

**Company Name:** Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

**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
<b>004</b> Current	1322.12	35.26	367.18	40.06	1764.62	116.70	13.00	532.66	249.04	911.40	2676.02
Proposed	913.28	61.68	373.13	35.91	1384.00	102.66	13.00	537.63	405.88	1059.17	2443.17
% +/- to Current Rates	<b>-30.92%</b>	<b>74.94%</b>	<b>1.62%</b>	<b>-10.36%</b>	<b>-21.57%</b>	<b>-12.03%</b>	<b>0.00%</b>	<b>0.93%</b>	<b>62.98%</b>	<b>16.21%</b>	<b>-8.70%</b>
<b>005</b> Current	751.94	20.05	208.83	15.64	996.46	95.48	13.00	468.07	206.08	782.63	1779.09
Proposed	562.21	37.97	229.72	13.96	843.85	68.72	13.00	481.76	348.27	911.75	1755.60
% +/- to Current Rates	<b>-25.23%</b>	<b>89.35%</b>	<b>10.00%</b>	<b>-10.76%</b>	<b>-15.32%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>2.92%</b>	<b>69.00%</b>	<b>16.50%</b>	<b>-1.32%</b>
<b>006</b> Current	624.43	16.65	173.41	12.24	826.73	95.48	13.00	554.54	220.48	883.50	1710.23
Proposed	436.42	29.47	178.32	10.65	654.86	68.72	13.00	553.22	327.97	962.92	1617.78
% +/- to Current Rates	<b>-30.11%</b>	<b>77.00%</b>	<b>2.83%</b>	<b>-13.03%</b>	<b>-20.79%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>-0.24%</b>	<b>48.76%</b>	<b>8.99%</b>	<b>-5.41%</b>
<b>007</b> Current	751.94	20.05	208.83	15.64	996.46	95.48	13.00	468.07	206.08	782.63	1779.09
Proposed	562.21	37.97	229.72	13.96	843.85	68.72	13.00	481.76	348.27	911.75	1755.60
% +/- to Current Rates	<b>-25.23%</b>	<b>89.35%</b>	<b>10.00%</b>	<b>-10.76%</b>	<b>-15.32%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>2.92%</b>	<b>69.00%</b>	<b>16.50%</b>	<b>-1.32%</b>

\* 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: RATE GROUPS - AB 10, CL 30, CM 40, DCPD 38  
 CLASS 3;DRIVING RECORD 7;No Discounts Apply  
 Operator 2: RATE GROUPS - AB 10, CL 30, CM 40, DCPD 38  
 CLASS 5;DRIVING RECORD 3;No Discounts Apply

Proposed: Operator 1: RATE GROUPS - AB 10, CL 32, CM 59, DCPD 38  
 CLASS 3;DRIVING RECORD 7;No Discounts Apply  
 Operator 2: RATE GROUPS - AB 10, CL 32, CM 59, DCPD 38  
 CLASS 5;DRIVING RECORD 3;No Discounts Apply

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**Company Name:** Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

**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
<b>004</b> Current	666.85	17.78	185.20	40.06	909.90	116.70	13.00	305.73	249.04	684.47	1594.37
Proposed	475.93	32.14	194.44	35.91	738.42	102.66	13.00	313.74	405.88	835.29	1573.71
% +/- to Current Rates	<b>-28.63%</b>	<b>80.75%</b>	<b>4.99%</b>	<b>-10.36%</b>	<b>-18.85%</b>	<b>-12.03%</b>	<b>0.00%</b>	<b>2.62%</b>	<b>62.98%</b>	<b>22.03%</b>	<b>-1.30%</b>
<b>005</b> Current	360.72	9.62	100.18	15.64	486.16	95.48	13.00	242.38	206.08	556.95	1043.11
Proposed	293.73	19.84	120.02	13.96	447.55	68.72	13.00	274.15	348.27	704.14	1151.69
% +/- to Current Rates	<b>-18.57%</b>	<b>106.22%</b>	<b>19.80%</b>	<b>-10.76%</b>	<b>-7.94%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>13.10%</b>	<b>69.00%</b>	<b>26.43%</b>	<b>10.41%</b>
<b>006</b> Current	299.55	7.99	83.19	12.24	402.97	95.48	13.00	287.16	220.48	616.12	1019.09
Proposed	228.02	15.40	93.17	10.65	347.23	68.72	13.00	314.81	327.97	724.51	1071.73
% +/- to Current Rates	<b>-23.88%</b>	<b>92.77%</b>	<b>11.99%</b>	<b>-13.03%</b>	<b>-13.83%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>9.63%</b>	<b>48.76%</b>	<b>17.59%</b>	<b>5.17%</b>
<b>007</b> Current	360.72	9.62	100.18	15.64	486.16	95.48	13.00	242.38	206.08	556.95	1043.11
Proposed	293.73	19.84	120.02	13.96	447.55	68.72	13.00	274.15	348.27	704.14	1151.69
% +/- to Current Rates	<b>-18.57%</b>	<b>106.22%</b>	<b>19.80%</b>	<b>-10.76%</b>	<b>-7.94%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>13.10%</b>	<b>69.00%</b>	<b>26.43%</b>	<b>10.41%</b>

\* 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: RATE GROUPS - AB 10, CL 30, CM 40, DCPD 38  
 CLASS 3  
 DRIVING RECORD 7  
 No Discounts Apply

Proposed: RATE GROUPS - AB 10, CL 32, CM 59, DCPD 38  
 CLASS 3  
 DRIVING RECORD 7  
 No Discounts Apply

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**Company Name:** Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

**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	655.26	17.47	181.98	-	854.72	-	-	226.93	-	226.93	1081.65
Proposed	437.35	29.54	178.68	-	645.58	-	-	223.88	-	223.88	869.46
% +/- to Current Rates	<b>-33.26%</b>	<b>69.04%</b>	<b>-1.81%</b>		<b>-24.47%</b>			<b>-1.34%</b>		<b>-1.34%</b>	<b>-19.62%</b>
<b>005</b> Current	391.22	10.43	108.65	-	510.30	-	-	225.68	-	225.68	735.98
Proposed	268.47	18.13	109.70	-	396.30	-	-	207.61	-	207.61	603.91
% +/- to Current Rates	<b>-31.38%</b>	<b>73.79%</b>	<b>0.97%</b>		<b>-22.34%</b>			<b>-8.01%</b>		<b>-8.01%</b>	<b>-17.94%</b>
<b>006</b> Current	324.88	8.66	90.22	-	423.76	-	-	267.38	-	267.38	691.14
Proposed	208.41	14.07	85.15	-	307.63	-	-	238.41	-	238.41	546.04
% +/- to Current Rates	<b>-35.85%</b>	<b>62.46%</b>	<b>-5.62%</b>		<b>-27.40%</b>			<b>-10.83%</b>		<b>-10.83%</b>	<b>-20.99%</b>
<b>007</b> Current	391.22	10.43	108.65	-	510.30	-	-	225.68	-	225.68	735.98
Proposed	268.47	18.13	109.70	-	396.30	-	-	207.61	-	207.61	603.91
% +/- to Current Rates	<b>-31.38%</b>	<b>73.79%</b>	<b>0.97%</b>		<b>-22.34%</b>			<b>-8.01%</b>		<b>-8.01%</b>	<b>-17.94%</b>

\* 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: RATE GROUPS - AB 10, CL 30, CM 40, DCPD 38  
 CLASS 5  
 DRIVING RECORD 3  
 No Discounts Apply

Proposed: RATE GROUPS - AB 10, CL 32, CM 59, DCPD 38  
 CLASS 5  
 DRIVING RECORD 3  
 No Discounts Apply

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**Company Name:** Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

**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
<b>004</b> Current	601.85	16.05	167.15	40.06	825.11	116.70	13.00	278.74	202.44	610.88	1436.00
Proposed	427.61	28.88	139.37	35.91	631.77	102.66	13.00	268.85	132.93	517.43	1149.21
% +/- to Current Rates	<b>-28.95%</b>	<b>79.94%</b>	<b>-16.62%</b>	<b>-10.36%</b>	<b>-23.43%</b>	<b>-12.03%</b>	<b>0.00%</b>	<b>-3.55%</b>	<b>-34.34%</b>	<b>-15.30%</b>	<b>-19.97%</b>
<b>005</b> Current	295.19	7.87	81.98	15.64	400.68	95.48	13.00	242.51	167.53	518.52	919.20
Proposed	247.88	16.74	80.80	13.96	359.37	68.72	13.00	256.45	114.06	452.23	811.61
% +/- to Current Rates	<b>-16.03%</b>	<b>112.66%</b>	<b>-1.44%</b>	<b>-10.76%</b>	<b>-10.31%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>5.75%</b>	<b>-31.92%</b>	<b>-12.78%</b>	<b>-11.71%</b>
<b>006</b> Current	245.13	6.54	68.08	12.24	331.99	95.48	13.00	287.31	179.23	575.02	907.01
Proposed	192.42	12.99	62.72	10.65	278.78	68.72	13.00	294.49	107.41	483.62	762.41
% +/- to Current Rates	<b>-21.50%</b>	<b>98.79%</b>	<b>-7.87%</b>	<b>-13.03%</b>	<b>-16.03%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>2.50%</b>	<b>-40.07%</b>	<b>-15.89%</b>	<b>-15.94%</b>
<b>007</b> Current	295.19	7.87	81.98	15.64	400.68	95.48	13.00	242.51	167.53	518.52	919.20
Proposed	247.88	16.74	80.80	13.96	359.37	68.72	13.00	256.45	114.06	452.23	811.61
% +/- to Current Rates	<b>-16.03%</b>	<b>112.66%</b>	<b>-1.44%</b>	<b>-10.76%</b>	<b>-10.31%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>5.75%</b>	<b>-31.92%</b>	<b>-12.78%</b>	<b>-11.71%</b>

\* 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: RATE GROUPS - AB 10, CL 32, CM 35, DCPD 32  
 CLASS 2;DRIVING RECORD 7;No Discounts Apply  
 Operator 2: No Charge

Proposed: Operator 1: RATE GROUPS - AB 10, CL 32, CM 28, DCPD 33  
 CLASS 2;DRIVING RECORD 7;No Discounts Apply  
 Operator 2: No Charge

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**Company Name:** Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

**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	601.85	16.05	167.15	40.06	825.11	116.70	13.00	278.74	202.44	610.88	1436.00
	Proposed	427.61	28.88	139.37	35.91	631.77	102.66	13.00	268.85	132.93	517.43	1149.21
% +/- to Current Rates		-28.95%	79.94%	-16.62%	-10.36%	-23.43%	-12.03%	0.00%	-3.55%	-34.34%	-15.30%	-19.97%
005	Current	295.19	7.87	81.98	15.64	400.68	95.48	13.00	242.51	167.53	518.52	919.20
	Proposed	247.88	16.74	80.80	13.96	359.37	68.72	13.00	256.45	114.06	452.23	811.61
% +/- to Current Rates		-16.03%	112.66%	-1.44%	-10.76%	-10.31%	-28.03%	0.00%	5.75%	-31.92%	-12.78%	-11.71%
006	Current	245.13	6.54	68.08	12.24	331.99	95.48	13.00	287.31	179.23	575.02	907.01
	Proposed	192.42	12.99	62.72	10.65	278.78	68.72	13.00	294.49	107.41	483.62	762.41
% +/- to Current Rates		-21.50%	98.79%	-7.87%	-13.03%	-16.03%	-28.03%	0.00%	2.50%	-40.07%	-15.89%	-15.94%
007	Current	295.19	7.87	81.98	15.64	400.68	95.48	13.00	242.51	167.53	518.52	919.20
	Proposed	247.88	16.74	80.80	13.96	359.37	68.72	13.00	256.45	114.06	452.23	811.61
% +/- to Current Rates		-16.03%	112.66%	-1.44%	-10.76%	-10.31%	-28.03%	0.00%	5.75%	-31.92%	-12.78%	-11.71%

\* 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:

RATE GROUPS - AB 10, CL 32, CM 35, DCPD 32
CLASS 2
DRIVING RECORD 7
No Discounts Apply

Proposed:

RATE GROUPS - AB 10, CL 32, CM 28, DCPD 33
CLASS 2
DRIVING RECORD 7
No Discounts Apply

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**Company Name:** Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

**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	-	-	-	-	-	-	-	-	-	-	-
	Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates												
005	Current	-	-	-	-	-	-	-	-	-	-	-
	Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates												
006	Current	-	-	-	-	-	-	-	-	-	-	-
	Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates												
007	Current	-	-	-	-	-	-	-	-	-	-	-
	Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates												

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

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

Current: No Charge


Proposed: No Charge


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Company Name:

Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

**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	
<b>004</b>	Current	1203.71	32.10	334.30	80.12	1650.23	222.07	26.00	751.00	444.49	1443.56	3093.79
	Proposed	855.21	57.76	271.68	71.83	1256.48	174.42	26.00	641.79	316.89	1159.10	2415.58
% +/- to Current Rates		<b>-28.95%</b>	<b>79.94%</b>	<b>-18.73%</b>	<b>-10.36%</b>	<b>-23.86%</b>	<b>-21.46%</b>	<b>0.00%</b>	<b>-14.54%</b>	<b>-28.71%</b>	<b>-19.71%</b>	<b>-21.92%</b>
<b>005</b>	Current	590.38	15.74	163.96	31.28	801.36	181.69	26.00	653.38	367.82	1228.90	2030.26
	Proposed	495.75	33.48	157.51	27.91	714.65	116.76	26.00	612.19	271.92	1026.87	1741.52
% +/- to Current Rates		<b>-16.03%</b>	<b>112.66%</b>	<b>-3.94%</b>	<b>-10.76%</b>	<b>-10.82%</b>	<b>-35.74%</b>	<b>0.00%</b>	<b>-6.30%</b>	<b>-26.07%</b>	<b>-16.44%</b>	<b>-14.22%</b>
<b>006</b>	Current	490.27	13.07	136.15	24.48	663.97	181.69	26.00	774.09	393.52	1375.30	2039.28
	Proposed	384.84	25.99	122.26	21.29	554.38	116.76	26.00	703.00	256.07	1101.83	1656.21
% +/- to Current Rates		<b>-21.50%</b>	<b>98.79%</b>	<b>-10.20%</b>	<b>-13.03%</b>	<b>-16.51%</b>	<b>-35.74%</b>	<b>0.00%</b>	<b>-9.18%</b>	<b>-34.93%</b>	<b>-19.88%</b>	<b>-18.78%</b>
<b>007</b>	Current	590.38	15.74	163.96	31.28	801.36	181.69	26.00	653.38	367.82	1228.90	2030.26
	Proposed	495.75	33.48	157.51	27.91	714.65	116.76	26.00	612.19	271.92	1026.87	1741.52
% +/- to Current Rates		<b>-16.03%</b>	<b>112.66%</b>	<b>-3.94%</b>	<b>-10.76%</b>	<b>-10.82%</b>	<b>-35.74%</b>	<b>0.00%</b>	<b>-6.30%</b>	<b>-26.07%</b>	<b>-16.44%</b>	<b>-14.22%</b>

\* 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: RATE GROUPS - AB 8, CL 46, CM 49, DCPD 35
CLASS 2;DRIVING RECORD 7;No Discounts Apply
Operator 2: RATE GROUPS - AB 11, CL 31, CM 22, DCPD 35
CLASS 2;DRIVING RECORD 7;No Discounts Apply

Proposed:

Operator 1: RATE GROUPS - AB 8, CL 43, CM 39, DCPD 34
CLASS 2;DRIVING RECORD 7;No Discounts Apply
Operator 2: RATE GROUPS - AB 10, CL 28, CM 18, DCPD 31
CLASS 2;DRIVING RECORD 7;No Discounts Apply

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**Company Name:** Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

**Profile 3.2 Private Passenger:**

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	601.85	16.05	167.15	40.06	825.11	81.58	13.00	487.14	332.90	914.62	1739.74
Proposed	427.61	28.88	146.44	35.91	638.84	71.76	13.00	426.78	228.35	739.89	1378.73
% +/- to Current Rates	<b>-28.95%</b>	<b>79.94%</b>	<b>-12.39%</b>	<b>-10.36%</b>	<b>-22.58%</b>	<b>-12.03%</b>	<b>0.00%</b>	<b>-12.39%</b>	<b>-31.41%</b>	<b>-19.10%</b>	<b>-20.75%</b>
<b>005</b> Current	295.19	7.87	81.98	15.64	400.68	66.74	13.00	423.82	275.48	779.05	1179.73
Proposed	247.88	16.74	84.90	13.96	363.47	48.04	13.00	407.10	195.94	664.08	1027.55
% +/- to Current Rates	<b>-16.03%</b>	<b>112.66%</b>	<b>3.56%</b>	<b>-10.76%</b>	<b>-9.29%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>-3.95%</b>	<b>-28.87%</b>	<b>-14.76%</b>	<b>-12.90%</b>
<b>006</b> Current	245.13	6.54	68.08	12.24	331.99	66.74	13.00	502.12	294.73	876.59	1208.58
Proposed	192.42	12.99	65.90	10.65	281.96	48.04	13.00	467.49	184.52	713.05	995.01
% +/- to Current Rates	<b>-21.50%</b>	<b>98.79%</b>	<b>-3.19%</b>	<b>-13.03%</b>	<b>-15.07%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>-6.90%</b>	<b>-37.39%</b>	<b>-18.66%</b>	<b>-17.67%</b>
<b>007</b> Current	295.19	7.87	81.98	15.64	400.68	66.74	13.00	423.82	275.48	779.05	1179.73
Proposed	247.88	16.74	84.90	13.96	363.47	48.04	13.00	407.10	195.94	664.08	1027.55
% +/- to Current Rates	<b>-16.03%</b>	<b>112.66%</b>	<b>3.56%</b>	<b>-10.76%</b>	<b>-9.29%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>-3.95%</b>	<b>-28.87%</b>	<b>-14.76%</b>	<b>-12.90%</b>

\* 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:

RATE GROUPS - AB 8, CL 46, CM 49, DCPD 35
CLASS 2
DRIVING RECORD 7
No Discounts Apply

Proposed:

RATE GROUPS - AB 8, CL 43, CM 39, DCPD 34
CLASS 2
DRIVING RECORD 7
No Discounts Apply

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**Company Name:** Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

**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	601.85	16.05	167.15	40.06	825.11	140.49	13.00	263.85	111.59	528.94	1354.05
Proposed	427.61	28.88	125.24	35.91	617.64	102.66	13.00	215.01	88.54	419.21	1036.85
% +/- to Current Rates	<b>-28.95%</b>	<b>79.94%</b>	<b>-25.07%</b>	<b>-10.36%</b>	<b>-25.15%</b>	<b>-26.93%</b>	<b>0.00%</b>	<b>-18.51%</b>	<b>-20.65%</b>	<b>-20.74%</b>	<b>-23.43%</b>
<b>005</b> Current	295.19	7.87	81.98	15.64	400.68	114.95	13.00	229.56	92.34	449.85	850.53
Proposed	247.88	16.74	72.61	13.96	351.18	68.72	13.00	205.09	75.98	362.79	713.97
% +/- to Current Rates	<b>-16.03%</b>	<b>112.66%</b>	<b>-11.43%</b>	<b>-10.76%</b>	<b>-12.35%</b>	<b>-40.22%</b>	<b>0.00%</b>	<b>-10.66%</b>	<b>-17.72%</b>	<b>-19.35%</b>	<b>-16.06%</b>
<b>006</b> Current	245.13	6.54	68.08	12.24	331.99	114.95	13.00	271.97	98.79	498.71	830.69
Proposed	192.42	12.99	56.36	10.65	272.42	68.72	13.00	235.51	71.55	388.78	661.21
% +/- to Current Rates	<b>-21.50%</b>	<b>98.79%</b>	<b>-17.21%</b>	<b>-13.03%</b>	<b>-17.94%</b>	<b>-40.22%</b>	<b>0.00%</b>	<b>-13.40%</b>	<b>-27.58%</b>	<b>-22.04%</b>	<b>-20.40%</b>
<b>007</b> Current	295.19	7.87	81.98	15.64	400.68	114.95	13.00	229.56	92.34	449.85	850.53
Proposed	247.88	16.74	72.61	13.96	351.18	68.72	13.00	205.09	75.98	362.79	713.97
% +/- to Current Rates	<b>-16.03%</b>	<b>112.66%</b>	<b>-11.43%</b>	<b>-10.76%</b>	<b>-12.35%</b>	<b>-40.22%</b>	<b>0.00%</b>	<b>-10.66%</b>	<b>-17.72%</b>	<b>-19.35%</b>	<b>-16.06%</b>

\* 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: RATE GROUPS - AB 11, CL 31, CM 22, DCPD 35  
 CLASS 2  
 DRIVING RECORD 7  
 No Discounts Apply

Proposed: RATE GROUPS - AB 10, CL 28, CM 18, DCPD 31  
 CLASS 2  
 DRIVING RECORD 7  
 No Discounts Apply

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**Company Name:** Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

**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
<b>004</b> Current	601.85	16.05	167.15	40.06	825.11	140.49	13.00	323.40	155.85	632.74	1457.86
Proposed	427.61	28.88	153.50	35.91	645.90	123.59	13.00	297.56	124.05	558.20	1204.11
% +/- to Current Rates	<b>-28.95%</b>	<b>79.94%</b>	<b>-8.16%</b>	<b>-10.36%</b>	<b>-21.72%</b>	<b>-12.03%</b>	<b>0.00%</b>	<b>-7.99%</b>	<b>-20.40%</b>	<b>-11.78%</b>	<b>-17.41%</b>
<b>005</b> Current	295.19	7.87	81.98	15.64	400.68	114.95	13.00	281.36	128.97	538.28	938.96
Proposed	247.88	16.74	88.99	13.96	367.57	82.73	13.00	283.84	106.44	486.02	853.58
% +/- to Current Rates	<b>-16.03%</b>	<b>112.66%</b>	<b>8.55%</b>	<b>-10.76%</b>	<b>-8.26%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>0.88%</b>	<b>-17.47%</b>	<b>-9.71%</b>	<b>-9.09%</b>
<b>006</b> Current	245.13	6.54	68.08	12.24	331.99	114.95	13.00	333.34	137.98	599.27	931.26
Proposed	192.42	12.99	69.08	10.65	285.14	82.73	13.00	325.95	100.24	521.92	807.06
% +/- to Current Rates	<b>-21.50%</b>	<b>98.79%</b>	<b>1.48%</b>	<b>-13.03%</b>	<b>-14.11%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>-2.22%</b>	<b>-27.35%</b>	<b>-12.91%</b>	<b>-13.34%</b>
<b>007</b> Current	295.19	7.87	81.98	15.64	400.68	114.95	13.00	281.36	128.97	538.28	938.96
Proposed	247.88	16.74	88.99	13.96	367.57	82.73	13.00	283.84	106.44	486.02	853.58
% +/- to Current Rates	<b>-16.03%</b>	<b>112.66%</b>	<b>8.55%</b>	<b>-10.76%</b>	<b>-8.26%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>0.88%</b>	<b>-17.47%</b>	<b>-9.71%</b>	<b>-9.09%</b>

\* 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: RATE GROUPS - AB 11, CL 35, CM 30, DCPD 37
CLASS 2;DRIVING RECORD 7;No Discounts Apply
Operator 2: No Charge
0

Proposed:

Operator 1: RATE GROUPS - AB 11, CL 34, CM 26, DCPD 35
CLASS 2;DRIVING RECORD 7;No Discounts Apply
Operator 2: No Charge
0

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**Company Name:** Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

**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
<b>004</b> Current	601.85	16.05	167.15	40.06	825.11	140.49	13.00	323.40	155.85	632.74	1457.86
Proposed	427.61	28.88	153.50	35.91	645.90	123.59	13.00	297.56	124.05	558.20	1204.11
% +/- to Current Rates	<b>-28.95%</b>	<b>79.94%</b>	<b>-8.16%</b>	<b>-10.36%</b>	<b>-21.72%</b>	<b>-12.03%</b>	<b>0.00%</b>	<b>-7.99%</b>	<b>-20.40%</b>	<b>-11.78%</b>	<b>-17.41%</b>
<b>005</b> Current	295.19	7.87	81.98	15.64	400.68	114.95	13.00	281.36	128.97	538.28	938.96
Proposed	247.88	16.74	88.99	13.96	367.57	82.73	13.00	283.84	106.44	486.02	853.58
% +/- to Current Rates	<b>-16.03%</b>	<b>112.66%</b>	<b>8.55%</b>	<b>-10.76%</b>	<b>-8.26%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>0.88%</b>	<b>-17.47%</b>	<b>-9.71%</b>	<b>-9.09%</b>
<b>006</b> Current	245.13	6.54	68.08	12.24	331.99	114.95	13.00	333.34	137.98	599.27	931.26
Proposed	192.42	12.99	69.08	10.65	285.14	82.73	13.00	325.95	100.24	521.92	807.06
% +/- to Current Rates	<b>-21.50%</b>	<b>98.79%</b>	<b>1.48%</b>	<b>-13.03%</b>	<b>-14.11%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>-2.22%</b>	<b>-27.35%</b>	<b>-12.91%</b>	<b>-13.34%</b>
<b>007</b> Current	295.19	7.87	81.98	15.64	400.68	114.95	13.00	281.36	128.97	538.28	938.96
Proposed	247.88	16.74	88.99	13.96	367.57	82.73	13.00	283.84	106.44	486.02	853.58
% +/- to Current Rates	<b>-16.03%</b>	<b>112.66%</b>	<b>8.55%</b>	<b>-10.76%</b>	<b>-8.26%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>0.88%</b>	<b>-17.47%</b>	<b>-9.71%</b>	<b>-9.09%</b>

\* 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: RATE GROUPS - AB 11, CL 35, CM 30, DCPD 37  
 CLASS 2  
 DRIVING RECORD 7  
 No Discounts Apply

Proposed: RATE GROUPS - AB 11, CL 34, CM 26, DCPD 35  
 CLASS 2  
 DRIVING RECORD 7  
 No Discounts Apply

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**Company Name:** Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

**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	-	-	-	-	-	-	-	-	-	-	-
Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates											
<b>005</b> Current	-	-	-	-	-	-	-	-	-	-	-
Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates											
<b>006</b> Current	-	-	-	-	-	-	-	-	-	-	-
Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates											
<b>007</b> Current	-	-	-	-	-	-	-	-	-	-	-
Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates											

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

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

Current: No Charge


Proposed: No Charge


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**Company Name:** Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

**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
<b>004</b> Current	2872.22	76.59	797.68	40.06	3786.55	168.82	13.00	897.22	97.61	1176.64	4963.19
Proposed	2048.78	138.37	566.21	35.91	2789.27	123.59	13.00	701.64	66.35	904.59	3693.86
% +/- to Current Rates	<b>-28.67%</b>	<b>80.65%</b>	<b>-29.02%</b>	<b>-10.36%</b>	<b>-26.34%</b>	<b>-26.79%</b>	<b>0.00%</b>	<b>-21.80%</b>	<b>-32.02%</b>	<b>-23.12%</b>	<b>-25.58%</b>
<b>005</b> Current	1647.14	43.92	457.45	15.64	2164.14	138.12	13.00	934.98	80.77	1166.88	3331.02
Proposed	1133.61	76.56	313.33	13.96	1537.45	82.73	13.00	699.10	56.93	851.77	2389.22
% +/- to Current Rates	<b>-31.18%</b>	<b>74.30%</b>	<b>-31.51%</b>	<b>-10.76%</b>	<b>-28.96%</b>	<b>-40.10%</b>	<b>0.00%</b>	<b>-25.23%</b>	<b>-29.51%</b>	<b>-27.00%</b>	<b>-28.27%</b>
<b>006</b> Current	1367.82	36.47	379.86	12.24	1796.40	138.12	13.00	1107.71	86.42	1345.25	3141.65
Proposed	879.98	59.43	243.22	10.65	1193.28	82.73	13.00	802.80	53.62	952.15	2145.43
% +/- to Current Rates	<b>-35.67%</b>	<b>62.93%</b>	<b>-35.97%</b>	<b>-13.03%</b>	<b>-33.57%</b>	<b>-40.10%</b>	<b>0.00%</b>	<b>-27.53%</b>	<b>-37.96%</b>	<b>-29.22%</b>	<b>-31.71%</b>
<b>007</b> Current	1647.14	43.92	457.45	15.64	2164.14	138.12	13.00	934.98	80.77	1166.88	3331.02
Proposed	1133.61	76.56	313.33	13.96	1537.45	82.73	13.00	699.10	56.93	851.77	2389.22
% +/- to Current Rates	<b>-31.18%</b>	<b>74.30%</b>	<b>-31.51%</b>	<b>-10.76%</b>	<b>-28.96%</b>	<b>-40.10%</b>	<b>0.00%</b>	<b>-25.23%</b>	<b>-29.51%</b>	<b>-27.00%</b>	<b>-28.27%</b>

\* 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:

RATE GROUPS - AB 12, CL 29, CM 19, DCPD 35
CLASS 10
DRIVING RECORD 2
No Discounts Apply

Proposed:

RATE GROUPS - AB 11, CL 26, CM 13, DCPD 30
CLASS 10
DRIVING RECORD 2
No Discounts Apply

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**Company Name:** Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

**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
<b>004</b> Current	1268.71	33.83	352.35	80.12	1735.01	208.47	26.00	768.58	498.07	1501.13	3236.14
Proposed	903.53	61.02	385.67	71.83	1422.05	183.39	26.00	733.36	501.08	1443.84	2865.89
% +/- to Current Rates	<b>-28.78%</b>	<b>80.36%</b>	<b>9.46%</b>	<b>-10.36%</b>	<b>-18.04%</b>	<b>-12.03%</b>	<b>0.00%</b>	<b>-4.58%</b>	<b>0.60%</b>	<b>-3.82%</b>	<b>-11.44%</b>
<b>005</b> Current	655.91	17.49	182.16	31.28	886.84	170.57	26.00	636.60	412.16	1245.33	2132.18
Proposed	541.61	36.58	231.77	27.91	837.87	122.76	26.00	670.39	429.96	1249.11	2086.98
% +/- to Current Rates	<b>-17.43%</b>	<b>109.12%</b>	<b>27.23%</b>	<b>-10.76%</b>	<b>-5.52%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>5.31%</b>	<b>4.32%</b>	<b>0.30%</b>	<b>-2.12%</b>
<b>006</b> Current	544.69	14.52	151.27	24.48	734.96	170.57	26.00	754.21	440.96	1391.73	2126.69
Proposed	420.43	28.39	179.91	21.29	650.03	122.76	26.00	769.83	404.90	1323.50	1973.53
% +/- to Current Rates	<b>-22.81%</b>	<b>95.48%</b>	<b>18.94%</b>	<b>-13.03%</b>	<b>-11.56%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>2.07%</b>	<b>-8.18%</b>	<b>-4.90%</b>	<b>-7.20%</b>
<b>007</b> Current	655.91	17.49	182.16	31.28	886.84	170.57	26.00	636.60	412.16	1245.33	2132.18
Proposed	541.61	36.58	231.77	27.91	837.87	122.76	26.00	670.39	429.96	1249.11	2086.98
% +/- to Current Rates	<b>-17.43%</b>	<b>109.12%</b>	<b>27.23%</b>	<b>-10.76%</b>	<b>-5.52%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>5.31%</b>	<b>4.32%</b>	<b>0.30%</b>	<b>-2.12%</b>

\* 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: RATE GROUPS - AB 7, CL 37, CM 48, DCPD 35  
 CLASS 2;DRIVING RECORD 7;No Discounts Apply  
 Operator 2: RATE GROUPS - AB 11, CL 36, CM 32, DCPD 43  
 CLASS 3;DRIVING RECORD 7;No Discounts Apply

Proposed: Operator 1: RATE GROUPS - AB 7, CL 39, CM 51, DCPD 37  
 CLASS 2;DRIVING RECORD 7;No Discounts Apply  
 Operator 2: RATE GROUPS - AB 11, CL 35, CM 32, DCPD 41  
 CLASS 3;DRIVING RECORD 7;No Discounts Apply

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**Company Name:** Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

**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	601.85	16.05	167.15	40.06	825.11	67.98	13.00	353.17	323.58	757.74	1582.85
Proposed	427.61	28.88	167.64	35.91	660.03	59.80	13.00	369.35	334.87	777.02	1437.06
% +/- to Current Rates	<b>-28.95%</b>	<b>79.94%</b>	<b>0.29%</b>	<b>-10.36%</b>	<b>-20.01%</b>	<b>-12.03%</b>	<b>0.00%</b>	<b>4.58%</b>	<b>3.49%</b>	<b>2.55%</b>	<b>-9.21%</b>
<b>005</b> Current	295.19	7.87	81.98	15.64	400.68	55.62	13.00	307.26	267.77	643.66	1044.34
Proposed	247.88	16.74	97.19	13.96	375.76	40.03	13.00	352.32	287.34	692.69	1068.45
% +/- to Current Rates	<b>-16.03%</b>	<b>112.66%</b>	<b>18.55%</b>	<b>-10.76%</b>	<b>-6.22%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>14.66%</b>	<b>7.31%</b>	<b>7.62%</b>	<b>2.31%</b>
<b>006</b> Current	245.13	6.54	68.08	12.24	331.99	55.62	13.00	364.03	286.48	719.13	1051.11
Proposed	192.42	12.99	75.44	10.65	291.50	40.03	13.00	404.58	270.59	728.21	1019.71
% +/- to Current Rates	<b>-21.50%</b>	<b>98.79%</b>	<b>10.82%</b>	<b>-13.03%</b>	<b>-12.20%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>11.14%</b>	<b>-5.55%</b>	<b>1.26%</b>	<b>-2.99%</b>
<b>007</b> Current	295.19	7.87	81.98	15.64	400.68	55.62	13.00	307.26	267.77	643.66	1044.34
Proposed	247.88	16.74	97.19	13.96	375.76	40.03	13.00	352.32	287.34	692.69	1068.45
% +/- to Current Rates	<b>-16.03%</b>	<b>112.66%</b>	<b>18.55%</b>	<b>-10.76%</b>	<b>-6.22%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>14.66%</b>	<b>7.31%</b>	<b>7.62%</b>	<b>2.31%</b>

\* 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:

RATE GROUPS - AB 7, CL 37, CM 48, DCPD 35
CLASS 2
DRIVING RECORD 7
No Discounts Apply

Proposed:

RATE GROUPS - AB 7, CL 39, CM 51, DCPD 37
CLASS 2
DRIVING RECORD 7
No Discounts Apply

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**Company Name:** Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

**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	666.85	17.78	185.20	40.06	909.90	140.49	13.00	415.41	174.49	743.39	1653.29
Proposed	475.93	32.14	218.04	35.91	762.02	123.59	13.00	364.01	166.21	666.82	1428.83
% +/- to Current Rates	<b>-28.63%</b>	<b>80.75%</b>	<b>17.73%</b>	<b>-10.36%</b>	<b>-16.25%</b>	<b>-12.03%</b>	<b>0.00%</b>	<b>-12.37%</b>	<b>-4.74%</b>	<b>-10.30%</b>	<b>-13.58%</b>
<b>005</b> Current	360.72	9.62	100.18	15.64	486.16	114.95	13.00	329.34	144.39	601.68	1087.84
Proposed	293.73	19.84	134.58	13.96	462.11	82.73	13.00	318.07	142.62	556.42	1018.53
% +/- to Current Rates	<b>-18.57%</b>	<b>106.22%</b>	<b>34.34%</b>	<b>-10.76%</b>	<b>-4.95%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>-3.42%</b>	<b>-1.23%</b>	<b>-7.52%</b>	<b>-6.37%</b>
<b>006</b> Current	299.55	7.99	83.19	12.24	402.97	114.95	13.00	390.18	154.48	672.61	1075.58
Proposed	228.02	15.40	104.47	10.65	358.53	82.73	13.00	365.25	134.31	595.29	953.82
% +/- to Current Rates	<b>-23.88%</b>	<b>92.77%</b>	<b>25.58%</b>	<b>-13.03%</b>	<b>-11.03%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>-6.39%</b>	<b>-13.06%</b>	<b>-11.49%</b>	<b>-11.32%</b>
<b>007</b> Current	360.72	9.62	100.18	15.64	486.16	114.95	13.00	329.34	144.39	601.68	1087.84
Proposed	293.73	19.84	134.58	13.96	462.11	82.73	13.00	318.07	142.62	556.42	1018.53
% +/- to Current Rates	<b>-18.57%</b>	<b>106.22%</b>	<b>34.34%</b>	<b>-10.76%</b>	<b>-4.95%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>-3.42%</b>	<b>-1.23%</b>	<b>-7.52%</b>	<b>-6.37%</b>

\* 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:

RATE GROUPS - AB 11, CL 36, CM 32, DCPD 43
CLASS 3
DRIVING RECORD 7
No Discounts Apply

Proposed:

RATE GROUPS - AB 11, CL 35, CM 32, DCPD 41
CLASS 3
DRIVING RECORD 7
No Discounts Apply

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**Company Name:** Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

**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
<b>004</b> Current	557.32	14.86	154.78	40.06	767.02	116.70	13.00	309.49	134.89	574.08	1341.10
Proposed	404.09	27.29	165.09	35.91	632.38	102.66	13.00	301.63	101.86	519.15	1151.53
% +/- to Current Rates	<b>-27.49%</b>	<b>83.63%</b>	<b>6.66%</b>	<b>-10.36%</b>	<b>-17.55%</b>	<b>-12.03%</b>	<b>0.00%</b>	<b>-2.54%</b>	<b>-24.48%</b>	<b>-9.57%</b>	<b>-14.14%</b>
<b>005</b> Current	288.84	7.70	80.22	15.64	392.40	95.48	13.00	267.01	111.62	487.11	879.52
Proposed	242.55	16.38	99.11	13.96	371.99	68.72	13.00	287.72	87.40	456.84	828.83
% +/- to Current Rates	<b>-16.03%</b>	<b>112.66%</b>	<b>23.54%</b>	<b>-10.76%</b>	<b>-5.20%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>7.75%</b>	<b>-21.70%</b>	<b>-6.21%</b>	<b>-5.76%</b>
<b>006</b> Current	239.86	6.40	66.61	12.24	325.11	95.48	13.00	316.34	119.42	544.24	869.35
Proposed	188.28	12.72	76.93	10.65	288.57	68.72	13.00	330.40	82.31	494.43	783.00
% +/- to Current Rates	<b>-21.50%</b>	<b>98.79%</b>	<b>15.49%</b>	<b>-13.03%</b>	<b>-11.24%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>4.44%</b>	<b>-31.08%</b>	<b>-9.15%</b>	<b>-9.93%</b>
<b>007</b> Current	288.84	7.70	80.22	15.64	392.40	95.48	13.00	267.01	111.62	487.11	879.52
Proposed	242.55	16.38	99.11	13.96	371.99	68.72	13.00	287.72	87.40	456.84	828.83
% +/- to Current Rates	<b>-16.03%</b>	<b>112.66%</b>	<b>23.54%</b>	<b>-10.76%</b>	<b>-5.20%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>7.75%</b>	<b>-21.70%</b>	<b>-6.21%</b>	<b>-5.76%</b>

\* 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: RATE GROUPS - AB 10, CL 35, CM 27, DCPD 38  
 CLASS 1;DRIVING RECORD 7;No Discounts Apply  
 Operator 2: No Charge

Proposed: Operator 1: RATE GROUPS - AB 10, CL 35, CM 21, DCPD 38  
 CLASS 1;DRIVING RECORD 7;No Discounts Apply  
 Operator 2: No Charge

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Company Name:

Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

**Profile 7.2 Private Passenger:**

**Operator 1:**  
 Male, Age 66, Married  
 Driver training  
 Licensed 48 years, Class 5 license  
 New business  
 Annual mileage 12,000 km, pleasure  
 No AF accidents  
 No convictions  
 2016 Nissan Rogue S 4DR 2WD (VICC Code 1477)

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b>	Current	557.32	14.86	154.78	40.06	767.02	116.70	13.00	309.49	134.89	574.08	1341.10
	Proposed	404.09	27.29	165.09	35.91	632.38	102.66	13.00	301.63	101.86	519.15	1151.53
% +/- to Current Rates		-27.49%	83.63%	6.66%	-10.36%	-17.55%	-12.03%	0.00%	-2.54%	-24.48%	-9.57%	-14.14%
<b>005</b>	Current	288.84	7.70	80.22	15.64	392.40	95.48	13.00	267.01	111.62	487.11	879.52
	Proposed	242.55	16.38	99.11	13.96	371.99	68.72	13.00	287.72	87.40	456.84	828.83
% +/- to Current Rates		-16.03%	112.66%	23.54%	-10.76%	-5.20%	-28.03%	0.00%	7.75%	-21.70%	-6.21%	-5.76%
<b>006</b>	Current	239.86	6.40	66.61	12.24	325.11	95.48	13.00	316.34	119.42	544.24	869.35
	Proposed	188.28	12.72	76.93	10.65	288.57	68.72	13.00	330.40	82.31	494.43	783.00
% +/- to Current Rates		-21.50%	98.79%	15.49%	-13.03%	-11.24%	-28.03%	0.00%	4.44%	-31.08%	-9.15%	-9.93%
<b>007</b>	Current	288.84	7.70	80.22	15.64	392.40	95.48	13.00	267.01	111.62	487.11	879.52
	Proposed	242.55	16.38	99.11	13.96	371.99	68.72	13.00	287.72	87.40	456.84	828.83
% +/- to Current Rates		-16.03%	112.66%	23.54%	-10.76%	-5.20%	-28.03%	0.00%	7.75%	-21.70%	-6.21%	-5.76%

\* 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:

RATE GROUPS - AB 10, CL 35, CM 27, DCPD 38
CLASS 1
DRIVING RECORD 7
No Discounts Apply

Proposed:

RATE GROUPS - AB 10, CL 35, CM 21, DCPD 38
CLASS 1
DRIVING RECORD 7
No Discounts Apply

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:** Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

**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	-	-	-	-	-	-	-	-	-	-	-
	Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates												
005	Current	-	-	-	-	-	-	-	-	-	-	-
	Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates												
006	Current	-	-	-	-	-	-	-	-	-	-	-
	Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates												
007	Current	-	-	-	-	-	-	-	-	-	-	-
	Proposed	-	-	-	-	-	-	-	-	-	-	-
% +/- to Current Rates												

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

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

Current: No Charge


Proposed: No Charge


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**Company Name:** Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

**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
<b>004</b> Current	601.85	16.05	167.15	40.06	825.11	97.44	13.00	353.17	193.13	656.73	1481.85
Proposed	427.61	28.88	160.57	35.91	652.97	85.72	13.00	297.56	183.97	580.25	1233.21
% +/- to Current Rates	<b>-28.95%</b>	<b>79.94%</b>	<b>-3.94%</b>	<b>-10.36%</b>	<b>-20.86%</b>	<b>-12.03%</b>	<b>0.00%</b>	<b>-15.75%</b>	<b>-4.74%</b>	<b>-11.65%</b>	<b>-16.78%</b>
<b>005</b> Current	295.19	7.87	81.98	15.64	400.68	79.72	13.00	307.26	159.81	559.80	960.48
Proposed	247.88	16.74	93.09	13.96	371.66	57.38	13.00	283.84	157.86	512.08	883.74
% +/- to Current Rates	<b>-16.03%</b>	<b>112.66%</b>	<b>13.55%</b>	<b>-10.76%</b>	<b>-7.24%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>-7.62%</b>	<b>-1.23%</b>	<b>-8.53%</b>	<b>-7.99%</b>
<b>006</b> Current	245.13	6.54	68.08	12.24	331.99	79.72	13.00	364.03	170.98	627.73	959.72
Proposed	192.42	12.99	72.26	10.65	288.32	57.38	13.00	325.95	148.66	544.98	833.30
% +/- to Current Rates	<b>-21.50%</b>	<b>98.79%</b>	<b>6.15%</b>	<b>-13.03%</b>	<b>-13.15%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>-10.46%</b>	<b>-13.06%</b>	<b>-13.18%</b>	<b>-13.17%</b>
<b>007</b> Current	295.19	7.87	81.98	15.64	400.68	79.72	13.00	307.26	159.81	559.80	960.48
Proposed	247.88	16.74	93.09	13.96	371.66	57.38	13.00	283.84	157.86	512.08	883.74
% +/- to Current Rates	<b>-16.03%</b>	<b>112.66%</b>	<b>13.55%</b>	<b>-10.76%</b>	<b>-7.24%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>-7.62%</b>	<b>-1.23%</b>	<b>-8.53%</b>	<b>-7.99%</b>

\* 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:

RATE GROUPS - AB 9, CL 37, CM 34, DCPD 39
CLASS 2
DRIVING RECORD 7
No Discounts Apply

Proposed:

RATE GROUPS - AB 9, CL 34, CM 34, DCPD 36
CLASS 2
DRIVING RECORD 7
No Discounts Apply

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**Company Name:** Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

**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
<b>004</b> Current	601.85	16.05	167.15	40.06	825.11	140.49	13.00	427.60	202.44	783.54	1608.65
Proposed	427.61	28.88	195.90	35.91	688.30	123.59	13.00	369.35	201.72	707.66	1395.96
% +/- to Current Rates	<b>-28.95%</b>	<b>79.94%</b>	<b>17.20%</b>	<b>-10.36%</b>	<b>-16.58%</b>	<b>-12.03%</b>	<b>0.00%</b>	<b>-13.62%</b>	<b>-0.36%</b>	<b>-9.68%</b>	<b>-13.22%</b>
<b>005</b> Current	295.19	7.87	81.98	15.64	400.68	114.95	13.00	372.02	167.53	667.49	1068.18
Proposed	247.88	16.74	113.57	13.96	392.15	82.73	13.00	352.32	173.09	621.14	1013.29
% +/- to Current Rates	<b>-16.03%</b>	<b>112.66%</b>	<b>38.53%</b>	<b>-10.76%</b>	<b>-2.13%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>-5.30%</b>	<b>3.32%</b>	<b>-6.94%</b>	<b>-5.14%</b>
<b>006</b> Current	245.13	6.54	68.08	12.24	331.99	114.95	13.00	440.75	179.23	747.92	1079.91
Proposed	192.42	12.99	88.16	10.65	304.22	82.73	13.00	404.58	163.00	663.32	967.53
% +/- to Current Rates	<b>-21.50%</b>	<b>98.79%</b>	<b>29.50%</b>	<b>-13.03%</b>	<b>-8.36%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>-8.21%</b>	<b>-9.05%</b>	<b>-11.31%</b>	<b>-10.41%</b>
<b>007</b> Current	295.19	7.87	81.98	15.64	400.68	114.95	13.00	372.02	167.53	667.49	1068.18
Proposed	247.88	16.74	113.57	13.96	392.15	82.73	13.00	352.32	173.09	621.14	1013.29
% +/- to Current Rates	<b>-16.03%</b>	<b>112.66%</b>	<b>38.53%</b>	<b>-10.76%</b>	<b>-2.13%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>-5.30%</b>	<b>3.32%</b>	<b>-6.94%</b>	<b>-5.14%</b>

\* 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:

RATE GROUPS - AB 11, CL 42, CM 35, DCPD 44
CLASS 2
DRIVING RECORD 7
No Discounts Apply

Proposed:

RATE GROUPS - AB 11, CL 39, CM 36, DCPD 41
CLASS 2
DRIVING RECORD 7
No Discounts Apply

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Company Name:

Hartford Fire Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-07-24
Renewals:	01-07-24

**Profile 10.1 Private Passenger:**

**Operator 1:**  
 Female, Age 35, Single  
 No driver training  
 Licensed 15 years, Class 5 license  
 New business  
 Annual mileage 25,000 km, commute 25 km one way  
 No AF accident  
 No convictions  
 2017 Honda Civic LX 4DR (VICC Code 0251)

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
<b>004</b>	Current	666.85	17.78	185.20	40.06	909.90	140.49	13.00	415.41	174.49	743.39	1653.29
	Proposed	475.93	32.14	218.04	35.91	762.02	123.59	13.00	364.01	183.97	684.57	1446.59
% +/- to Current Rates		<b>-28.63%</b>	<b>80.75%</b>	<b>17.73%</b>	<b>-10.36%</b>	<b>-16.25%</b>	<b>-12.03%</b>	<b>0.00%</b>	<b>-12.37%</b>	<b>5.43%</b>	<b>-7.91%</b>	<b>-12.50%</b>
<b>005</b>	Current	360.72	9.62	100.18	15.64	486.16	114.95	13.00	329.34	144.39	601.68	1087.84
	Proposed	293.73	19.84	134.58	13.96	462.11	82.73	13.00	318.07	157.86	571.66	1033.77
% +/- to Current Rates		<b>-18.57%</b>	<b>106.22%</b>	<b>34.34%</b>	<b>-10.76%</b>	<b>-4.95%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>-3.42%</b>	<b>9.32%</b>	<b>-4.99%</b>	<b>-4.97%</b>
<b>006</b>	Current	299.55	7.99	83.19	12.24	402.97	114.95	13.00	390.18	154.48	672.61	1075.58
	Proposed	228.02	15.40	104.47	10.65	358.53	82.73	13.00	365.25	148.66	609.64	968.17
% +/- to Current Rates		<b>-23.88%</b>	<b>92.77%</b>	<b>25.58%</b>	<b>-13.03%</b>	<b>-11.03%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>-6.39%</b>	<b>-3.77%</b>	<b>-9.36%</b>	<b>-9.99%</b>
<b>007</b>	Current	360.72	9.62	100.18	15.64	486.16	114.95	13.00	329.34	144.39	601.68	1087.84
	Proposed	293.73	19.84	134.58	13.96	462.11	82.73	13.00	318.07	157.86	571.66	1033.77
% +/- to Current Rates		<b>-18.57%</b>	<b>106.22%</b>	<b>34.34%</b>	<b>-10.76%</b>	<b>-4.95%</b>	<b>-28.03%</b>	<b>0.00%</b>	<b>-3.42%</b>	<b>9.32%</b>	<b>-4.99%</b>	<b>-4.97%</b>

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

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

Current:	Proposed:
RATE GROUPS - AB 11, CL 36, CM 32, DCPD 43	RATE GROUPS - AB 11, CL 35, CM 34, DCPD 41
CLASS 3	CLASS 3
DRIVING RECORD 7	DRIVING RECORD 7

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