

Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	August 26, 2024
Renewals:	August 26, 2024

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	1322	35	525	80	1962	234	26	533	498	1291	3253
Proposed	913	62	373	72	1420	206	26	538	812	1582	3002
% +/- to Current Rates	-30.94%	77.14%	-28.95%	-10.00%	-27.62%	-11.97%	0.00%	0.94%	63.05%	22.54%	-7.72%
005 Current	753	20	298	32	1103	190	26	468	412	1096	2199
Proposed	562	38	230	28	858	138	26	482	696	1342	2200
% +/- to Current Rates	-25.37%	90.00%	-22.82%	-12.50%	-22.21%	-27.37%	0.00%	2.99%	68.93%	22.45%	0.05%
006 Current	624	17	248	24	913	190	26	554	432	1202	2115
Proposed	436	29	178	22	665	138	26	553	656	1373	2038
% +/- to Current Rates	-30.13%	70.59%	-28.23%	-8.33%	-27.16%	-27.37%	0.00%	-0.18%	51.85%	14.23%	-3.64%
007 Current	753	20	298	32	1103	190	26	468	412	1096	2199
Proposed	562	38	230	28	858	138	26	482	696	1342	2200
% +/- to Current Rates	-25.37%	90.00%	-22.82%	-12.50%	-22.21%	-27.37%	0.00%	2.99%	68.93%	22.45%	0.05%

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

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

Current: See other sheets

Proposed: See other sheets

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	August 26, 2024
Renewals:	August 26, 2024

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	667	18	265	40	990	117	13	306	249	685	1675
	Proposed	476	32	194	36	738	103	13	314	406	836	1574
% +/- to Current Rates		-28.64%	77.78%	-26.79%	-10.00%	-25.45%	-11.97%	0.00%	2.61%	63.05%	22.04%	-6.03%
005	Current	361	10	143	16	530	95	13	242	206	556	1086
	Proposed	294	20	120	14	448	69	13	274	348	704	1152
% +/- to Current Rates		-18.56%	100.00%	-16.08%	-12.50%	-15.47%	-27.37%	0.00%	13.22%	68.93%	26.62%	6.08%
006	Current	299	8	119	12	438	95	13	287	216	611	1049
	Proposed	228	15	93	11	347	69	13	315	328	725	1072
% +/- to Current Rates		-23.75%	87.50%	-21.85%	-8.33%	-20.78%	-27.37%	0.00%	9.76%	51.85%	18.66%	2.19%
007	Current	361	10	143	16	530	95	13	242	206	556	1086
	Proposed	294	20	120	14	448	69	13	274	348	704	1152
% +/- to Current Rates		-18.56%	100.00%	-16.08%	-12.50%	-15.47%	-27.37%	0.00%	13.22%	68.93%	26.62%	6.08%

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

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

Current:	Class	3 AB VRG - Current	10
	Driving Record	7 DCPD VRG - Current	38
	Multi-vehicle Dsct	0 COL VRG - Current	30
	New Driver Dsct	0 CMP VRG - Current	40

Proposed:	Class	3 AB VRG - Proposed	10
	Driving Record	7 DCPD VRG - Propose	38
	Multi-vehicle Dsct	0 COL VRG - Proposed	32
	New Driver Dsct	0 CMP VRG - Proposed	59

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	August 26, 2024
Renewals:	August 26, 2024

Profile 1.3 Private Passenger:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	655	17	260	40	972	117	13	227	249	606	1578
	Proposed	437	30	179	36	682	103	13	224	406	746	1428
% +/- to Current Rates		-33.28%	76.47%	-31.15%	-10.00%	-29.84%	-11.97%	0.00%	-1.32%	63.05%	23.10%	-9.51%
005	Current	392	10	155	16	573	95	13	226	206	540	1113
	Proposed	268	18	110	14	410	69	13	208	348	638	1048
% +/- to Current Rates		-31.63%	80.00%	-29.03%	-12.50%	-28.45%	-27.37%	0.00%	-7.96%	68.93%	18.15%	-5.84%
006	Current	325	9	129	12	475	95	13	267	216	591	1066
	Proposed	208	14	85	11	318	69	13	238	328	648	966
% +/- to Current Rates		-36.00%	55.56%	-34.11%	-8.33%	-33.05%	-27.37%	0.00%	-10.86%	51.85%	9.64%	-9.38%
007	Current	392	10	155	16	573	95	13	226	206	540	1113
	Proposed	268	18	110	14	410	69	13	208	348	638	1048
% +/- to Current Rates		-31.63%	80.00%	-29.03%	-12.50%	-28.45%	-27.37%	0.00%	-7.96%	68.93%	18.15%	-5.84%

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

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

Current:	Class	5 AB VRG - Current	10
	Driving Record	3 DCPD VRG - Current	38
	Multi-vehicle Dsct	0 COL VRG - Current	30
	New Driver Dsct	0 CMP VRG - Current	40

Proposed:	Class	5 AB VRG - Proposed	10
	Driving Record	3 DCPD VRG - Propose	38
	Multi-vehicle Dsct	0 COL VRG - Proposed	32
	New Driver Dsct	0 CMP VRG - Proposed	59

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	August 26, 2024
Renewals:	August 26, 2024

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	602	16	181	40	839	117	13	279	202	611	1450
Proposed	428	29	139	36	632	103	13	269	133	518	1150
% +/- to Current Rates	-28.90%	81.25%	-23.20%	-10.00%	-24.67%	-11.97%	0.00%	-3.58%	-34.16%	-15.22%	-20.69%
005 Current	295	8	89	16	408	95	13	243	168	519	927
Proposed	248	17	81	14	360	69	13	256	114	452	812
% +/- to Current Rates	-15.93%	112.50%	-8.99%	-12.50%	-11.76%	-27.37%	0.00%	5.35%	-32.14%	-12.91%	-12.41%
006 Current	245	7	74	12	338	95	13	287	175	570	908
Proposed	192	13	63	11	279	69	13	294	107	483	762
% +/- to Current Rates	-21.63%	85.71%	-14.86%	-8.33%	-17.46%	-27.37%	0.00%	2.44%	-38.86%	-15.26%	-16.08%
007 Current	295	8	89	16	408	95	13	243	168	519	927
Proposed	248	17	81	14	360	69	13	256	114	452	812
% +/- to Current Rates	-15.93%	112.50%	-8.99%	-12.50%	-11.76%	-27.37%	0.00%	5.35%	-32.14%	-12.91%	-12.41%

* 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: See other sheets

Proposed: See other sheets

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Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	August 26, 2024
Renewals:	August 26, 2024

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	602	16	181	40	839	117	13	279	202	611	1450
	Proposed	428	29	139	36	632	103	13	269	133	518	1150
% +/- to Current Rates		-28.90%	81.25%	-23.20%	-10.00%	-24.67%	-11.97%	0.00%	-3.58%	-34.16%	-15.22%	-20.69%
005	Current	295	8	89	16	408	95	13	243	168	519	927
	Proposed	248	17	81	14	360	69	13	256	114	452	812
% +/- to Current Rates		-15.93%	112.50%	-8.99%	-12.50%	-11.76%	-27.37%	0.00%	5.35%	-32.14%	-12.91%	-12.41%
006	Current	245	7	74	12	338	95	13	287	175	570	908
	Proposed	192	13	63	11	279	69	13	294	107	483	762
% +/- to Current Rates		-21.63%	85.71%	-14.86%	-8.33%	-17.46%	-27.37%	0.00%	2.44%	-38.86%	-15.26%	-16.08%
007	Current	295	8	89	16	408	95	13	243	168	519	927
	Proposed	248	17	81	14	360	69	13	256	114	452	812
% +/- to Current Rates		-15.93%	112.50%	-8.99%	-12.50%	-11.76%	-27.37%	0.00%	5.35%	-32.14%	-12.91%	-12.41%

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

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

Current:	Class	2 AB VRG - Current	10
	Driving Record	7 DCPD VRG - Current	32
	Multi-vehicle Dsct	0 COL VRG - Current	32
	New Driver Dsct	0 CMP VRG - Current	35

Proposed:	Class	2 AB VRG - Proposed	10
	Driving Record	7 DCPD VRG - Propose	33
	Multi-vehicle Dsct	0 COL VRG - Proposed	32
	New Driver Dsct	0 CMP VRG - Proposed	28

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	August 26, 2024
Renewals:	August 26, 2024

Profile 2.3 Private Passenger:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current					0					0	0
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: No premium

Proposed:

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Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	August 26, 2024
Renewals:	August 26, 2024

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	1084	28	420	80	1612	200	26	676	445	1347	2959
Proposed	770	52	271	72	1165	158	26	578	317	1079	2244
% +/- to Current Rates	-28.97%	85.71%	-35.48%	-10.00%	-27.73%	-21.00%	0.00%	-14.50%	-28.76%	-19.90%	-24.16%
005 Current	532	14	206	32	784	164	26	589	367	1146	1930
Proposed	446	30	158	28	662	105	26	551	272	954	1616
% +/- to Current Rates	-16.17%	114.29%	-23.30%	-12.50%	-15.56%	-35.98%	0.00%	-6.45%	-25.89%	-16.75%	-16.27%
006 Current	442	12	170	24	648	164	26	697	385	1272	1920
Proposed	346	24	122	22	514	105	26	632	257	1020	1534
% +/- to Current Rates	-21.72%	100.00%	-28.24%	-8.33%	-20.68%	-35.98%	0.00%	-9.33%	-33.25%	-19.81%	-20.10%
007 Current	532	14	206	32	784	164	26	589	367	1146	1930
Proposed	446	30	158	28	662	105	26	551	272	954	1616
% +/- to Current Rates	-16.17%	114.29%	-23.30%	-12.50%	-15.56%	-35.98%	0.00%	-6.45%	-25.89%	-16.75%	-16.27%

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

Current: See other sheets

Proposed: See other sheets

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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	542	14	210	40	806	74	13	438	333	858	1664
Proposed	385	26	146	36	593	65	13	384	228	690	1283
% +/- to Current Rates	-28.97%	85.71%	-30.48%	-10.00%	-26.43%	-12.16%	0.00%	-12.33%	-31.53%	-19.58%	-22.90%
005 Current	266	7	103	16	392	60	13	382	275	730	1122
Proposed	223	15	85	14	337	43	13	366	196	618	955
% +/- to Current Rates	-16.17%	114.29%	-17.48%	-12.50%	-14.03%	-28.33%	0.00%	-4.19%	-28.73%	-15.34%	-14.88%
006 Current	221	6	85	12	324	60	13	452	288	813	1137
Proposed	173	12	66	11	262	43	13	420	185	661	923
% +/- to Current Rates	-21.72%	100.00%	-22.35%	-8.33%	-19.14%	-28.33%	0.00%	-7.08%	-35.76%	-18.70%	-18.82%
007 Current	266	7	103	16	392	60	13	382	275	730	1122
Proposed	223	15	85	14	337	43	13	366	196	618	955
% +/- to Current Rates	-16.17%	114.29%	-17.48%	-12.50%	-14.03%	-28.33%	0.00%	-4.19%	-28.73%	-15.34%	-14.88%

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

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

Current:	Class	2 AB VRG - Current	8
	Driving Record	7 DCPD VRG - Current	35
	Multi-vehicle Dsct	-10 COL VRG - Current	46
	New Driver Dsct	0 CMP VRG - Current	49

Proposed:	Class	2 AB VRG - Proposed	8
	Driving Record	7 DCPD VRG - Propose	34
	Multi-vehicle Dsct	-10 COL VRG - Proposed	43
	New Driver Dsct	0 CMP VRG - Proposed	39

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Implementation Dates (D/M/Y)	
New Business:	August 26, 2024
Renewals:	August 26, 2024

Profile 3.3 Private Passenger:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	542	14	210	40	806	126	13	238	112	489	1295
	Proposed	385	26	125	36	572	93	13	194	89	389	961
% +/- to Current Rates		-28.97%	85.71%	-40.48%	-10.00%	-29.03%	-26.19%	0.00%	-18.49%	-20.54%	-20.45%	-25.79%
005	Current	266	7	103	16	392	104	13	207	92	416	808
	Proposed	223	15	73	14	325	62	13	185	76	336	661
% +/- to Current Rates		-16.17%	114.29%	-29.13%	-12.50%	-17.09%	-40.38%	0.00%	-10.63%	-17.39%	-19.23%	-18.19%
006	Current	221	6	85	12	324	104	13	245	97	459	783
	Proposed	173	12	56	11	252	62	13	212	72	359	611
% +/- to Current Rates		-21.72%	100.00%	-34.12%	-8.33%	-22.22%	-40.38%	0.00%	-13.47%	-25.77%	-21.79%	-21.97%
007	Current	266	7	103	16	392	104	13	207	92	416	808
	Proposed	223	15	73	14	325	62	13	185	76	336	661
% +/- to Current Rates		-16.17%	114.29%	-29.13%	-12.50%	-17.09%	-40.38%	0.00%	-10.63%	-17.39%	-19.23%	-18.19%

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

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

Current:	Class	2 AB VRG - Current	11	Proposed:	Class	2 AB VRG - Proposed	10
	Driving Record	7 DCPD VRG - Current	35		Driving Record	7 DCPD VRG - Propose	31
	Multi-vehicle Dsct	-10 COL VRG - Current	31		Multi-vehicle Dsct	-10 COL VRG - Proposed	28
	New Driver Dsct	0 CMP VRG - Current	22		New Driver Dsct	0 CMP VRG - Proposed	18

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Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	August 26, 2024
Renewals:	August 26, 2024

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	602	16	229	40	887	140	13	323	156	632	1519
Proposed	428	29	154	36	647	124	13	298	124	559	1206
% +/- to Current Rates	-28.90%	81.25%	-32.75%	-10.00%	-27.06%	-11.43%	0.00%	-7.74%	-20.51%	-11.55%	-20.61%
005 Current	295	8	112	16	431	115	13	281	129	538	969
Proposed	248	17	89	14	368	83	13	284	106	486	854
% +/- to Current Rates	-15.93%	112.50%	-20.54%	-12.50%	-14.62%	-27.83%	0.00%	1.07%	-17.83%	-9.67%	-11.87%
006 Current	245	7	93	12	357	115	13	333	135	596	953
Proposed	192	13	69	11	285	83	13	326	100	522	807
% +/- to Current Rates	-21.63%	85.71%	-25.81%	-8.33%	-20.17%	-27.83%	0.00%	-2.10%	-25.93%	-12.42%	-15.32%
007 Current	295	8	112	16	431	115	13	281	129	538	969
Proposed	248	17	89	14	368	83	13	284	106	486	854
% +/- to Current Rates	-15.93%	112.50%	-20.54%	-12.50%	-14.62%	-27.83%	0.00%	1.07%	-17.83%	-9.67%	-11.87%

* 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: See other sheets

Proposed: See other sheets

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Company Name:

The Sovereign General Insurance Company

Implementation Dates (D/M/Y)

New Business:	August 26, 2024
Renewals:	August 26, 2024

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	602	16	229	40	887	140	13	323	156	632	1519
Proposed	428	29	154	36	647	124	13	298	124	559	1206
% +/- to Current Rates	-28.90%	81.25%	-32.75%	-10.00%	-27.06%	-11.43%	0.00%	-7.74%	-20.51%	-11.55%	-20.61%
005 Current	295	8	112	16	431	115	13	281	129	538	969
Proposed	248	17	89	14	368	83	13	284	106	486	854
% +/- to Current Rates	-15.93%	112.50%	-20.54%	-12.50%	-14.62%	-27.83%	0.00%	1.07%	-17.83%	-9.67%	-11.87%
006 Current	245	7	93	12	357	115	13	333	135	596	953
Proposed	192	13	69	11	285	83	13	326	100	522	807
% +/- to Current Rates	-21.63%	85.71%	-25.81%	-8.33%	-20.17%	-27.83%	0.00%	-2.10%	-25.93%	-12.42%	-15.32%
007 Current	295	8	112	16	431	115	13	281	129	538	969
Proposed	248	17	89	14	368	83	13	284	106	486	854
% +/- to Current Rates	-15.93%	112.50%	-20.54%	-12.50%	-14.62%	-27.83%	0.00%	1.07%	-17.83%	-9.67%	-11.87%

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

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

Current:	Class	2 AB VRG - Current	11
	Driving Record	7 DCPD VRG - Current	37
	Multi-vehicle Dsct	0 COL VRG - Current	35
	New Driver Dsct	0 CMP VRG - Current	30

Proposed:	Class	2 AB VRG - Proposed	11
	Driving Record	7 DCPD VRG - Propose	35
	Multi-vehicle Dsct	0 COL VRG - Proposed	34
	New Driver Dsct	0 CMP VRG - Proposed	26

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	August 26, 2024
Renewals:	August 26, 2024

Profile 4.3 Private Passenger:

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

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

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

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

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

Current: No premium

Proposed:

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Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	August 26, 2024
Renewals:	August 26, 2024

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	2700	72	941	40	3753	169	13	843	98	1123	4876
Proposed	1925	130	532	36	2623	124	13	659	66	862	3485
% +/- to Current Rates	-28.70%	80.56%	-43.46%	-10.00%	-30.11%	-26.63%	0.00%	-21.83%	-32.65%	-23.24%	-28.53%
005 Current	1548	41	540	16	2145	138	13	879	81	1111	3256
Proposed	1065	72	294	14	1445	83	13	657	57	810	2255
% +/- to Current Rates	-31.20%	75.61%	-45.56%	-12.50%	-32.63%	-39.86%	0.00%	-25.26%	-29.63%	-27.09%	-30.74%
006 Current	1286	34	448	12	1780	138	13	1042	85	1278	3058
Proposed	827	55	228	11	1121	83	13	755	54	905	2026
% +/- to Current Rates	-35.69%	61.76%	-49.11%	-8.33%	-37.02%	-39.86%	0.00%	-27.54%	-36.47%	-29.19%	-33.75%
007 Current	1548	41	540	16	2145	138	13	879	81	1111	3256
Proposed	1065	72	294	14	1445	83	13	657	57	810	2255
% +/- to Current Rates	-31.20%	75.61%	-45.56%	-12.50%	-32.63%	-39.86%	0.00%	-25.26%	-29.63%	-27.09%	-30.74%

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

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

Current:	Class	10 AB VRG - Current	12
	Driving Record	2 DCPD VRG - Current	35
	Multi-vehicle Dsct	0 COL VRG - Current	29
	New Driver Dsct	-6 CMP VRG - Current	19

Proposed:	Class	10 AB VRG - Proposed	11
	Driving Record	2 DCPD VRG - Propose	30
	Multi-vehicle Dsct	0 COL VRG - Proposed	26
	New Driver Dsct	-6 CMP VRG - Proposed	13

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Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	August 26, 2024
Renewals:	August 26, 2024

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	1142	30	528	80	1780	187	26	692	498	1403	3183
Proposed	813	55	386	72	1326	166	26	660	501	1353	2679
% +/- to Current Rates	-28.81%	83.33%	-26.89%	-10.00%	-25.51%	-11.23%	0.00%	-4.62%	0.60%	-3.56%	-15.83%
005 Current	591	16	275	32	914	154	26	572	412	1164	2078
Proposed	488	33	232	28	781	111	26	603	430	1170	1951
% +/- to Current Rates	-17.43%	106.25%	-15.64%	-12.50%	-14.55%	-27.92%	0.00%	5.42%	4.37%	0.52%	-6.11%
006 Current	490	13	228	24	755	154	26	679	431	1290	2045
Proposed	378	26	179	22	605	111	26	694	405	1236	1841
% +/- to Current Rates	-22.86%	100.00%	-21.49%	-8.33%	-19.87%	-27.92%	0.00%	2.21%	-6.03%	-4.19%	-9.98%
007 Current	591	16	275	32	914	154	26	572	412	1164	2078
Proposed	488	33	232	28	781	111	26	603	430	1170	1951
% +/- to Current Rates	-17.43%	106.25%	-15.64%	-12.50%	-14.55%	-27.92%	0.00%	5.42%	4.37%	0.52%	-6.11%

* 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: See other sheets

Proposed: See other sheets

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Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	August 26, 2024
Renewals:	August 26, 2024

Profile 6.2 Private Passenger:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	542	14	210	40	806	61	13	318	324	716	1522
Proposed	385	26	168	36	615	54	13	332	335	734	1349
% +/- to Current Rates	-28.97%	85.71%	-20.00%	-10.00%	-23.70%	-11.48%	0.00%	4.40%	3.40%	2.51%	-11.37%
005 Current	266	7	103	16	392	50	13	276	268	607	999
Proposed	223	15	97	14	349	36	13	317	287	653	1002
% +/- to Current Rates	-16.17%	114.29%	-5.83%	-12.50%	-10.97%	-28.00%	0.00%	14.86%	7.09%	7.58%	0.30%
006 Current	221	6	85	12	324	50	13	328	280	671	995
Proposed	173	12	75	11	271	36	13	365	271	685	956
% +/- to Current Rates	-21.72%	100.00%	-11.76%	-8.33%	-16.36%	-28.00%	0.00%	11.28%	-3.21%	2.09%	-3.92%
007 Current	266	7	103	16	392	50	13	276	268	607	999
Proposed	223	15	97	14	349	36	13	317	287	653	1002
% +/- to Current Rates	-16.17%	114.29%	-5.83%	-12.50%	-10.97%	-28.00%	0.00%	14.86%	7.09%	7.58%	0.30%

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

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

Current:	Class	2 AB VRG - Current	7
	Driving Record	7 DCPD VRG - Current	35
	Multi-vehicle Dsct	-10 COL VRG - Current	37
	New Driver Dsct	0 CMP VRG - Current	48

Proposed:	Class	2 AB VRG - Proposed	7
	Driving Record	7 DCPD VRG - Propose	37
	Multi-vehicle Dsct	-10 COL VRG - Proposed	39
	New Driver Dsct	0 CMP VRG - Proposed	51

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Company Name:

The Sovereign General Insurance Company

Implementation Dates (D/M/Y)

New Business:	August 26, 2024
Renewals:	August 26, 2024

Profile 6.3 Private Passenger:

Operator 2:

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

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	600	16	318	40	974	126	13	374	174	687	1661
Proposed	428	29	218	36	711	112	13	328	166	619	1330
% +/- to Current Rates	-28.67%	81.25%	-31.45%	-10.00%	-27.00%	-11.11%	0.00%	-12.30%	-4.60%	-9.90%	-19.93%
005 Current	325	9	172	16	522	104	13	296	144	557	1079
Proposed	265	18	135	14	432	75	13	286	143	517	949
% +/- to Current Rates	-18.46%	100.00%	-21.51%	-12.50%	-17.24%	-27.88%	0.00%	-3.38%	-0.69%	-7.18%	-12.05%
006 Current	269	7	143	12	431	104	13	351	151	619	1050
Proposed	205	14	104	11	334	75	13	329	134	551	885
% +/- to Current Rates	-23.79%	100.00%	-27.27%	-8.33%	-22.51%	-27.88%	0.00%	-6.27%	-11.26%	-10.99%	-15.71%
007 Current	325	9	172	16	522	104	13	296	144	557	1079
Proposed	265	18	135	14	432	75	13	286	143	517	949
% +/- to Current Rates	-18.46%	100.00%	-21.51%	-12.50%	-17.24%	-27.88%	0.00%	-3.38%	-0.69%	-7.18%	-12.05%

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

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

Current: Class	3 AB VRG - Current	11
Driving Record	7 DCPD VRG - Current	43
Multi-vehicle Dsct	-10 COL VRG - Current	36
New Driver Dsct	0 CMP VRG - Current	32

Proposed: Class	3 AB VRG - Proposed	11
Driving Record	7 DCPD VRG - Propose	41
Multi-vehicle Dsct	-10 COL VRG - Proposed	35
New Driver Dsct	0 CMP VRG - Proposed	32

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	August 26, 2024
Renewals:	August 26, 2024

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	558	15	221	40	834	117	13	309	135	574	1408
Proposed	404	27	165	36	632	103	13	302	102	520	1152
% +/- to Current Rates	-27.60%	80.00%	-25.34%	-10.00%	-24.22%	-11.97%	0.00%	-2.27%	-24.44%	-9.41%	-18.18%
005 Current	289	8	115	16	428	95	13	267	112	487	915
Proposed	243	16	99	14	372	69	13	288	87	457	829
% +/- to Current Rates	-15.92%	100.00%	-13.91%	-12.50%	-13.08%	-27.37%	0.00%	7.87%	-22.32%	-6.16%	-9.40%
006 Current	240	6	95	12	353	95	13	316	117	541	894
Proposed	188	13	77	11	289	69	13	330	82	494	783
% +/- to Current Rates	-21.67%	116.67%	-18.95%	-8.33%	-18.13%	-27.37%	0.00%	4.43%	-29.91%	-8.69%	-12.42%
007 Current	289	8	115	16	428	95	13	267	112	487	915
Proposed	243	16	99	14	372	69	13	288	87	457	829
% +/- to Current Rates	-15.92%	100.00%	-13.91%	-12.50%	-13.08%	-27.37%	0.00%	7.87%	-22.32%	-6.16%	-9.40%

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

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

Current: See other sheets

Proposed: See other sheets

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Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	August 26, 2024
Renewals:	August 26, 2024

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	558	15	221	40	834	117	13	309	135	574	1408
	Proposed	404	27	165	36	632	103	13	302	102	520	1152
% +/- to Current Rates		-27.60%	80.00%	-25.34%	-10.00%	-24.22%	-11.97%	0.00%	-2.27%	-24.44%	-9.41%	-18.18%
005	Current	289	8	115	16	428	95	13	267	112	487	915
	Proposed	243	16	99	14	372	69	13	288	87	457	829
% +/- to Current Rates		-15.92%	100.00%	-13.91%	-12.50%	-13.08%	-27.37%	0.00%	7.87%	-22.32%	-6.16%	-9.40%
006	Current	240	6	95	12	353	95	13	316	117	541	894
	Proposed	188	13	77	11	289	69	13	330	82	494	783
% +/- to Current Rates		-21.67%	116.67%	-18.95%	-8.33%	-18.13%	-27.37%	0.00%	4.43%	-29.91%	-8.69%	-12.42%
007	Current	289	8	115	16	428	95	13	267	112	487	915
	Proposed	243	16	99	14	372	69	13	288	87	457	829
% +/- to Current Rates		-15.92%	100.00%	-13.91%	-12.50%	-13.08%	-27.37%	0.00%	7.87%	-22.32%	-6.16%	-9.40%

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

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

Current:	Class	1 AB VRG - Current	10
	Driving Record	7 DCPD VRG - Current	38
	Multi-vehicle Dsct	0 COL VRG - Current	35
	New Driver Dsct	0 CMP VRG - Current	27

Proposed:	Class	1 AB VRG - Proposed	10
	Driving Record	7 DCPD VRG - Proposed	38
	Multi-vehicle Dsct	0 COL VRG - Proposed	35
	New Driver Dsct	0 CMP VRG - Proposed	21

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	August 26, 2024
Renewals:	August 26, 2024

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: No Premium

Proposed:

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Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	August 26, 2024
Renewals:	August 26, 2024

Profile 8.1 Private Passenger:

Operator 1:
 Female, Age 50, Single
 No driver training
 Licensed 25 years, Class 5 license
 New business
 Annual mileage 15,000 km, commute 15 km one way
 No AF accidents
 No convictions
 2017 Ford Escape SE 4DR AWD (VICC Code 3737)

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	602	16	248	40	906	97	13	353	193	656	1562
Proposed	428	29	161	36	654	86	13	298	184	581	1235
% +/- to Current Rates	-28.90%	81.25%	-35.08%	-10.00%	-27.81%	-11.34%	0.00%	-15.58%	-4.66%	-11.43%	-20.93%
005 Current	295	8	122	16	441	80	13	307	160	560	1001
Proposed	248	17	93	14	372	57	13	284	158	512	884
% +/- to Current Rates	-15.93%	112.50%	-23.77%	-12.50%	-15.65%	-28.75%	0.00%	-7.49%	-1.25%	-8.57%	-11.69%
006 Current	245	7	101	12	365	80	13	364	167	624	989
Proposed	192	13	72	11	288	57	13	326	149	545	833
% +/- to Current Rates	-21.63%	85.71%	-28.71%	-8.33%	-21.10%	-28.75%	0.00%	-10.44%	-10.78%	-12.66%	-15.77%
007 Current	295	8	122	16	441	80	13	307	160	560	1001
Proposed	248	17	93	14	372	57	13	284	158	512	884
% +/- to Current Rates	-15.93%	112.50%	-23.77%	-12.50%	-15.65%	-28.75%	0.00%	-7.49%	-1.25%	-8.57%	-11.69%

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

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

Current:	Class	2 AB VRG - Current	9
	Driving Record	7 DCPD VRG - Current	39
	Multi-vehicle Dsct	0 COL VRG - Current	37
	New Driver Dsct	0 CMP VRG - Current	34

Proposed:	Class	2 AB VRG - Proposed	9
	Driving Record	7 DCPD VRG - Propose	36
	Multi-vehicle Dsct	0 COL VRG - Proposed	34
	New Driver Dsct	0 CMP VRG - Proposed	34

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Company Name: The Sovereign General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	August 26, 2024
Renewals:	August 26, 2024

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	602	16	297	40	955	140	13	428	202	783	1738
Proposed	428	29	196	36	689	124	13	369	202	708	1397
% +/- to Current Rates	-28.90%	81.25%	-34.01%	-10.00%	-27.85%	-11.43%	0.00%	-13.79%	0.00%	-9.58%	-19.62%
005 Current	295	8	145	16	464	115	13	372	168	668	1132
Proposed	248	17	114	14	393	83	13	352	173	621	1014
% +/- to Current Rates	-15.93%	112.50%	-21.38%	-12.50%	-15.30%	-27.83%	0.00%	-5.38%	2.98%	-7.04%	-10.42%
006 Current	245	7	121	12	385	115	13	441	175	744	1129
Proposed	192	13	88	11	304	83	13	405	163	664	968
% +/- to Current Rates	-21.63%	85.71%	-27.27%	-8.33%	-21.04%	-27.83%	0.00%	-8.16%	-6.86%	-10.75%	-14.26%
007 Current	295	8	145	16	464	115	13	372	168	668	1132
Proposed	248	17	114	14	393	83	13	352	173	621	1014
% +/- to Current Rates	-15.93%	112.50%	-21.38%	-12.50%	-15.30%	-27.83%	0.00%	-5.38%	2.98%	-7.04%	-10.42%

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

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

Current:	Class	2 AB VRG - Current	11
	Driving Record	7 DCPD VRG - Current	44
	Multi-vehicle Dsct	0 COL VRG - Current	42
	New Driver Dsct	0 CMP VRG - Current	35

Proposed:	Class	2 AB VRG - Proposed	11
	Driving Record	7 DCPD VRG - Propose	41
	Multi-vehicle Dsct	0 COL VRG - Proposed	39
	New Driver Dsct	0 CMP VRG - Proposed	36

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Company Name: **The Sovereign General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	August 26, 2024
Renewals:	August 26, 2024

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	667	18	233	40	958	68	13	434	324	839	1797
	Proposed	476	32	171	36	715	60	13	398	237	708	1423
% +/- to Current Rates		-28.64%	77.78%	-26.61%	-10.00%	-25.37%	-11.76%	0.00%	-8.29%	-26.85%	-15.61%	-20.81%
005	Current	361	10	126	16	513	56	13	344	268	681	1194
	Proposed	294	20	105	14	433	40	13	347	204	604	1037
% +/- to Current Rates		-18.56%	100.00%	-16.67%	-12.50%	-15.59%	-28.57%	0.00%	0.87%	-23.88%	-11.31%	-13.15%
006	Current	299	8	104	12	423	56	13	407	280	756	1179
	Proposed	228	15	82	11	336	40	13	399	192	644	980
% +/- to Current Rates		-23.75%	87.50%	-21.15%	-8.33%	-20.57%	-28.57%	0.00%	-1.97%	-31.43%	-14.81%	-16.88%
007	Current	361	10	126	16	513	56	13	344	268	681	1194
	Proposed	294	20	105	14	433	40	13	347	204	604	1037
% +/- to Current Rates		-18.56%	100.00%	-16.67%	-12.50%	-15.59%	-28.57%	0.00%	0.87%	-23.88%	-11.31%	-13.15%

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

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

Current:	Class	3 AB VRG - Current	7
	Driving Record	7 DCPD VRG - Current	35
	Multi-vehicle Dsct	0 COL VRG - Current	37
	New Driver Dsct	0 CMP VRG - Current	48

Proposed:	Class	3 AB VRG - Proposed	7
	Driving Record	7 DCPD VRG - Proposed	35
	Multi-vehicle Dsct	0 COL VRG - Proposed	37
	New Driver Dsct	0 CMP VRG - Proposed	40

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