

Company Name: **Co-operators General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	13/11/2024
Renewals:	13/12/2024

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	1838	28	428	24	2318	190	11	361	522	1084	3402
Proposed	1949	31	398	24	2402	206	11	383	535	1135	3537
% +/- to Current Rates	6.04%	10.71%	-7.01%	0.00%	9.74%	8.42%	0.00%	6.09%	2.49%	17.01%	26.75%
005 Current	978	11	243	24	1256	80	11	304	447	842	2098
Proposed	993	11	251	24	1279	80	11	340	490	921	2200
% +/- to Current Rates	1.53%	0.00%	3.29%	0.00%	4.83%	0.00%	0.00%	11.84%	9.62%	21.46%	26.29%
006 Current	793	7	168	24	992	43	11	373	358	785	1777
Proposed	813	6	190	24	1033	43	11	380	360	794	1827
% +/- to Current Rates	2.52%	-14.29%	13.10%	0.00%	1.33%	0.00%	0.00%	1.88%	0.56%	2.44%	3.77%
007 Current	978	11	243	24	1256	80	11	304	447	842	2098
Proposed	993	11	251	24	1279	80	11	340	490	921	2200
% +/- to Current Rates	1.53%	0.00%	3.29%	0.00%	4.83%	0.00%	0.00%	11.84%	9.62%	21.46%	26.29%

* 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	Operator 2
Class : 01	Use : Commute 3+ days a week (16km-30km)	Body Style : Small Multi-Purpose Class : 08
YL : 30	Veh Age : 4	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	BMS =0
Exp : (20 001km - 30 000km)	Conviction free discount : 15%	

Proposed:	Operator 1	Operator 2
Class : 01	Use : Commute 3+ days a week (16km-30km)	Body Style : Small Multi-Purpose Class : 08
YL : 30	Veh Age : 4	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 4	Conviction free discount : 15%
Exp : (20 001km - 30 000km)	Vehicle Age at Purchase : 0	Conviction free discount : 15%

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Company Name: **Co-operators General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	13/11/2024
Renewals:	13/12/2024

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	1064	28	428	24	1544	190	11	361	522	1084	2628
	Proposed	1145	31	398	24	1598	206	11	383	535	1135	2733
% +/- to Current Rates		7.61%	10.71%	-7.01%	0.00%	11.32%	8.42%	0.00%	6.09%	2.49%	17.01%	28.32%
005	Current	431	11	243	24	709	80	11	304	447	842	1551
	Proposed	423	11	251	24	709	80	11	340	490	921	1630
% +/- to Current Rates		-1.86%	0.00%	3.29%	0.00%	1.44%	0.00%	0.00%	11.84%	9.62%	21.46%	22.90%
006	Current	246	7	168	24	445	43	11	373	358	785	1230
	Proposed	243	6	190	24	463	43	11	380	360	794	1257
% +/- to Current Rates		-1.22%	-14.29%	13.10%	0.00%	-2.41%	0.00%	0.00%	1.88%	0.56%	2.44%	0.03%
007	Current	431	11	243	24	709	80	11	304	447	842	1551
	Proposed	423	11	251	24	709	80	11	340	490	921	1630
% +/- to Current Rates		-1.86%	0.00%	3.29%	0.00%	1.44%	0.00%	0.00%	11.84%	9.62%	21.46%	22.90%

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

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

Current: Operator 1

Class : 01	Use : Commute 3+ days a week (16km-30km)	Body Style : Small Multi-Purpose
YL : 30	Veh Age : 4	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	
Exp : (20 001km - 30 000km)		

Proposed: Operator 1

Class : 01	Use : Commute 3+ days a week (16km-30km)	Body Style : Small Multi-Purpose
YL : 30	Veh Age : 4	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 4	Conviction free discount : 15%
Exp : (20 001km - 30 000km) Vehicle Age at Purchase : 0		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	13/11/2024
Renewals:	13/12/2024

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

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	774	0	0	774	0	0	0	0	0	774
	Proposed	804	0	0	804	0	0	0	0	0	804
% +/- to Current Rates		3.88%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
005	Current	547	0	0	547	0	0	0	0	0	547
	Proposed	570	0	0	570	0	0	0	0	0	570
% +/- to Current Rates		4.20%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
006	Current	547	0	0	547	0	0	0	0	0	547
	Proposed	570	0	0	570	0	0	0	0	0	570
% +/- to Current Rates		4.20%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
007	Current	547	0	0	547	0	0	0	0	0	547
	Proposed	570	0	0	570	0	0	0	0	0	570
% +/- to Current Rates		4.20%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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

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

Current: Operator 2
 Class : 08
 YL : 3
 BMS =0
 Conviction free discount : 15%

Proposed: Operator 2
 Class : 08
 YL : 3
 BMS =0
 Conviction free discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	13/11/2024
Renewals:	13/12/2024

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	1691	42	369	24	2126	225	11	457	249	942	3068
	Proposed	1535	37	381	24	1977	193	11	497	279	980	2957
% +/- to Current Rates		-9.23%	-11.90%	3.25%	0.00%	-17.88%	-14.22%	0.00%	8.75%	12.05%	6.58%	-11.30%
005	Current	753	17	210	24	1004	95	11	385	213	704	1708
	Proposed	641	14	240	24	919	75	11	442	256	784	1703
% +/- to Current Rates		-14.87%	-17.65%	14.29%	0.00%	-18.24%	-21.05%	0.00%	14.81%	20.19%	13.94%	-4.29%
006	Current	479	10	146	24	659	50	11	473	171	705	1364
	Proposed	417	8	181	24	630	40	11	494	188	733	1363
% +/- to Current Rates		-12.94%	-20.00%	23.97%	0.00%	-8.97%	-20.00%	0.00%	4.44%	9.94%	-5.62%	-14.59%
007	Current	753	17	210	24	1004	95	11	385	213	704	1708
	Proposed	641	14	240	24	919	75	11	442	256	784	1703
% +/- to Current Rates		-14.87%	-17.65%	14.29%	0.00%	-18.24%	-21.05%	0.00%	14.81%	20.19%	13.94%	-4.29%

* 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	Operator 2	Proposed:	Operator 1	Operator 2
Class : 01	Use : Commute 3+ days a week / 0-16km	Class : 08	Class : 01	Use : Commute 3+ days a week / 0-16km	Class : 08
YL : 10	Body Style : Small Multi-Purpose	BMS : 0	YL : 10	Body Style : Small Multi-Purpose	BMS : 0
Exp : (10 001km - 20 000km)	Veh Age : 7	YL : 10	Exp : (10 001km - 20 000km)	Veh Age : 7	YL : 10
BMS = 0	Conviction free discount : 15%	BMS = 0	Vehicle Owned Years : 7	Vehicle Age at Purchase : 0	Conviction free discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	13/11/2024
Renewals:	13/12/2024

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	1578	42	369	24	2013	225	11	457	249	942	2955
	Proposed	1418	37	381	24	1860	193	11	497	279	980	2840
% +/- to Current Rates		-10.14%	-11.90%	3.25%	0.00%	-18.79%	-14.22%	0.00%	8.75%	12.05%	6.58%	-12.21%
005	Current	640	17	210	24	891	95	11	385	213	704	1595
	Proposed	524	14	240	24	802	75	11	442	256	784	1586
% +/- to Current Rates		-18.13%	-17.65%	14.29%	0.00%	-21.49%	-21.05%	0.00%	14.81%	20.19%	13.94%	-7.55%
006	Current	366	10	146	24	546	50	11	473	171	705	1251
	Proposed	300	8	181	24	513	40	11	494	188	733	1246
% +/- to Current Rates		-18.03%	-20.00%	23.97%	0.00%	-14.06%	-20.00%	0.00%	4.44%	9.94%	-5.62%	-19.68%
007	Current	640	17	210	24	891	95	11	385	213	704	1595
	Proposed	524	14	240	24	802	75	11	442	256	784	1586
% +/- to Current Rates		-18.13%	-17.65%	14.29%	0.00%	-21.49%	-21.05%	0.00%	14.81%	20.19%	13.94%	-7.55%

* 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

Class : 01	Use : Commute 3+ days a week / 0-16km	
YL : 10	Body Style : Small Multi-Purpose	Welcome discount : 10%
Exp : (10 001km - 20 000km)	Veh Age : 7	Conviction free discount : 15%
BMS = 0		

Proposed: Operator 1

Class : 01	Use : Commute 3+ days a week / 0-16km	
YL : 10	Body Style : Small Multi-Purpose	Welcome discount : 10%
Exp : (10 001km - 20 000km)	Veh Age : 7	Conviction free discount : 15%
BMS = 0	Vehicle Owned Years : 7	Vehicle Age at Purchase : 0

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	13/11/2024
Renewals:	13/12/2024

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	113	0	0	0	113	0	0	0	0	0	113
	Proposed	117	0	0	0	117	0	0	0	0	0	117
% +/- to Current Rates		3.54%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
005	Current	113	0	0	0	113	0	0	0	0	0	113
	Proposed	117	0	0	0	117	0	0	0	0	0	117
% +/- to Current Rates		3.54%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
006	Current	113	0	0	0	113	0	0	0	0	0	113
	Proposed	117	0	0	0	117	0	0	0	0	0	117
% +/- to Current Rates		3.54%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
007	Current	113	0	0	0	113	0	0	0	0	0	113
	Proposed	117	0	0	0	117	0	0	0	0	0	117
% +/- to Current Rates		3.54%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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

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

Current: Operator 2
 Class : 08
 BMS : 0
 YL : 10
 Conviction free discount : 15%

Proposed: Operator 2
 Class : 08
 BMS : 0
 YL : 10
 Conviction free discount : 15%

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Company Name: Co-operators General Insurance Company

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)

Implementation Dates (D/M/Y)	
New Business:	13/11/2024
Renewals:	13/12/2024

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	2058	55	564	48	2725	427	22	898	498	1845
	Proposed	1977	52	532	48	2609	302	22	816	452	1592
	% +/- to Current Rates	-3.94%	-5.45%	-5.67%	0.00%	-15.06%	-29.27%	0.00%	-9.13%	-9.24%	-47.64%
005	Current	834	22	320	48	1224	180	22	757	426	1385
	Proposed	731	19	337	48	1135	117	22	725	414	1278
	% +/- to Current Rates	-12.35%	-13.64%	5.31%	0.00%	-20.67%	-35.00%	0.00%	-4.23%	-2.82%	-42.04%
006	Current	477	13	222	48	760	95	22	928	341	1386
	Proposed	418	11	254	48	731	63	22	811	304	1200
	% +/- to Current Rates	-12.37%	-15.38%	14.41%	0.00%	-13.34%	-33.68%	0.00%	-12.61%	-10.85%	-57.14%
007	Current	834	22	320	48	1224	180	22	757	426	1385
	Proposed	731	19	337	48	1135	117	22	725	414	1278
	% +/- to Current Rates	-12.35%	-13.64%	5.31%	0.00%	-20.67%	-35.00%	0.00%	-4.23%	-2.82%	-42.04%

* 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	Operator 2
Class :	01 Use : Pleasure Body Style : 1/2 ton pickup	01 Use : Commute 3+ days a week / 0-16km Body Style : 4 Door
YL :	14 Veh Age : 6 Welcome discount : 10%	15 Veh Age : 9 Welcome discount : 10%
BMS :	0 Conviction free discount : 15%	0 Conviction free discount : 15%
Exp :	(10 001km - 20 000km) Multivehicle discount : 15%	(0 - 10 000km) Multivehicle discount : 15%

Proposed:	Operator 1	Operator 2
Class :	01 Use : Pleasure Body Style : 1/2 ton pickup	01 Use : Commute 3+ days a week / 0-16km Body Style : 4 Door
YL :	14 Veh Age : 6 Welcome discount : 10%	15 Veh Age : 9 Welcome discount : 10%
BMS :	0 Vehicle Owned Years : 6 Conviction free discount : 15%	0 Vehicle Owned Years : 9 Conviction free discount : 15%
Exp :	(10 001km - 20 000) Vehicle Age at Purchase : 0 Multivehicle discount : 15%	(0 - 10 000km) Vehicle Age at Purchase : 0 Multivehicle discount : 15%

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Company Name: **Co-operators General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	13/11/2024
Renewals:	13/12/2024

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	988	26	235	24	1273	168	11	597	352	1128	2401
	Proposed	1032	27	234	24	1317	128	11	503	309	951	2268
% +/- to Current Rates	4.45%	3.85%	-0.43%	0.00%	7.87%	-23.81%	0.00%	-15.75%	-12.22%	-51.77%	-43.90%	
005	Current	400	10	133	24	567	71	11	503	301	886	1453
	Proposed	382	10	148	24	564	49	11	447	283	790	1354
% +/- to Current Rates	-4.50%	0.00%	11.28%	0.00%	6.78%	-30.99%	0.00%	-11.13%	-5.98%	-48.10%	-41.32%	
006	Current	229	6	92	24	351	37	11	617	241	906	1257
	Proposed	218	6	112	24	360	27	11	500	208	746	1106
% +/- to Current Rates	-4.80%	0.00%	21.74%	0.00%	16.94%	-27.03%	0.00%	-18.96%	-13.69%	-59.68%	-42.75%	
007	Current	400	10	133	24	567	71	11	503	301	886	1453
	Proposed	382	10	148	24	564	49	11	447	283	790	1354
% +/- to Current Rates	-4.50%	0.00%	11.28%	0.00%	6.78%	-30.99%	0.00%	-11.13%	-5.98%	-48.10%	-41.32%	

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

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

Current: Operator 1

Class : 01	Use : Pleasure	Body Style : 1/2 ton pickup
YL : 14	Veh Age : 6	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	
Exp : (10 001km - 20 000km)	Multivehicle discount : 15%	

Proposed: Operator 1

Class : 01	Use : Pleasure	Body Style : 1/2 ton pickup
YL : 14	Veh Age : 6	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 6	Conviction free discount : 15%
Exp : (10 001km - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

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Company Name: **Co-operators General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	13/11/2024
Renewals:	13/12/2024

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	1070	29	329	24	1452	259	11	301	146	717	2169
	Proposed	945	25	298	24	1292	174	11	313	143	641	1933
% +/- to Current Rates		-11.68%	-13.79%	-9.42%	0.00%	-34.90%	-32.82%	0.00%	3.99%	-2.05%	-30.89%	-65.78%
005	Current	434	12	187	24	657	109	11	254	125	499	1156
	Proposed	349	9	189	24	571	68	11	278	131	488	1059
% +/- to Current Rates		-19.59%	-25.00%	1.07%	0.00%	-43.52%	-37.61%	0.00%	9.45%	4.80%	-23.37%	-66.88%
006	Current	248	7	130	24	409	58	11	311	100	480	889
	Proposed	200	5	142	24	371	36	11	311	96	454	825
% +/- to Current Rates		-19.35%	-28.57%	9.23%	0.00%	-38.70%	-37.93%	0.00%	0.00%	-4.00%	-41.93%	-80.63%
007	Current	434	12	187	24	657	109	11	254	125	499	1156
	Proposed	349	9	189	24	571	68	11	278	131	488	1059
% +/- to Current Rates		-19.59%	-25.00%	1.07%	0.00%	-43.52%	-37.61%	0.00%	9.45%	4.80%	-23.37%	-66.88%

* 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: Operator 2

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 4 Door
YL : 15	Veh Age : 9	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	
Exp : (0 - 10 000km)	Multivehicle discount : 15%	

Proposed: Operator 2

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 4 Door
YL : 15	Veh Age : 9	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 9	Conviction free discount : 15%
Exp : (0 - 10 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

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Company Name: **Co-operators General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	13/11/2024
Renewals:	13/12/2024

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	995	27	375	24	1421	230	11	345	194	2201	
	Proposed	1015	27	340	24	1406	199	11	384	213	2213	
% +/- to Current Rates		2.01%	0.00%	-9.33%	0.00%	-7.32%	-13.48%	0.00%	11.30%	9.79%	7.62%	0.30%
005	Current	403	11	212	24	650	97	11	291	166	1215	
	Proposed	375	10	214	24	623	77	11	341	195	1247	
% +/- to Current Rates		-6.95%	-9.09%	0.94%	0.00%	-15.10%	-20.62%	0.00%	17.18%	17.47%	14.03%	-1.06%
006	Current	230	6	148	24	408	51	11	357	133	960	
	Proposed	214	5	162	24	405	41	11	382	144	983	
% +/- to Current Rates		-6.96%	-16.67%	9.46%	0.00%	-14.16%	-19.61%	0.00%	7.00%	8.27%	-4.33%	-18.50%
007	Current	403	11	212	24	650	97	11	291	166	1215	
	Proposed	375	10	214	24	623	77	11	341	195	1247	
% +/- to Current Rates		-6.95%	-9.09%	0.94%	0.00%	-15.10%	-20.62%	0.00%	17.18%	17.47%	14.03%	-1.06%

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

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

Current:	Operator 1	Operator 2
Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Passenger Van
YL : 24	Veh Age : 7	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	YL : 20
Exp : (10 001 - 20 000km)	Conviction free discount : 15%	

Proposed:	Operator 1	Operator 2
Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Passenger Van
YL : 24	Veh Age : 7	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 7	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Conviction free discount : 15%

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Company Name: **Co-operators General Insurance Company**

Implementation Dates (I	
New Business:	13/11
Renewals:	13/12

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
004	Current	995	27	375	24	1421	230	11	345	194	780
	Proposed	1015	27	340	24	1406	199	11	384	213	807
% +/- to Current Rates		2.01%	0.00%	-9.33%	0.00%	-7.32%	-13.48%	0.00%	11.30%	9.79%	7.62%
005	Current	403	11	212	24	650	97	11	291	166	565
	Proposed	375	10	214	24	623	77	11	341	195	624
% +/- to Current Rates		-6.95%	-9.09%	0.94%	0.00%	-15.10%	-20.62%	0.00%	17.18%	17.47%	14.03%
006	Current	230	6	148	24	408	51	11	357	133	552
	Proposed	214	5	162	24	405	41	11	382	144	578
% +/- to Current Rates		-6.96%	-16.67%	9.46%	0.00%	-14.16%	-19.61%	0.00%	7.00%	8.27%	-4.33%
007	Current	403	11	212	24	650	97	11	291	166	565
	Proposed	375	10	214	24	623	77	11	341	195	624
% +/- to Current Rates		-6.95%	-9.09%	0.94%	0.00%	-15.10%	-20.62%	0.00%	17.18%	17.47%	14.03%

* 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

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Passenger Van
YL : 24	Veh Age : 7	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	
Exp : (10 001 - 20 000km)		

Proposed: Operator 1

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Passenger Van
YL : 24	Veh Age : 7	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 7	Conviction free discount : 15%
Exp : (10 001 - 20 000km Vehicle Age at Purchase : 0)		

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D/M/Y)
/2024
/2024

t

Total of Mandatory and Optional
2201
2213
0.30%
1215
1247
-1.06%
960
983
-18.50%
1215
1247
-1.06%

essenger Van
9%
ent : 15%

se of this data or any

Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	13/11/2024
Renewals:	13/12/2024

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	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
005	Current	0	0	0	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
006	Current	0	0	0	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
007	Current	0	0	0	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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

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

Current:

Operator 2
Class : 08
BMS : 0
YL : 20
Conviction free discount : 15%

Proposed:

Operator 2
Class : 08
BMS : 0
YL : 20
Conviction free discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	13/11/2024
Renewals:	13/12/2024

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	3865	103	475	24	4467	341	11	669	134	1155	5622
Proposed	3264	87	455	24	3830	258	11	663	163	1095	4925
% +/- to Current Rates	-15.55%	-15.53%	-4.21%	0.00%	-35.29%	-24.34%	0.00%	-0.90%	21.64%	-3.60%	-38.89%
005 Current	1565	41	270	24	1900	144	11	564	115	834	2734
Proposed	1206	32	288	24	1550	100	11	588	149	848	2398
% +/- to Current Rates	-22.94%	-21.95%	6.67%	0.00%	-38.22%	-30.56%	0.00%	4.26%	29.57%	3.26%	-34.96%
006 Current	895	23	188	24	1130	76	11	692	92	871	2001
Proposed	690	19	217	24	950	53	11	659	110	833	1783
% +/- to Current Rates	-22.91%	-17.39%	15.43%	0.00%	-24.87%	-30.26%	0.00%	-4.77%	19.57%	-15.47%	-40.34%
007 Current	1565	41	270	24	1900	144	11	564	115	834	2734
Proposed	1206	32	288	24	1550	100	11	588	149	848	2398
% +/- to Current Rates	-22.94%	-21.95%	6.67%	0.00%	-38.22%	-30.56%	0.00%	4.26%	29.57%	3.26%	-34.96%

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

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

Current: Operator 1

Class : 01	Use : Pleasure	Body Style : 4Door
YL : 2	Veh Age : 10	Welcome discount : 10%
BMS : 0		Conviction free discount : 10%
Exp : (10 001 - 20 000km)		Driver Training Discount : 10%

Proposed: Operator 1

Class : 01	Use : Pleasure	Body Style : 4Door
YL : 2	Veh Age : 10	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 10	Conviction free discount : 10%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Driver Training Discount : 10%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	13/11/2024
Renewals:	13/12/2024

Profile 5.1 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	1751	47	692	48	2538	365	22	734	656	1777	4315		
	Proposed	1744	46	592	48	2430	274	22	763	651	1710	4140		
% +/- to Current Rates		-0.40%	-2.13%	-14.45%	0.00%	-16.98%	-24.93%	0.00%	3.95%	-0.76%	-21.74%	-38.72%		
005	Current	710	19	392	48	1169	154	22	618	560	1354	2523		
	Proposed	645	17	374	48	1084	106	22	677	595	1400	2484		
% +/- to Current Rates		-9.15%	-10.53%	-4.59%	0.00%	-24.27%	-31.17%	0.00%	9.55%	6.25%	-15.37%	-39.64%		
006	Current	405	11	273	48	737	82	22	759	450	1313	2050		
	Proposed	369	10	283	48	710	56	22	757	438	1273	1983		
% +/- to Current Rates		-8.89%	-9.09%	3.66%	0.00%	-14.32%	-31.71%	0.00%	-0.26%	-2.67%	-34.64%	-48.95%		
007	Current	710	19	392	48	1169	154	22	618	560	1354	2523		
	Proposed	645	17	374	48	1084	106	22	677	595	1400	2484		
% +/- to Current Rates		-9.15%	-10.53%	-4.59%	0.00%	-24.27%	-31.17%	0.00%	9.55%	6.25%	-15.37%	-39.64%		

* 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	Operator 2
Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 1/2 ton pickup
YL : 30	Vehicle Age : 5	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	Exp : (10 001 - 20 000km)

Proposed:	Operator 1	Operator 2
Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 1/2 ton pickup
YL : 30	Vehicle Age : 5	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 5	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Exp : (10 001 - 20 000km)

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	13/11/2024
Renewals:	13/12/2024

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	847	23	301	24	1195	131	11	399	353	894	2089
Proposed	903	24	245	24	1196	104	11	422	377	914	2110
% +/- to Current Rates	6.61%	4.35%	-18.60%	0.00%	-7.65%	-20.61%	0.00%	5.76%	6.80%	-8.05%	-15.69%
005 Current	343	9	170	24	546	55	11	336	301	703	1249
Proposed	334	9	155	24	522	40	11	375	345	771	1293
% +/- to Current Rates	-2.62%	0.00%	-8.82%	0.00%	-11.45%	-27.27%	0.00%	11.61%	14.62%	-1.05%	-12.50%
006 Current	196	5	119	24	344	29	11	412	242	694	1038
Proposed	191	5	117	24	337	21	11	419	254	705	1042
% +/- to Current Rates	-2.55%	0.00%	-1.68%	0.00%	-4.23%	-27.59%	0.00%	1.70%	4.96%	-20.93%	-25.16%
007 Current	343	9	170	24	546	55	11	336	301	703	1249
Proposed	334	9	155	24	522	40	11	375	345	771	1293
% +/- to Current Rates	-2.62%	0.00%	-8.82%	0.00%	-11.45%	-27.27%	0.00%	11.61%	14.62%	-1.05%	-12.50%

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

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

Current: Operator 1

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 1/2 ton pickup
YL : 30	Veh Age : 5	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	
Exp : (10 001 - 20 000km)	Multivehicle discount : 15%	

Proposed: Operator 1

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : 1/2 ton pickup
YL : 30	Veh Age : 5	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 5	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	13/11/2024
Renewals:	13/12/2024

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	904	24	391	24	1343	234	11	335	303	883	2226
Proposed	841	22	347	24	1234	170	11	341	274	796	2030
% +/- to Current Rates	-6.97%	-8.33%	-11.25%	0.00%	-26.56%	-27.35%	0.00%	1.79%	-9.57%	-35.13%	-61.69%
005 Current	367	10	222	24	623	99	11	282	259	651	1274
Proposed	311	8	219	24	562	66	11	302	250	629	1191
% +/- to Current Rates	-15.26%	-20.00%	-1.35%	0.00%	-36.61%	-33.33%	0.00%	7.09%	-3.47%	-29.72%	-66.33%
006 Current	209	6	154	24	393	53	11	347	208	619	1012
Proposed	178	5	166	24	373	35	11	338	184	568	941
% +/- to Current Rates	-14.83%	-16.67%	7.79%	0.00%	-23.71%	-33.96%	0.00%	-2.59%	-11.54%	-48.09%	-71.80%
007 Current	367	10	222	24	623	99	11	282	259	651	1274
Proposed	311	8	219	24	562	66	11	302	250	629	1191
% +/- to Current Rates	-15.26%	-20.00%	-1.35%	0.00%	-36.61%	-33.33%	0.00%	7.09%	-3.47%	-29.72%	-66.33%

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

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

Current: Operator 2

Class : 01	Use : Commute 3+ days a week / 16-30km	Body Style : 4Door
YL : 30	Veh Age : 7	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	
Exp : (10 001 - 20 000km)	Multivehicle discount : 15%	

Proposed: Operator 2

Class : 01	Use : Commute 3+ days a week / 16-30km	Body Style : 4Door
YL : 30	Veh Age : 7	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 7	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Multivehicle discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	13/11/2024
Renewals:	13/12/2024

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	1134	31	252	24	1441	148	11	312	140	611	2052
	Proposed	967	26	233	24	1250	138	11	378	151	678	1928
% +/- to Current Rates		-14.73%	-16.13%	-7.54%	0.00%	-38.40%	-6.76%	0.00%	21.15%	7.86%	22.25%	-16.14%
005	Current	459	12	142	24	637	62	11	263	119	455	1092
	Proposed	357	9	147	24	537	54	11	335	138	538	1075
% +/- to Current Rates		-22.22%	-25.00%	3.52%	0.00%	-43.70%	-12.90%	0.00%	27.38%	15.97%	30.44%	-13.26%
006	Current	262	7	99	24	392	33	11	324	96	464	856
	Proposed	204	5	111	24	344	28	11	376	102	517	861
% +/- to Current Rates		-22.14%	-28.57%	12.12%	0.00%	-38.59%	-15.15%	0.00%	16.05%	6.25%	7.15%	-31.44%
007	Current	459	12	142	24	637	62	11	263	119	455	1092
	Proposed	357	9	147	24	537	54	11	335	138	538	1075
% +/- to Current Rates		-22.22%	-25.00%	3.52%	0.00%	-43.70%	-12.90%	0.00%	27.38%	15.97%	30.44%	-13.26%

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

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

Current:	Operator 1	Operator 2
Class : 01	Use : Pleasure	Body Style : Small Multi-Purpose
YL : 48	Veh Age : 7	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	YL : 45
Exp : (10 001 - 20 000km)	Conviction free discount : 15%	

Proposed:	Operator 1	Operator 2
Class : 01	Use : Pleasure	Body Style : Small Multi-Purpose
YL : 48	Veh Age : 7	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 7	Conviction free discount : 15%
Exp : (10 001 - 20 000km)	Vehicle Age at Purchase : 0	Conviction free discount : 15%

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Company Name: **Co-operators General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	13/11/2024
Renewals:	13/12/2024

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	1134	31	252	24	1441	148	11	312	140	611	2052
Proposed	967	26	233	24	1250	138	11	24	378	151	1928
% +/- to Current Rates	-14.73%	-16.13%	-7.54%	0.00%	-38.40%	-6.76%	0.00%	21.15%	7.86%	22.25%	-16.14%
005 Current	459	12	142	24	637	62	11	263	119	455	1092
Proposed	357	9	147	24	537	54	11	335	138	538	1075
% +/- to Current Rates	-22.22%	-25.00%	3.52%	0.00%	-43.70%	-12.90%	0.00%	27.38%	15.97%	30.44%	-13.26%
006 Current	262	7	99	24	392	33	11	324	96	464	856
Proposed	204	5	111	24	344	28	11	376	102	517	861
% +/- to Current Rates	-22.14%	-28.57%	12.12%	0.00%	-38.59%	-15.15%	0.00%	16.05%	6.25%	7.15%	-31.44%
007 Current	459	12	142	24	637	62	11	263	119	455	1092
Proposed	357	9	147	24	537	54	11	335	138	538	1075
% +/- to Current Rates	-22.22%	-25.00%	3.52%	0.00%	-43.70%	-12.90%	0.00%	27.38%	15.97%	30.44%	-13.26%

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

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

Current: Operator 1

Class : 01	Use : Pleasure	Body Style : Small Multi-Purpose
YL : 48	Veh Age : 7	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	
Exp : (10 001 - 20 000km)		

Proposed: Operator 1

Class : 01	Use : Pleasure	Body Style : Small Multi-Purpose
YL : 48	Veh Age : 7	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 7	Conviction free discount : 15%
Exp : (10 001 - 20 000km) Vehicle Age at Purchase : 0		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	13/11/2024
Renewals:	13/12/2024

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	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
005	Current	0	0	0	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
006	Current	0	0	0	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
007	Current	0	0	0	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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

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

Current: Operator 2

Class : 08	YL : 45
BMS : 0	Conviction free discount : 15%

Proposed: Operator 2

Class : 08	YL : 45
BMS : 0	Conviction free discount : 15%

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	13/11/2024
Renewals:	13/12/2024

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

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	1058	28	403	24	1513	183	11	365	268	827	2340
Proposed	1054	28	363	24	1469	170	11	424	278	883	2352
% +/- to Current Rates	-0.38%	0.00%	-9.93%	0.00%	-10.30%	-7.10%	0.00%	16.16%	3.73%	12.79%	2.49%
005 Current	428	11	229	24	692	77	11	308	229	625	1317
Proposed	389	11	229	24	653	66	11	376	254	707	1360
% +/- to Current Rates	-9.11%	0.00%	0.00%	0.00%	-9.11%	-14.29%	0.00%	22.08%	10.92%	18.71%	9.60%
006 Current	245	7	159	24	435	41	11	377	184	613	1048
Proposed	223	6	173	24	426	35	11	421	187	654	1080
% +/- to Current Rates	-8.98%	-14.29%	8.81%	0.00%	-14.46%	-14.63%	0.00%	11.67%	1.63%	-1.33%	-15.79%
007 Current	428	11	229	24	692	77	11	308	229	625	1317
Proposed	389	11	229	24	653	66	11	376	254	707	1360
% +/- to Current Rates	-9.11%	0.00%	0.00%	0.00%	-9.11%	-14.29%	0.00%	22.08%	10.92%	18.71%	9.60%

* 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

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Multi-Purpose
YL : 25	Veh Age : 6	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	
Exp : (10 001 - 20 000km)		

Proposed: Operator 1

Class : 01	Use : Commute 3+ days a week / 0-16km	Body Style : Small Multi-Purpose
YL : 25	Veh Age : 6	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 6	Conviction free discount : 15%
Exp : (10 001 - 20 000km) Vehicle Age at Purchase : 0		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	13/11/2024
Renewals:	13/12/2024

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	1113	30	347	24	1514	185	11	568	246	1010	2524
Proposed	968	26	298	24	1316	174	11	461	233	879	2195
% +/- to Current Rates	-13.03%	-13.33%	-14.12%	0.00%	-40.48%	-5.95%	0.00%	-18.84%	-5.28%	-30.07%	-70.55%
005 Current	451	12	197	24	684	78	11	479	210	778	1462
Proposed	358	9	188	24	579	67	11	409	214	701	1280
% +/- to Current Rates	-20.62%	-25.00%	-4.57%	0.00%	-50.19%	-14.10%	0.00%	-14.61%	1.90%	-26.81%	-77.00%
006 Current	258	7	137	24	426	41	11	588	168	808	1234
Proposed	204	5	142	24	375	36	11	458	158	663	1038
% +/- to Current Rates	-20.93%	-28.57%	3.65%	0.00%	-45.85%	-12.20%	0.00%	-22.11%	-5.95%	-40.26%	-86.11%
007 Current	451	12	197	24	684	78	11	479	210	778	1462
Proposed	358	9	188	24	579	67	11	409	214	701	1280
% +/- to Current Rates	-20.62%	-25.00%	-4.57%	0.00%	-50.19%	-14.10%	0.00%	-14.61%	1.90%	-26.81%	-77.00%

* 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: Operator 1

Class : 01	Use : Pleasure	Body Style : 4door
YL : 45	Veh Age : 6	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	
Exp : (10 001 - 20 000km)		

Proposed: Operator 1

Class : 01	Use : Pleasure	Body Style : 4door
YL : 45	Veh Age : 6	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 6	Conviction free discount : 15%
Exp : (10 001 - 20 000km)Vehicle Age at Purchase : 0		

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	13/11/2024
Renewals:	13/12/2024

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	1179	31	352	24	1586	143	11	546	532	1232	2818
	Proposed	1278	34	295	24	1631	122	11	545	412	1090	2721
% +/- to Current Rates		8.40%	9.68%	-16.19%	0.00%	1.88%	-14.69%	0.00%	-0.18%	-22.56%	-37.42%	-35.54%
005	Current	477	13	200	24	714	60	11	461	454	986	1700
	Proposed	473	12	186	24	695	47	11	484	377	919	1614
% +/- to Current Rates		-0.84%	-7.69%	-7.00%	0.00%	-15.53%	-21.67%	0.00%	4.99%	-16.96%	-33.64%	-49.17%
006	Current	273	8	138	24	443	32	11	565	364	972	1415
	Proposed	270	7	140	24	441	25	11	542	278	856	1297
% +/- to Current Rates		-1.10%	-12.50%	1.45%	0.00%	-12.15%	-21.88%	0.00%	-4.07%	-23.63%	-49.57%	-61.72%
007	Current	477	13	200	24	714	60	11	461	454	986	1700
	Proposed	473	12	186	24	695	47	11	484	377	919	1614
% +/- to Current Rates		-0.84%	-7.69%	-7.00%	0.00%	-15.53%	-21.67%	0.00%	4.99%	-16.96%	-33.64%	-49.17%

* 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

Class : 01	Use : Commute 3+ days a week / 16-30km	Body Style : 1/2 ton pickup
YL : 15	Veh Age : 6	Welcome discount : 10%
BMS : 0	Conviction free discount : 15%	
Exp : (20 001 - 30 000km)		

Proposed: Operator 1

Class : 01	Use : Commute 3+ days a week / 16-30km	Body Style : 1/2 ton pickup
YL : 15	Veh Age : 6	Welcome discount : 10%
BMS : 0	Vehicle Owned Years : 6	Conviction free discount : 15%
Exp : (20 001 - 30 000km) Vehicle Age at Purchase : 0		

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