

Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

**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	1593	99	475	20	2187	248	15	516	333	1112	3299
	0 Proposed	1593	116	557	21	2287	256	15	516	344	1131	3418
% +/- to Current Rat		0	0.00%	17.17%	5.00%	4.57%	3.23%	0.00%	0.00%	3.30%	1.71%	3.61%
005	Current	774	65	314	11	1164	140	15	534	403	1092	2256
	0 Proposed	774	77	368	12	1231	144	15	534	417	1110	2341
% +/- to Current Rat		0	0.00%	18.46%	9.09%	5.76%	2.86%	0.00%	0.00%	3.47%	1.65%	3.77%
006	Current	622	63	306	8	999	99	15	534	275	923	1922
	0 Proposed	622	75	359	8	1064	102	15	534	284	935	1999
% +/- to Current Rat		0	0.00%	19.05%	0.00%	6.51%	3.03%	0.00%	0.00%	3.27%	1.30%	4.01%
007	Current	534	60	288	9	891	109	15	534	271	929	1820
	0 Proposed	534	71	337	9	951	112	15	534	281	942	1893
% +/- to Current Rat		0	0.00%	18.33%	0.00%	6.73%	2.75%	0.00%	0.00%	3.69%	1.40%	4.01%

\* 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: 1.2 + 1.3


Proposed: 1.2 + 1.3


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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

**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	605	50	241	20	916	151	15	263	333	762	1678
	Proposed	605	59	282	21	967	156	15	263	344	778	1745
% +/- to Current Rates		0.00%	18.00%	17.01%	5.00%	5.57%	3.31%	0.00%	0.00%	3.30%	2.10%	3.99%
005	Current	294	33	159	11	497	85	15	272	403	775	1272
	Proposed	294	39	187	12	532	88	15	272	417	792	1324
% +/- to Current Rates		0.00%	18.18%	17.61%	9.09%	7.04%	3.53%	0.00%	0.00%	3.47%	2.19%	4.09%
006	Current	236	32	155	8	431	60	15	272	275	622	1053
	Proposed	236	38	182	8	464	62	15	272	284	633	1097
% +/- to Current Rates		0.00%	18.75%	17.42%	0.00%	7.66%	3.33%	0.00%	0.00%	3.27%	1.77%	4.18%
007	Current	203	30	146	9	388	66	15	272	271	624	1012
	Proposed	203	36	171	9	419	68	15	272	281	636	1055
% +/- to Current Rates		0.00%	20.00%	17.12%	0.00%	7.99%	3.03%	0.00%	0.00%	3.69%	1.92%	4.25%

\* 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 1: Rating Groups: AB 10, COLL 33, COMP 47, Driving Record:9, Conviction Free Discount 20%

Proposed: Operator 1: Rating Groups: AB 10, COLL 33, COMP 47, Driving Record:9, Conviction Free Discount 20%

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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

**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
<b>004</b> Current	988	49	234	0	1271	97	0	253	0	350	1621
Proposed	988	57	275	0	1320	100	0	253	0	353	1673
% +/- to Current Rates	0.00%	16.33%	17.52%	0.00%	3.86%	3.09%	0.00%	0.00%	0.00%	0.86%	3.21%
<b>005</b> Current	480	32	155	0	667	55	0	262	0	317	984
Proposed	480	38	181	0	699	56	0	262	0	318	1017
% +/- to Current Rates	0.00%	18.75%	16.77%	0.00%	4.80%	1.82%	0.00%	0.00%	0.00%	0.32%	3.35%
<b>006</b> Current	386	31	151	0	568	39	0	262	0	301	869
Proposed	386	37	177	0	600	40	0	262	0	302	902
% +/- to Current Rates	0.00%	19.35%	17.22%	0.00%	5.63%	2.56%	0.00%	0.00%	0.00%	0.33%	3.80%
<b>007</b> Current	331	30	142	0	503	43	0	262	0	305	808
Proposed	331	35	166	0	532	44	0	262	0	306	838
% +/- to Current Rates	0.00%	16.67%	16.90%	0.00%	5.77%	2.33%	0.00%	0.00%	0.00%	0.33%	3.71%

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

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

Current: Operator 2 (Occasional): Rating Groups: AB 10, COLL 33, COMP 47, Driving Record:3, Conviction Free Discount 20%

Proposed: Operator 2 (Occasional): Rating Groups: AB 10, COLL 33, COMP 47, Driving Record:3, Conviction Free Disco

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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

**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	795	49	235	19	1098	143	15	277	179	614	1712	
	0 Proposed	795	58	276	20	1149	147	15	277	185	624	1773	
% +/- to Current Rat		0	0.00%	18.37%	17.45%	5.26%	4.64%	2.80%	0.00%	0.00%	3.35%	1.63%	3.56%
005	Current	386	32	155	11	584	80	15	287	216	598	1182	
	0 Proposed	386	38	182	11	617	83	15	287	224	609	1226	
% +/- to Current Rat		0	0.00%	18.75%	17.42%	0.00%	5.65%	3.75%	0.00%	0.00%	3.70%	1.84%	3.72%
006	Current	311	32	151	8	502	57	15	287	148	507	1009	
	0 Proposed	311	37	178	8	534	59	15	287	153	514	1048	
% +/- to Current Rat		0	0.00%	15.63%	17.88%	0.00%	6.37%	3.51%	0.00%	0.00%	3.38%	1.38%	3.87%
007	Current	267	30	142	8	447	62	15	287	146	510	957	
	0 Proposed	267	35	167	9	478	64	15	287	151	517	995	
% +/- to Current Rat		0	0.00%	16.67%	17.61%	12.50%	6.94%	3.23%	0.00%	0.00%	3.42%	1.37%	3.97%

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

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

Current: 2.2 + 2.3


Proposed: 2.2 + 2.3


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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

**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	795	49	235	19	1098	143	15	277	179	614	1712
	Proposed	795	58	276	20	1149	147	15	277	185	624	1773
% +/- to Current Rates		0.00%	18.37%	17.45%	5.26%	4.64%	2.80%	0.00%	0.00%	3.35%	1.63%	3.56%
005	Current	386	32	155	11	584	80	15	287	216	598	1182
	Proposed	386	38	182	11	617	83	15	287	224	609	1226
% +/- to Current Rates		0.00%	18.75%	17.42%	0.00%	5.65%	3.75%	0.00%	0.00%	3.70%	1.84%	3.72%
006	Current	311	32	151	8	502	57	15	287	148	507	1009
	Proposed	311	37	178	8	534	59	15	287	153	514	1048
% +/- to Current Rates		0.00%	15.63%	17.88%	0.00%	6.37%	3.51%	0.00%	0.00%	3.38%	1.38%	3.87%
007	Current	267	30	142	8	447	62	15	287	146	510	957
	Proposed	267	35	167	9	478	64	15	287	151	517	995
% +/- to Current Rates		0.00%	16.67%	17.61%	12.50%	6.94%	3.23%	0.00%	0.00%	3.42%	1.37%	3.97%

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

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

Current: Operator 1: Rating Groups: AB 10, COLL 31, COMP 31, Driving Record:9, Conviction Free Discount 20%

Proposed: Operator 1: Rating Groups: AB 10, COLL 31, COMP 31, Driving Record:9, Conviction Free Discount 20%

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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

**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
<b>004</b> Current					0					0	0
0 Proposed					0					0	0
% +/- to Current Rat	0				0.00%					0.00%	0.00%
<b>005</b> Current					0					0	0
0 Proposed					0					0	0
% +/- to Current Rat	0				0.00%					0.00%	0.00%
<b>006</b> Current					0					0	0
0 Proposed					0					0	0
% +/- to Current Rat	0				0.00%					0.00%	0.00%
<b>007</b> Current					0					0	0
0 Proposed					0					0	0
% +/- to Current Rat	0				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: We do not apply additional charges for secondary drivers.

Proposed: We do not apply additional charges for secondary drivers.

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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

**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	1007	58	278	27	1370	203	30	488	370	1091	2461
	Proposed	1007	68	326	28	1429	208	30	488	383	1109	2538
% +/- to Current Rates		0.00%	17.24%	17.27%	3.70%	4.31%	2.46%	0.00%	0.00%	3.51%	1.65%	3.13%
005	Current	488	38	183	15	724	114	30	504	449	1097	1821
	Proposed	488	45	215	15	763	117	30	504	464	1115	1878
% +/- to Current Rates		0.00%	18.42%	17.49%	0.00%	5.39%	2.63%	0.00%	0.00%	3.34%	1.64%	3.13%
006	Current	393	37	178	11	619	81	30	504	305	920	1539
	Proposed	393	44	209	11	657	83	30	504	316	933	1590
% +/- to Current Rates		0.00%	18.92%	17.42%	0.00%	6.14%	2.47%	0.00%	0.00%	3.61%	1.41%	3.31%
007	Current	338	35	168	11	552	88	30	504	302	924	1476
	Proposed	338	41	197	12	588	91	30	504	312	937	1525
% +/- to Current Rates		0.00%	17.14%	17.26%	9.09%	6.52%	3.41%	0.00%	0.00%	3.31%	1.41%	3.32%

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

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

Current: 3.2 + 3.3	Proposed: 3.2 + 3.3

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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

**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	469	29	137	8	643	58	15	323	266	662	1305
	Proposed	469	34	161	8	672	59	15	323	275	672	1344
% +/- to Current Rates		0.00%	17.24%	17.52%	0.00%	4.51%	1.72%	0.00%	0.00%	3.38%	1.51%	2.99%
005	Current	227	19	90	4	340	33	15	334	322	704	1044
	Proposed	227	22	106	4	359	33	15	334	333	715	1074
% +/- to Current Rates		0.00%	15.79%	17.78%	0.00%	5.59%	0.00%	0.00%	0.00%	3.42%	1.56%	2.87%
006	Current	183	18	88	3	292	23	15	334	219	591	883
	Proposed	183	22	103	3	311	24	15	334	227	600	911
% +/- to Current Rates		0.00%	22.22%	17.05%	0.00%	6.51%	4.35%	0.00%	0.00%	3.65%	1.52%	3.17%
007	Current	157	17	83	3	260	25	15	334	217	591	851
	Proposed	157	20	97	3	277	26	15	334	224	599	876
% +/- to Current Rates		0.00%	17.65%	16.87%	0.00%	6.54%	4.00%	0.00%	0.00%	3.23%	1.35%	2.94%

\* 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 44, COMP 44, Driving Record:9, Conviction Free Discount 20%  
 Multi-Vehicle Discount varies by coverage

Proposed: Operator 1: Rating Groups: AB 8, COLL 44, COMP 44, Driving Record:9, Conviction Free Discount 20%  
 Multi-Vehicle Discount varies by coverage

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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

**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
<b>004</b>	Current	538	29	141	19	727	145	15	165	104	429	1156
	0 Proposed	538	34	165	20	757	149	15	165	108	437	1194
	% +/- to Current Rat	0	0.00%	17.24%	17.02%	5.26%	4.13%	0.00%	0.00%	3.85%	1.86%	3.29%
<b>005</b>	Current	261	19	93	11	384	81	15	170	127	393	777
	0 Proposed	261	23	109	11	404	84	15	170	131	400	804
	% +/- to Current Rat	0	0.00%	21.05%	17.20%	0.00%	5.21%	3.70%	0.00%	0.00%	3.15%	1.78%
<b>006</b>	Current	210	19	90	8	327	58	15	170	86	329	656
	0 Proposed	210	22	106	8	346	59	15	170	89	333	679
	% +/- to Current Rat	0	0.00%	15.79%	17.78%	0.00%	5.81%	1.72%	0.00%	0.00%	3.49%	1.22%
<b>007</b>	Current	181	18	85	8	292	63	15	170	85	333	625
	0 Proposed	181	21	100	9	311	65	15	170	88	338	649
	% +/- to Current Rat	0	0.00%	16.67%	17.65%	12.50%	6.51%	3.17%	0.00%	0.00%	3.53%	1.50%

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

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

Current: Operator 2: Rating Groups: AB 11, COLL 29, COMP 22, Driving Record:9, Conviction Free Discount 20%  
 Multi-Vehicle Discount varies by coverage

Proposed: Operator 2: Rating Groups: AB 11, COLL 29, COMP 22, Driving Record:9, Conviction Free Discount 20%  
 Multi-Vehicle Discount varies by coverage

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: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

**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	620	34	162	21	837	158	15	220	182	575	1412
	Proposed	620	40	190	22	872	162	15	220	189	586	1458
% +/- to Current Rates		0.00%	17.65%	17.28%	4.76%	4.18%	2.53%	0.00%	0.00%	3.85%	1.91%	3.26%
005	Current	301	22	107	12	442	89	15	228	221	553	995
	Proposed	301	26	125	12	464	91	15	228	229	563	1027
% +/- to Current Rates		0.00%	18.18%	16.82%	0.00%	4.98%	2.25%	0.00%	0.00%	3.62%	1.81%	3.22%
006	Current	242	22	104	8	376	63	15	228	150	456	832
	Proposed	242	25	122	9	398	65	15	228	156	464	862
% +/- to Current Rates		0.00%	13.64%	17.31%	12.50%	5.85%	3.17%	0.00%	0.00%	4.00%	1.75%	3.61%
007	Current	208	20	98	9	335	69	15	228	149	461	796
	Proposed	208	24	115	9	356	71	15	228	154	468	824
% +/- to Current Rates		0.00%	20.00%	17.35%	0.00%	6.27%	2.90%	0.00%	0.00%	3.36%	1.52%	3.52%

\* 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


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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

**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	620	34	162	21	837	158	15	220	182	575	1412
	Proposed	620	40	190	22	872	162	15	220	189	586	1458
% +/- to Current Rates		0.00%	17.65%	17.28%	4.76%	4.18%	2.53%	0.00%	0.00%	3.85%	1.91%	3.26%
005	Current	301	22	107	12	442	89	15	228	221	553	995
	Proposed	301	26	125	12	464	91	15	228	229	563	1027
% +/- to Current Rates		0.00%	18.18%	16.82%	0.00%	4.98%	2.25%	0.00%	0.00%	3.62%	1.81%	3.22%
006	Current	242	22	104	8	376	63	15	228	150	456	832
	Proposed	242	25	122	9	398	65	15	228	156	464	862
% +/- to Current Rates		0.00%	13.64%	17.31%	12.50%	5.85%	3.17%	0.00%	0.00%	4.00%	1.75%	3.61%
007	Current	208	20	98	9	335	69	15	228	149	461	796
	Proposed	208	24	115	9	356	71	15	228	154	468	824
% +/- to Current Rates		0.00%	20.00%	17.35%	0.00%	6.27%	2.90%	0.00%	0.00%	3.36%	1.52%	3.52%

\* 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 34, COMP 30, Driving Record:9, Conviction Free Discount 20%

Proposed: Operator 1: Rating Groups: AB 11, COLL 34, COMP 30, Driving Record:9, Conviction Free Discount 20%

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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

**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
<b>004</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>005</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>006</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>007</b> 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: We do not apply additional charges for secondary drivers.

Proposed: We do not apply additional charges for secondary drivers.

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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

**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	2930	104	498	40	3572	299	15	833	150	1297	4869
	Proposed	2930	122	584	41	3677	308	15	833	155	1311	4988
% +/- to Current Rates		0.00%	17.31%	17.27%	2.50%	2.94%	3.01%	0.00%	0.00%	3.33%	1.08%	2.44%
005	Current	1422	69	329	22	1842	168	15	862	182	1227	3069
	Proposed	1422	81	386	23	1912	173	15	862	188	1238	3150
% +/- to Current Rates		0.00%	17.39%	17.33%	4.55%	3.80%	2.98%	0.00%	0.00%	3.30%	0.90%	2.64%
006	Current	1145	67	321	16	1549	119	15	862	124	1120	2669
	Proposed	1145	79	376	16	1616	123	15	862	128	1128	2744
% +/- to Current Rates		0.00%	17.91%	17.13%	0.00%	4.33%	3.36%	0.00%	0.00%	3.23%	0.71%	2.81%
007	Current	982	63	302	17	1364	130	15	862	122	1129	2493
	Proposed	982	74	354	18	1428	134	15	862	127	1138	2566
% +/- to Current Rates		0.00%	17.46%	17.22%	5.88%	4.69%	3.08%	0.00%	0.00%	4.10%	0.80%	2.93%

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

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

Current: Operator 1: Rating Groups: AB 12, COLL 27, COMP 16, Driving Record:3

Proposed: Operator 1: Rating Groups: AB 12, COLL 27, COMP 16, Driving Record:3

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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

**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	906	60	287	35	1288	260	30	441	526	1257	2545
	Proposed	906	70	336	36	1348	268	30	441	544	1283	2631
% +/- to Current Rates		0.00%	16.67%	17.07%	2.86%	4.66%	3.08%	0.00%	0.00%	3.42%	2.07%	3.38%
005	Current	440	39	189	20	688	147	30	457	636	1270	1958
	Proposed	440	47	222	20	729	151	30	457	658	1296	2025
% +/- to Current Rates		0.00%	20.51%	17.46%	0.00%	5.96%	2.72%	0.00%	0.00%	3.46%	2.05%	3.42%
006	Current	354	39	184	14	591	104	30	457	433	1024	1615
	Proposed	354	45	217	15	631	107	30	457	449	1043	1674
% +/- to Current Rates		0.00%	15.38%	17.93%	7.14%	6.77%	2.88%	0.00%	0.00%	3.70%	1.86%	3.65%
007	Current	304	37	174	15	530	113	30	457	428	1028	1558
	Proposed	304	43	203	15	565	117	30	457	443	1047	1612
% +/- to Current Rates		0.00%	16.22%	16.67%	0.00%	6.60%	3.54%	0.00%	0.00%	3.50%	1.85%	3.47%

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

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

Current: 6.2 + 6.3


Proposed: 6.2 + 6.3


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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

**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
<b>004</b> Current	447	31	147	14	639	104	15	266	357	742	1381
Proposed	447	36	172	14	669	107	15	266	369	757	1426
% +/- to Current Rates	0.00%	16.13%	17.01%	0.00%	4.69%	2.88%	0.00%	0.00%	3.36%	2.02%	3.26%
<b>005</b> Current	217	20	97	8	342	59	15	275	432	781	1123
Proposed	217	24	114	8	363	60	15	275	447	797	1160
% +/- to Current Rates	0.00%	20.00%	17.53%	0.00%	6.14%	1.69%	0.00%	0.00%	3.47%	2.05%	3.29%
<b>006</b> Current	175	20	94	6	295	42	15	275	294	626	921
Proposed	175	23	111	6	315	43	15	275	305	638	953
% +/- to Current Rates	0.00%	15.00%	18.09%	0.00%	6.78%	2.38%	0.00%	0.00%	3.74%	1.92%	3.47%
<b>007</b> Current	150	19	89	6	264	45	15	275	291	626	890
Proposed	150	22	104	6	282	47	15	275	301	638	920
% +/- to Current Rates	0.00%	15.79%	16.85%	0.00%	6.82%	4.44%	0.00%	0.00%	3.44%	1.92%	3.37%

\* 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 39, COMP 50, Driving Record:9, Conviction Free Discount 20%  
 Multi-Vehicle Discount varies by coverage

Proposed: Operator 1: Rating Groups: AB 7, COLL 39, COMP 50, Driving Record:9, Conviction Free Discount 20%  
 Multi-Vehicle Discount varies by coverage

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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

**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
<b>004</b>	Current	459	29	140	21	649	156	15	175	169	515	1164
	0 Proposed	459	34	164	22	679	161	15	175	175	526	1205
	% +/- to Current Rat	0	0.00%	17.24%	17.14%	4.76%	4.62%	0.00%	0.00%	3.55%	2.14%	3.52%
<b>005</b>	Current	223	19	92	12	346	88	15	182	204	489	835
	0 Proposed	223	23	108	12	366	91	15	182	211	499	865
	% +/- to Current Rat	0	0.00%	21.05%	17.39%	0.00%	5.78%	3.41%	0.00%	3.43%	2.04%	3.59%
<b>006</b>	Current	179	19	90	8	296	62	15	182	139	398	694
	0 Proposed	179	22	106	9	316	64	15	182	144	405	721
	% +/- to Current Rat	0	0.00%	15.79%	17.78%	12.50%	6.76%	3.23%	0.00%	3.60%	1.76%	3.89%
<b>007</b>	Current	154	18	85	9	266	68	15	182	137	402	668
	0 Proposed	154	21	99	9	283	70	15	182	142	409	692
	% +/- to Current Rat	0	0.00%	16.67%	16.47%	0.00%	6.39%	2.94%	0.00%	3.65%	1.74%	3.59%

\* 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: Operator 2: Rating Groups: AB 11, COLL 36, COMP 35, Driving Record:9, Conviction Free Discount 20%  
 Multi-Vehicle Discount varies by coverage

Proposed: Operator 2: Rating Groups: AB 11, COLL 36, COMP 35, Driving Record:9, Conviction Free Discount 20%  
 Multi-Vehicle Discount varies by coverage

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: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

**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	599	31	150	15	795	110	15	197	115	437	1232
	Proposed	599	37	176	15	827	113	15	197	119	444	1271
% +/- to Current Rates		0.00%	19.35%	17.33%	0.00%	4.03%	2.73%	0.00%	0.00%	3.48%	1.60%	3.17%
005	Current	291	21	99	8	419	62	15	204	139	420	839
	Proposed	291	24	116	9	440	64	15	204	144	427	867
% +/- to Current Rates		0.00%	14.29%	17.17%	12.50%	5.01%	3.23%	0.00%	0.00%	3.60%	1.67%	3.34%
006	Current	234	20	97	6	357	44	15	204	95	358	715
	Proposed	234	24	113	6	377	45	15	204	98	362	739
% +/- to Current Rates		0.00%	20.00%	16.49%	0.00%	5.60%	2.27%	0.00%	0.00%	3.16%	1.12%	3.36%
007	Current	201	19	91	6	317	48	15	204	94	361	678
	Proposed	201	22	107	7	337	49	15	204	97	365	702
% +/- to Current Rates		0.00%	15.79%	17.58%	16.67%	6.31%	2.08%	0.00%	0.00%	3.19%	1.11%	3.54%

\* 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: 7.2 + 7.3


Proposed: 7.2 + 7.3


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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

**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	599	31	150	15	795	110	15	197	115	437	1232
	Proposed	599	37	176	15	827	113	15	197	119	444	1271
% +/- to Current Rates		0.00%	19.35%	17.33%	0.00%	4.03%	2.73%	0.00%	0.00%	3.48%	1.60%	3.17%
005	Current	291	21	99	8	419	62	15	204	139	420	839
	Proposed	291	24	116	9	440	64	15	204	144	427	867
% +/- to Current Rates		0.00%	14.29%	17.17%	12.50%	5.01%	3.23%	0.00%	0.00%	3.60%	1.67%	3.34%
006	Current	234	20	97	6	357	44	15	204	95	358	715
	Proposed	234	24	113	6	377	45	15	204	98	362	739
% +/- to Current Rates		0.00%	20.00%	16.49%	0.00%	5.60%	2.27%	0.00%	0.00%	3.16%	1.12%	3.36%
007	Current	201	19	91	6	317	48	15	204	94	361	678
	Proposed	201	22	107	7	337	49	15	204	97	365	702
% +/- to Current Rates		0.00%	15.79%	17.58%	16.67%	6.31%	2.08%	0.00%	0.00%	3.19%	1.11%	3.54%

\* 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:	Operator 1: Rating Groups: AB 10, COLL 35, COMP 26, Driving Record:9, Conviction Free Discount 20%	Proposed:	Operator 1: Rating Groups: AB 10, COLL 35, COMP 26, Driving Record:9, Conviction Free Discount 20%

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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

**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: We do not apply additional charges for secondary drivers.

Proposed: We do not apply additional charges for secondary drivers.

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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

**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	643	45	217	25	930	183	15	250	214	662	1592
	Proposed	643	53	255	25	976	189	15	250	222	676	1652
% +/- to Current Rates		0.00%	17.78%	17.51%	0.00%	4.95%	3.28%	0.00%	0.00%	3.74%	2.11%	3.77%
005	Current	312	30	143	14	499	103	15	259	260	637	1136
	Proposed	312	35	168	14	529	106	15	259	269	649	1178
% +/- to Current Rates		0.00%	16.67%	17.48%	0.00%	6.01%	2.91%	0.00%	0.00%	3.46%	1.88%	3.70%
006	Current	251	29	140	10	430	73	15	259	177	524	954
	Proposed	251	34	164	10	459	75	15	259	183	532	991
% +/- to Current Rates		0.00%	17.24%	17.14%	0.00%	6.74%	2.74%	0.00%	0.00%	3.39%	1.53%	3.88%
007	Current	215	27	131	11	384	80	15	259	175	529	913
	Proposed	215	32	154	11	412	82	15	259	181	537	949
% +/- to Current Rates		0.00%	18.52%	17.56%	0.00%	7.29%	2.50%	0.00%	0.00%	3.43%	1.51%	3.94%

\* 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 35, COMP 38, Driving Record:9, Conviction Free Discount 20%

Proposed: Operator 1: Rating Groups: AB 9, COLL 35, COMP 38, Driving Record:9, Conviction Free Discount 20%

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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

**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	580	34	162	14	790	104	15	249	128	496	1286
	Proposed	580	40	190	14	824	107	15	249	132	503	1327
% +/- to Current Rates		0.00%	17.65%	17.28%	0.00%	4.30%	2.88%	0.00%	0.00%	3.13%	1.41%	3.19%
005	Current	282	22	107	8	419	58	15	258	155	486	905
	Proposed	282	26	125	8	441	60	15	258	160	493	934
% +/- to Current Rates		0.00%	18.18%	16.82%	0.00%	5.25%	3.45%	0.00%	0.00%	3.23%	1.44%	3.20%
006	Current	227	22	104	6	359	41	15	258	106	420	779
	Proposed	227	26	122	6	381	43	15	258	109	425	806
% +/- to Current Rates		0.00%	18.18%	17.31%	0.00%	6.13%	4.88%	0.00%	0.00%	2.83%	1.19%	3.47%
007	Current	194	20	98	6	318	45	15	258	104	422	740
	Proposed	194	24	115	6	339	47	15	258	108	428	767
% +/- to Current Rates		0.00%	20.00%	17.35%	0.00%	6.60%	4.44%	0.00%	0.00%	3.85%	1.42%	3.65%

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

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

Current: Operator 1: Rating Groups: AB 11, COLL 47, COMP 41, Driving Record:9, Conviction Free Discount 20%

Proposed: Operator 1: Rating Groups: AB 11, COLL 47, COMP 41, Driving Record:9, Conviction Free Discount 20%

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Company Name: Traders General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2024-05-01
Renewals:	2024-05-01

**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	700	48	229	21	998	159	15	288	237	699	1697
	Proposed	700	56	269	22	1047	164	15	288	245	712	1759
% +/- to Current Rates		0.00%	16.67%	17.47%	4.76%	4.91%	3.14%	0.00%	0.00%	3.38%	1.86%	3.65%
005	Current	340	32	151	12	535	89	15	298	287	689	1224
	Proposed	340	37	178	12	567	92	15	298	297	702	1269
% +/- to Current Rates		0.00%	15.63%	17.88%	0.00%	5.98%	3.37%	0.00%	0.00%	3.48%	1.89%	3.68%
006	Current	273	31	148	8	460	63	15	298	196	572	1032
	Proposed	273	36	173	9	491	65	15	298	203	581	1072
% +/- to Current Rates		0.00%	16.13%	16.89%	12.50%	6.74%	3.17%	0.00%	0.00%	3.57%	1.57%	3.88%
007	Current	235	29	139	9	412	69	15	298	193	575	987
	Proposed	235	34	163	10	442	71	15	298	200	584	1026
% +/- to Current Rates		0.00%	17.24%	17.27%	11.11%	7.28%	2.90%	0.00%	0.00%	3.63%	1.57%	3.95%

\* 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 37, COMP 37, Driving Record:9, Conviction Free Discount 20%

Proposed: Operator 1: Rating Groups: AB 11, COLL 37, COMP 37, Driving Record:9, Conviction Free Discount 20%

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