	568	1142
% +/- to Current Rates	12.92%	12.93%	12.70%	30.49%	69.03%	32.86%	-35.00%	-21.25%	-2.01%	-25.40%	43.63%
007 Current	269	7	355	12	643	87	20	300	116	522	1165
Proposed	289	8	381	16	693	115	13	255	129	512	1204
% +/- to Current Rates	7.48%	7.52%	7.28%	28.94%	51.22%	32.86%	-35.00%	-15.05%	11.57%	-5.62%	45.59%

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

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

Current:

Class = 1, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 37; AB RG = 11; CL RG = 35; CM RG = 30
No additional surcharges or discounts applied.

Proposed:

Class = 1, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 37; AB RG = 11; CL RG = 34; CM RG = 30
No additional surcharges or discounts applied.

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Company Name:

W. Security Insurance Company

Implementation Dates (D/M/Y)

New Business:	1-Nov-23
Renewals:	1-Nov-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 052801)

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	1,802	48	2,179	30	4060	81	20	634	85	821	4880
Proposed	2,699	72	2,958	40	5769	159	13	776	84	1032	6801
% +/- to Current Rates	49.77%	49.74%	35.72%	32.61%	167.84%	95.12%	-35.00%	22.42%	-1.61%	80.93%	248.77%
005 Current	1,050	28	1,269	12	2358	81	20	699	72	872	3231
Proposed	1,549	41	1,697	16	3302	130	13	809	69	1021	4324
% +/- to Current Rates	47.55%	47.61%	33.72%	28.94%	157.82%	59.64%	-35.00%	15.81%	-4.41%	36.05%	193.86%
006 Current	830	22	1,003	9	1864	81	20	893	88	1083	2947
Proposed	1,286	34	1,409	12	2741	130	13	959	74	1176	3917
% +/- to Current Rates	55.02%	55.03%	40.48%	30.49%	181.01%	59.64%	-35.00%	7.36%	-16.04%	15.96%	196.97%
007 Current	1,050	28	1,269	12	2358	81	20	699	72	872	3231
Proposed	1,549	41	1,697	16	3302	130	13	809	69	1021	4324
% +/- to Current Rates	47.55%	47.61%	33.72%	28.94%	157.82%	59.64%	-35.00%	15.81%	-4.41%	36.05%	193.86%

* 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:

Class = 10, and Driving Record = 2
Rate groups determined by provided tables.
DC RG = 35; AB RG = 12; CL RG = 29; CM RG = 19
New driver discount applied to base rates

Proposed:

Class = 10, and Driving Record = 2
Rate groups determined by provided tables.
DC RG = 33; AB RG = 12; CL RG = 27; CM RG = 16
New driver discount applied to base rates

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Company Name: [Redacted]

Implementation Date	
New Business:	
Renewals:	

Profile 6.1 Private Passenger:

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

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages
004 Current	1,086	29	1,560	57	2732	164	40	793	461	1459
Proposed	1,203	32	1,785	76	3096	194	26	757	545	1522
% +/- to Current Rates	10.74%	10.73%	14.41%	32.61%	68.48%	18.27%	-35.00%	-4.54%	18.04%	-3.23%
005 Current	598	16	864	23	1501	164	40	726	369	1300
Proposed	619	17	924	30	1590	159	26	630	451	1265
% +/- to Current Rates	3.54%	3.58%	7.03%	28.94%	43.09%	-3.23%	-35.00%	-13.31%	22.00%	-29.54%
006 Current	473	13	683	18	1186	164	40	928	450	1583
Proposed	514	14	768	23	1319	159	26	746	482	1413
% +/- to Current Rates	8.78%	8.79%	12.44%	30.49%	60.50%	-3.23%	-35.00%	-19.64%	7.15%	-50.72%
007 Current	598	16	864	23	1501	164	40	726	369	1300
Proposed	619	17	924	30	1590	159	26	630	451	1265
% +/- to Current Rates	3.54%	3.58%	7.03%	28.94%	43.09%	-3.23%	-35.00%	-13.31%	22.00%	-29.54%

* 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:	Op 1: Class = 2, and Driving Record = 7	Op 2: Class = 3, and Driving Record = 7	Proposed:	Op 1: Class = 2, and Driving Record = 7	Op 2: Class = 3, and D
	Rate groups determined by provided tables.	Rate groups determined by provided tables.		Rate groups determined by provided tables.	Rate groups determin
	DC RG = 35; AB RG = 7; CL RG = 37; CM RG = 48	DC RG = 43; AB RG = 11; CL RG = 36; CM RG = 32		DC RG = 37; AB RG = 7; CL RG = 39; CM RG = 50	DC RG = 43; AB RG =
	No additional surcharges or discounts applied.	Multiple car discount on second vehicle of 10%.		No additional surcharges or discounts applied.	Multiple car discount o

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es (D/M/Y)
1-Nov-23
1-Nov-23

Total of Mandatory and Optional
4191
4618
65.26%
2801
2855
13.55%
2769
2732
9.78%
2801
2855
13.55%

Driving Record = 7
ed by provided tables.
: 11; CL RG = 36; CM RG = 35
in second vehicle of 10%.

rd party use of this data or any

Company Name:

W. Republic Insurance Company

Implementation Dates (D/M/Y)

New Business:	1-Nov-23
Renewals:	1-Nov-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	531	14	641	30	1216	87	20	364	300	771	1987
Proposed	602	16	794	40	1452	68	13	383	342	806	2258
% +/- to Current Rates	13.49%	13.47%	23.70%	32.61%	83.27%	-21.43%	-35.00%	5.10%	14.16%	-37.17%	46.10%
005 Current	283	8	342	12	644	87	20	351	240	697	1342
Proposed	295	8	389	16	707	56	13	333	283	685	1392
% +/- to Current Rates	4.30%	4.33%	13.69%	28.94%	51.25%	-35.71%	-35.00%	-4.97%	17.99%	-57.69%	-6.43%
006 Current	224	6	270	9	509	87	20	448	292	847	1356
Proposed	245	7	323	12	587	56	13	395	303	766	1353
% +/- to Current Rates	9.57%	9.58%	19.43%	30.49%	69.07%	-35.71%	-35.00%	-11.90%	3.63%	-78.98%	-9.91%
007 Current	283	8	342	12	644	87	20	351	240	697	1342
Proposed	295	8	389	16	707	56	13	333	283	685	1392
% +/- to Current Rates	4.30%	4.33%	13.69%	28.94%	51.25%	-35.71%	-35.00%	-4.97%	17.99%	-57.69%	-6.43%

* 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: Class = 2, and Driving Record = 7

Rate groups determined by provided tables.

DC RG = 35; AB RG = 7; CL RG = 37; CM RG = 48

No additional surcharges or discounts applied.

Proposed: Class = 2, and Driving Record = 7

Rate groups determined by provided tables.

DC RG = 37; AB RG = 7; CL RG = 39; CM RG = 50

No additional surcharges or discounts applied.

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Company Name:

M. Suzuki Insurance Company

Implementation Dates (D/M/Y)

New Business:	1-Nov-23
Renewals:	1-Nov-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	555	15	919	27	1516	78	20	428	162	688	2204
	Proposed	600	16	991	36	1644	126	13	374	202	716	2360
% +/- to Current Rates		8.12%	8.10%	7.92%	32.61%	56.75%	62.38%	-35.00%	-12.74%	25.24%	39.88%	96.63%
005	Current	315	8	522	11	856	78	20	376	129	603	1459
	Proposed	324	9	536	14	883	103	13	296	168	580	1463
% +/- to Current Rates		2.86%	2.90%	2.67%	28.94%	37.38%	32.86%	-35.00%	-21.10%	29.44%	6.20%	43.58%
006	Current	249	7	412	8	677	78	20	480	158	736	1412
	Proposed	269	7	445	11	732	103	13	351	179	647	1379
% +/- to Current Rates		8.07%	8.08%	7.86%	30.49%	54.50%	32.86%	-35.00%	-26.86%	13.69%	-15.31%	39.18%
007	Current	315	8	522	11	856	78	20	376	129	603	1459
	Proposed	324	9	536	14	883	103	13	296	168	580	1463
% +/- to Current Rates		2.86%	2.90%	2.67%	28.94%	37.38%	32.86%	-35.00%	-21.10%	29.44%	6.20%	43.58%

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

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

Current:

Class = 3, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 43; AB RG = 11; CL RG = 36; CM RG = 32
Multiple car discount on second vehicle of 10%.

Proposed:

Class = 3, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 43; AB RG = 11; CL RG = 36; CM RG = 35
Multiple car discount on second vehicle of 10%.

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Company Name:

W. Stewart Insurance Company

Implementation Dates (D/M/Y)

New Business:	1-Nov-23
Renewals:	1-Nov-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

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	933	25	1,283	60	2301	173	40	634	250	1097	3398
Proposed	1,115	30	1,470	80	2695	233	26	619	260	1139	3833
% +/- to Current Rates	19.56%	19.54%	14.51%	32.61%	86.20%	34.88%	-35.00%	-2.36%	4.22%	1.74%	87.94%
005 Current	537	14	739	24	1315	173	40	600	200	1013	2328
Proposed	578	15	761	31	1385	191	26	534	216	967	2352
% +/- to Current Rates	7.48%	7.52%	2.94%	28.94%	46.88%	10.36%	-35.00%	-10.95%	7.71%	-27.88%	19.00%
006 Current	425	11	584	19	1039	173	40	766	244	1223	2263
Proposed	480	13	632	24	1149	191	26	633	231	1080	2229
% +/- to Current Rates	12.92%	12.93%	8.14%	30.49%	64.47%	10.36%	-35.00%	-17.45%	-5.40%	-47.49%	16.99%
007 Current	537	14	739	24	1315	173	40	600	200	1013	2328
Proposed	578	15	761	31	1385	191	26	534	216	967	2352
% +/- to Current Rates	7.48%	7.52%	2.94%	28.94%	46.88%	10.36%	-35.00%	-10.95%	7.71%	-27.88%	19.00%

* 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: Op 1: Class = 1, and Driving Record = 7 / Op 2: Class = 1, and Driving Record = 7

Rate groups determined by provided tables.

DC RG = 38; AB RG = 10; CL RG = 35; CM RG = 27

No additional surcharges or discounts applied.

Proposed: Op 1: Class = 1, and Driving Record = 7 / Op 2: Class = 1, and Driving Record = 7

Rate groups determined by provided tables.

DC RG = 37; AB RG = 10; CL RG = 35; CM RG = 26

No additional surcharges or discounts applied.

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Company Name:

M. Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-23
Renewals:	1-Nov-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	466	12	642	30	1151	87	20	317	125	548	1699
	Proposed	558	15	735	40	1347	117	13	309	130	569	1917
% +/- to Current Rates		19.56%	19.54%	14.51%	32.61%	86.20%	34.88%	-35.00%	-2.36%	4.22%	1.74%	87.94%
005	Current	269	7	370	12	658	87	20	300	100	506	1164
	Proposed	289	8	381	16	693	95	13	267	108	483	1176
% +/- to Current Rates		7.48%	7.52%	2.94%	28.94%	46.88%	10.36%	-35.00%	-10.95%	7.71%	-27.88%	19.00%
006	Current	212	6	292	9	520	87	20	383	122	612	1131
	Proposed	240	6	316	12	575	95	13	316	115	540	1115
% +/- to Current Rates		12.92%	12.93%	8.14%	30.49%	64.47%	10.36%	-35.00%	-17.45%	-5.40%	-47.49%	16.99%
007	Current	269	7	370	12	658	87	20	300	100	506	1164
	Proposed	289	8	381	16	693	95	13	267	108	483	1176
% +/- to Current Rates		7.48%	7.52%	2.94%	28.94%	46.88%	10.36%	-35.00%	-10.95%	7.71%	-27.88%	19.00%

* 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: Class = 1, and Driving Record = 7
 Rate groups determined by provided tables.
 DC RG = 38; AB RG = 10; CL RG = 35; CM RG = 27
 No additional surcharges or discounts applied.

Proposed: Class = 1, and Driving Record = 7
 Rate groups determined by provided tables.
 DC RG = 37; AB RG = 10; CL RG = 35; CM RG = 26
 No additional surcharges or discounts applied.

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Company Name:

W. Spanish Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-23
Renewals:	1-Nov-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	466	12	642	30	1151	87	20	317	125	548	1699
Proposed	558	15	735	40	1347	117	13	309	130	569	1917
% +/- to Current Rates	19.56%	19.54%	14.51%	32.61%	86.20%	34.88%	-35.00%	-2.36%	4.22%	1.74%	87.94%
005 Current	269	7	370	12	658	87	20	300	100	506	1164
Proposed	289	8	381	16	693	95	13	267	108	483	1176
% +/- to Current Rates	7.48%	7.52%	2.94%	28.94%	46.88%	10.36%	-35.00%	-10.95%	7.71%	-27.88%	19.00%
006 Current	212	6	292	9	520	87	20	383	122	612	1131
Proposed	240	6	316	12	575	95	13	316	115	540	1115
% +/- to Current Rates	12.92%	12.93%	8.14%	30.49%	64.47%	10.36%	-35.00%	-17.45%	-5.40%	-47.49%	16.99%
007 Current	269	7	370	12	658	87	20	300	100	506	1164
Proposed	289	8	381	16	693	95	13	267	108	483	1176
% +/- to Current Rates	7.48%	7.52%	2.94%	28.94%	46.88%	10.36%	-35.00%	-10.95%	7.71%	-27.88%	19.00%

* 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:

Class = 1, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 38; AB RG = 10; CL RG = 35; CM RG = 27
No additional surcharges or discounts applied.

Proposed:

Class = 1, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 37; AB RG = 10; CL RG = 35; CM RG = 26
No additional surcharges or discounts applied.

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Company Name:

W. Eschbach Insurance Company

Implementation Dates (D/M/Y)

New Business:	1-Nov-23
Renewals:	1-Nov-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

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	531	14	760	30	1334	87	20	364	179	650	1984
Proposed	602	16	894	40	1552	97	13	323	230	664	2216
% +/- to Current Rates	13.49%	13.47%	17.68%	32.61%	77.24%	12.62%	-35.00%	-11.24%	28.78%	-4.85%	72.40%
005 Current	283	8	405	12	707	87	20	351	143	600	1308
Proposed	295	8	438	16	756	80	13	281	191	565	1321
% +/- to Current Rates	4.30%	4.33%	8.15%	28.94%	45.72%	-7.86%	-35.00%	-19.74%	33.10%	-29.50%	16.22%
006 Current	224	6	320	9	559	87	20	448	174	729	1288
Proposed	245	7	364	12	627	80	13	333	204	630	1257
% +/- to Current Rates	9.57%	9.58%	13.61%	30.49%	63.25%	-7.86%	-35.00%	-25.60%	16.90%	-51.56%	11.70%
007 Current	283	8	405	12	707	87	20	351	143	600	1308
Proposed	295	8	438	16	756	80	13	281	191	565	1321
% +/- to Current Rates	4.30%	4.33%	8.15%	28.94%	45.72%	-7.86%	-35.00%	-19.74%	33.10%	-29.50%	16.22%

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

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

Current:

Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 39; AB RG = 9; CL RG = 37; CM RG = 34
No additional surcharges or discounts applied.

Proposed:

Class = 2, and Driving Record = 7
Rate groups determined by provided tables.
DC RG = 40; AB RG = 9; CL RG = 35; CM RG = 38
No additional surcharges or discounts applied.

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Company Name:

W. Republic Insurance Company

Implementation Dates (D/M/Y)

New Business:	1-Nov-23
Renewals:	1-Nov-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	531	14	907	30	1482	87	20	441	188	735	2217
Proposed	602	16	1,161	40	1820	140	13	502	258	914	2734
% +/- to Current Rates	13.49%	13.47%	28.02%	32.61%	87.58%	62.38%	-35.00%	13.80%	37.76%	78.94%	166.52%
005 Current	283	8	484	12	786	87	20	424	150	681	1467
Proposed	295	8	569	16	888	115	13	437	214	779	1666
% +/- to Current Rates	4.30%	4.33%	17.66%	28.94%	55.22%	32.86%	-35.00%	2.90%	42.38%	43.14%	98.36%
006 Current	224	6	382	9	621	87	20	542	183	832	1453
Proposed	245	7	472	12	736	115	13	517	229	874	1610
% +/- to Current Rates	9.57%	9.58%	23.60%	30.49%	73.24%	32.86%	-35.00%	-4.61%	25.05%	18.30%	91.54%
007 Current	283	8	484	12	786	87	20	424	150	681	1467
Proposed	295	8	569	16	888	115	13	437	214	779	1666
% +/- to Current Rates	4.30%	4.33%	17.66%	28.94%	55.22%	32.86%	-35.00%	2.90%	42.38%	43.14%	98.36%

* 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: Class = 2, and Driving Record = 7

Rate groups determined by provided tables.

DC RG = 44; AB RG = 11; CL RG = 42; CM RG = 35

No additional surcharges or discounts applied.

Proposed: Class = 2, and Driving Record = 7

Rate groups determined by provided tables.

DC RG = 48; AB RG = 11; CL RG = 47; CM RG = 41

No additional surcharges or discounts applied.

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Company Name:

Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Nov-23
Renewals:	1-Nov-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
 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	617	16	1,021	30	1684	87	20	476	162	744	2429
	Proposed	667	18	1,176	40	1901	140	13	434	221	808	2709
% +/- to Current Rates		8.12%	8.10%	15.18%	32.61%	64.01%	62.38%	-35.00%	-8.90%	36.77%	55.25%	119.26%
005	Current	350	9	580	12	952	87	20	417	129	653	1605
	Proposed	361	10	635	16	1021	115	13	344	183	655	1676
% +/- to Current Rates		2.86%	2.90%	9.58%	28.94%	44.29%	32.86%	-35.00%	-17.63%	41.36%	21.59%	65.88%
006	Current	277	7	458	9	752	87	20	533	158	798	1550
	Proposed	299	8	528	12	847	115	13	407	196	731	1578
% +/- to Current Rates		8.07%	8.08%	15.12%	30.49%	61.75%	32.86%	-35.00%	-23.64%	24.15%	-1.63%	60.13%
007	Current	350	9	580	12	952	87	20	417	129	653	1605
	Proposed	361	10	635	16	1021	115	13	344	183	655	1676
% +/- to Current Rates		2.86%	2.90%	9.58%	28.94%	44.29%	32.86%	-35.00%	-17.63%	41.36%	21.59%	65.88%

* 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: Class = 3, and Driving Record = 7

Rate groups determined by provided tables.
DC RG = 43; AB RG = 11; CL RG = 36; CM RG = 32
No additional surcharges or discounts applied.

Proposed: Class = 3, and Driving Record = 7

Rate groups determined by provided tables.
DC RG = 45; AB RG = 11; CL RG = 37; CM RG = 37
No additional surcharges or discounts applied.

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