

Company Name: **The Peresonal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	29-Nov-24
Renewals:	28-Jan-25

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	1447	38	432	26	1943	177	17	568	326	1088	3031
	Proposed	1488	40	540	26	2094	177	17	705	390	1289	3383
% +/- to Current Rates		2.83%	5.26%	25.00%	0.00%	7.77%	0.00%	0.00%	24.12%	19.63%	18.47%	11.61%
005	Current	758	21	240	14	1033	185	17	551	252	1005	2038
	Proposed	780	21	301	14	1116	185	17	682	304	1188	2304
% +/- to Current Rates		2.90%	0.00%	25.42%	0.00%	8.03%	0.00%	0.00%	23.77%	20.63%	18.21%	13.05%
006	Current	758	21	240	14	1033	185	17	551	252	1005	2038
	Proposed	780	21	301	14	1116	185	17	682	304	1188	2304
% +/- to Current Rates		2.90%	0.00%	25.42%	0.00%	8.03%	0.00%	0.00%	23.77%	20.63%	18.21%	13.05%
007	Current	564	15	186	9	774	170	17	635	298	1120	1894
	Proposed	581	16	233	9	839	170	17	792	358	1337	2176
% +/- to Current Rates		3.01%	6.67%	25.27%	0.00%	8.40%	0.00%	0.00%	24.72%	20.13%	19.38%	14.89%

* 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: RGs - TPL-15 ; DCPD-38 ; AB-10 ; Coll-30 ; Comp-40
 Driving Record = 6
 We charge for the occasional driver.

Proposed: RGs - TPL-15 ; DCPD-38 ; AB-10 ; Coll-30 ; Comp-40
 Driving Record = 6
 We charge for the occasional driver.

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Company Name: **The Peresonal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	29-Nov-24
Renewals:	28-Jan-25

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	838	22	250	26	1136	177	17	331	326	851	1987
Proposed	862	23	313	26	1224	177	17	409	390	993	2217
% +/- to Current Rates	2.86%	4.55%	25.20%	0.00%	7.75%	0.00%	0.00%	23.56%	19.63%	16.7%	11.6%
005 Current	439	12	139	14	604	185	17	322	252	776	1380
Proposed	452	12	174	14	652	185	17	396	304	902	1554
% +/- to Current Rates	2.96%	0.00%	25.18%	0.00%	7.95%	0.00%	0.00%	22.98%	20.63%	16.2%	12.6%
006 Current	439	12	139	14	604	185	17	322	252	776	1380
Proposed	452	12	174	14	652	185	17	396	304	902	1554
% +/- to Current Rates	2.96%	0.00%	25.18%	0.00%	7.95%	0.00%	0.00%	22.98%	20.63%	16.2%	12.6%
007 Current	326	9	108	9	452	170	17	368	298	853	1305
Proposed	337	9	135	9	490	170	17	460	358	1005	1495
% +/- to Current Rates	3.37%	0.00%	25.00%	0.00%	8.41%	0.00%	0.00%	25.00%	20.13%	17.8%	14.6%

* 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: RGs - TPL-15 ; DCPD-38 ; AB-10 ; Coll-30 ; Comp-40
 Driving Record = 6

Proposed: RGs - TPL-15 ; DCPD-38 ; AB-10 ; Coll-30 ; Comp-40
 Driving Record = 6

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Company Name: The Peresonal Insurance Company

Implementation Dates (D/M/Y)	
New Business:	29-Nov-24
Renewals:	28-Jan-25

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	609	16	182	0	807	0	0	237	0	237	1044
Proposed	626	17	227	0	870	0	0	296	0	296	1166
% +/- to Current Rates	2.79%	6.25%	24.73%		7.81%			24.89%		24.9%	11.7%
005 Current	319	9	101	0	429	0	0	229	0	229	658
Proposed	328	9	127	0	464	0	0	286	0	286	750
% +/- to Current Rates	2.82%	0.00%	25.74%		8.16%			24.89%		24.9%	14.0%
006 Current	319	9	101	0	429	0	0	229	0	229	658
Proposed	328	9	127	0	464	0	0	286	0	286	750
% +/- to Current Rates	2.82%	0.00%	25.74%		8.16%			24.89%		24.9%	14.0%
007 Current	238	6	78	0	322	0	0	267	0	267	589
Proposed	244	7	98	0	349	0	0	332	0	332	681
% +/- to Current Rates	2.52%	16.67%	25.64%		8.39%			24.34%		24.3%	15.6%

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

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

Current:

Proposed:

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Company Name: **The Peresonal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	29-Nov-24
Renewals:	28-Jan-25

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	897	24	223	26	1170	181	17	372	322	892	2062
	Proposed	924	25	279	26	1254	181	17	453	388	1039	2293
% +/- to Current Rates		3.01%	4.17%	25.11%	0.00%	7.18%	0.00%	0.00%	21.77%	20.50%	16.48%	11.20%
005	Current	470	13	124	14	621	188	17	361	248	814	1435
	Proposed	485	13	155	14	667	188	17	439	300	944	1611
% +/- to Current Rates		1.11%	2.63%	31.48%	0.00%	7.41%	0.00%	0.00%	27.11%	22.70%	20.96%	12.57%
006	Current	470	13	124	14	621	188	17	361	248	814	1435
	Proposed	485	13	155	14	667	188	17	439	300	944	1611
% +/- to Current Rates		3.19%	0.00%	25.00%	0.00%	7.41%	0.00%	0.00%	21.61%	20.97%	15.97%	12.26%
007	Current	350	9	96	9	464	173	17	413	294	897	1361
	Proposed	360	10	120	9	499	173	17	510	355	1055	1554
% +/- to Current Rates		2.86%	11.11%	25.00%	0.00%	7.54%	0.00%	0.00%	23.49%	20.75%	17.61%	14.18%

* 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: RGs - TPL-15 ; DCPD-32 ; AB-10 ; Coll-32 ; Comp-35
 Driving Record = 6
 We do not charge for the occasional driver (treated as a secondary operator).

Proposed: RGs - TPL-15 ; DCPD-32 ; AB-10 ; Coll-32 ; Comp-35
 Driving Record = 6
 We do not charge for the occasional driver (treated as a secondary operator).

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Company Name: The Peresonal Insurance Company

Implementation Dates (D/M/Y)	
New Business:	29-Nov-24
Renewals:	28-Jan-25

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	897	24	223	26	1170	181	17	372	322	892	2062
	Proposed	924	25	279	26	1254	181	17	453	388	1039	2293
% +/- to Current Rates		3.01%	4.17%	25.11%	0.00%	7.18%	0.00%	0.00%	21.77%	20.50%	16.48%	11.20%
005	Current	470	13	124	14	621	188	17	361	248	814	1435
	Proposed	485	13	155	14	667	188	17	439	300	944	1611
% +/- to Current Rates		3.19%	0.00%	25.00%	0.00%	7.41%	0.00%	0.00%	21.61%	20.97%	15.97%	12.26%
006	Current	470	13	124	14	621	188	17	361	248	814	1435
	Proposed	485	13	155	14	499	188	17	439	300	944	1443
% +/- to Current Rates		3.19%	0.00%	25.00%	0.00%	-19.65%	0.00%	0.00%	21.61%	20.97%	15.97%	0.56%
007	Current	350	9	96	9	464	173	17	413	294	897	1361
	Proposed	360	10	120	9	499	173	17	510	355	1055	1554
% +/- to Current Rates		2.86%	11.11%	25.00%	0.00%	7.54%	0.00%	0.00%	23.49%	20.75%	17.61%	14.18%

* 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: RGs - TPL-15 ; DCPD-32 ; AB-10 ; Coll-32 ; Comp-35
Driving Record = 6

Proposed: RGs - TPL-15 ; DCPD-32 ; AB-10 ; Coll-32 ; Comp-35
Driving Record = 6

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Company Name: The Peresonal Insurance Company

Implementation Dates (D/M/Y)	
New Business:	29-Nov-24
Renewals:	28-Jan-25

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	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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:

Proposed:

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Company Name: **The Personal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	29-Nov-24
Renewals:	28-Jan-25

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	1034	28	280	26	1368	265	34	783	584	1666	3034
	Proposed	1065	28	350	26	1469	265	34	966	692	1957	3426
% +/- to Current Rates		3.00%	0.00%	25.00%	0.00%	7.38%	0.00%	0.00%	23.37%	18.49%	17.47%	12.92%
005	Current	988	26	276	35	1325	325	34	491	201	1051	2376
	Proposed	1017	27	345	35	1424	325	34	598	235	1192	2616
% +/- to Current Rates		2.94%	3.85%	25.00%	0.00%	7.47%	0.00%	0.00%	21.79%	16.92%	13.42%	10.10%
006	Current	635	17	179	13	844	198	34	1131	843	2206	3050
	Proposed	655	17	224	13	909	198	34	1401	1002	2635	3544
% +/- to Current Rates		3.15%	0.00%	25.14%	0.00%	7.70%	0.00%	0.00%	23.87%	18.86%	19.45%	16.20%
007	Current	617	17	177	16	827	255	34	801	491	1581	2408
	Proposed	635	17	222	16	890	255	34	987	583	1859	2749
% +/- to Current Rates		2.92%	0.00%	25.42%	0.00%	7.62%	0.00%	0.00%	23.22%	18.74%	17.58%	14.16%

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

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

Current:	Proposed:
VEH1 :RGs - TPL-24 ; DCPD-35 ; AB-8 ; Coll-46 ; Comp-49	VEH1 :RGs - TPL-24 ; DCPD-35 ; AB-8 ; Coll-46 ; Comp-49
VEH2: RGs - TPL-19 ; DCPD-35 ; AB-11 ; Coll-31 ; Comp-22	VEH2: RGs - TPL-19 ; DCPD-35 ; AB-11 ; Coll-31 ; Comp-22
Driving Record = 6	Driving Record = 6

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Company Name: The Peresonal Insurance Company

Implementation Dates (D/M/Y)	
New Business:	29-Nov-24
Renewals:	28-Jan-25

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	694	19	181	14	908	99	17	541	494	1151	2059
	Proposed	715	19	227	14	975	99	17	671	587	1374	2349
% +/- to Current Rates		3.03%	0.00%	25.41%	0.00%	7.38%	0.00%	0.00%	24.03%	18.83%	19.37%	14.08%
005	Current	648	17	177	23	865	159	17	249	111	536	1401
	Proposed	667	18	222	23	930	159	17	303	130	609	1539
% +/- to Current Rates		2.93%	5.88%	25.42%	0.00%	7.51%	0.00%	0.00%	21.69%	17.12%	13.62%	9.85%
006	Current	364	10	101	8	483	103	17	524	388	1032	1515
	Proposed	375	10	126	8	519	103	17	650	462	1232	1751
% +/- to Current Rates		3.02%	0.00%	24.75%	0.00%	7.45%	0.00%	0.00%	24.05%	19.07%	19.38%	15.58%
007	Current	364	10	101	8	483	103	17	524	388	1032	1515
	Proposed	375	10	126	8	519	103	17	650	462	1232	1751
% +/- to Current Rates		3.02%	0.00%	24.75%	0.00%	7.45%	0.00%	0.00%	24.05%	19.07%	19.38%	15.58%

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

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

Current: VEH1 :RGs - TPL-24 ; DCPD-35 ; AB-8 ; Coll-46 ; Comp-49
 Driving Record = 6

Proposed: VEH1 :RGs - TPL-24 ; DCPD-35 ; AB-8 ; Coll-46 ; Comp-49
 Driving Record = 6

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Company Name: **The Peresonal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	29-Nov-24
Renewals:	28-Jan-25

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	340	9	99	12	460	166	17	242	90	515	975
Proposed	350	9	123	12	494	166	17	295	105	583	1077
% +/- to Current Rates	2.94%	0.00%	24.24%	0.00%	7.39%	0.00%	0.00%	21.90%	16.67%	13.20%	10.46%
005 Current	340	9	99	12	460	166	17	242	90	515	975
Proposed	350	9	123	12	494	166	17	295	105	583	1077
% +/- to Current Rates	2.94%	0.00%	24.24%	0.00%	7.39%	0.00%	0.00%	21.90%	16.67%	13.20%	10.46%
006 Current	271	7	78	5	361	95	17	607	455	1174	1535
Proposed	280	7	98	5	390	95	17	751	540	1403	1793
% +/- to Current Rates	3.32%	0.00%	25.64%	0.00%	8.03%	0.00%	0.00%	23.72%	18.68%	19.51%	16.81%
007 Current	253	7	76	8	344	152	17	277	103	549	893
Proposed	260	7	96	8	371	152	17	337	121	627	998
% +/- to Current Rates	2.77%	0.00%	26.32%	0.00%	7.85%	0.00%	0.00%	21.66%	17.48%	14.21%	11.76%

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

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

Current: **VEH2: RGs - TPL-19 ; DCPD-35 ; AB-11 ; Coll-31 ; Comp-22**
 Driving Record = 6

Proposed: **VEH2: RGs - TPL-19 ; DCPD-35 ; AB-11 ; Coll-31 ; Comp-22**
 Driving Record = 6

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Company Name: **The Peresonal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	29-Nov-24
Renewals:	28-Jan-25

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	786	21	235	22	1064	151	17	354	225	747	1811
	Proposed	809	22	294	22	1147	151	17	438	273	879	2026
% +/- to Current Rates		2.93%	4.76%	25.11%	0.00%	7.80%	0.00%	0.00%	23.73%	21.33%	17.67%	11.87%
005	Current	412	11	131	12	566	157	17	344	170	688	1254
	Proposed	425	11	163	12	611	157	17	423	209	806	1417
% +/- to Current Rates		3.16%	0.00%	24.43%	0.00%	7.95%	0.00%	0.00%	22.97%	22.94%	17.15%	13.00%
006	Current	412	11	131	12	566	157	17	344	170	688	1254
	Proposed	425	11	163	12	611	157	17	423	209	806	1417
% +/- to Current Rates		3.16%	0.00%	24.43%	0.00%	7.95%	0.00%	0.00%	22.97%	22.94%	17.15%	13.00%
007	Current	307	8	101	7	423	145	17	394	204	760	1183
	Proposed	316	8	127	7	458	145	17	493	249	904	1362
% +/- to Current Rates		2.93%	0.00%	25.74%	0.00%	8.27%	0.00%	0.00%	25.13%	22.06%	18.95%	15.13%

* 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: RGs - TPL- 18; DCPD-37 ; AB-11 ; Coll-35 ; Comp-30
 Driving Record = 6
 We do not charge for the occasional driver (treated as a secondary operator).

Proposed: RGs - TPL- 18; DCPD-37 ; AB-11 ; Coll-35 ; Comp-30
 Driving Record = 6
 We do not charge for the occasional driver (treated as a secondary operator).

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Company Name: The Peresonal Insurance Company

Implementation Dates (D/M/Y)	
New Business:	29-Nov-24
Renewals:	28-Jan-25

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	786	21	235	22	1064	151	17	354	225	747	1811
	Proposed	809	22	294	22	1147	151	17	438	273	879	2026
% +/- to Current Rates		2.93%	4.76%	25.11%	0.00%	7.80%	0.00%	0.00%	23.73%	21.33%	17.67%	11.87%
005	Current	412	11	131	12	566	157	17	344	170	688	1254
	Proposed	425	11	163	12	611	157	17	423	209	806	1417
% +/- to Current Rates		3.16%	0.00%	24.43%	0.00%	7.95%	0.00%	0.00%	22.97%	22.94%	17.15%	13.00%
006	Current	412	11	131	12	566	157	17	344	170	688	1254
	Proposed	425	11	163	12	611	157	17	423	209	806	1417
% +/- to Current Rates		3.16%	0.00%	24.43%	0.00%	7.95%	0.00%	0.00%	22.97%	22.94%	17.15%	13.00%
007	Current	307	8	101	7	423	145	17	394	204	760	1183
	Proposed	316	8	127	7	458	145	17	493	249	904	1362
% +/- to Current Rates		2.93%	0.00%	25.74%	0.00%	8.27%	0.00%	0.00%	25.13%	22.06%	18.95%	15.13%

* 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: RGs - TPL- 18; DCPD-37 ; AB-11 ; Coll-35 ; Comp-30
Driving Record = 6

Proposed: RGs - TPL- 18; DCPD-37 ; AB-11 ; Coll-35 ; Comp-30
Driving Record = 6

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Company Name: The Peresonal Insurance Company

Implementation Dates (D/M/Y)	
New Business:	29-Nov-24
Renewals:	28-Jan-25

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	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	0	0	0	0	0	0	0	0	0	0	0
Proposed	0	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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:

Proposed:

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Company Name: **The Peresonal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	29-Nov-24
Renewals:	28-Jan-25

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 Hundai 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	2697	72	772	90	3631	620	17	718	178	1533	5164
Proposed	2778	74	965	90	3907	620	17	898	214	1749	5656
% +/- to Current Rates	3.00%	2.78%	25.00%	0.00%	7.60%	0.00%	0.00%	25.07%	20.22%	14.09%	9.53%
005 Current	1414	38	430	48	1930	644	17	695	144	1500	3430
Proposed	1456	39	537	48	2080	644	17	868	168	1697	3777
% +/- to Current Rates	2.97%	2.63%	24.88%	0.00%	7.77%	0.00%	0.00%	24.89%	16.67%	13.13%	10.12%
006 Current	1414	38	430	48	1930	644	17	695	144	1500	3430
Proposed	1456	39	537	48	2080	644	17	868	168	1697	3777
% +/- to Current Rates	2.97%	2.63%	24.88%	0.00%	7.77%	0.00%	0.00%	24.89%	16.67%	13.13%	10.12%
007 Current	1052	28	333	30	1443	593	17	809	165	1584	3027
Proposed	1084	29	416	30	1559	593	17	1009	194	1813	3372
% +/- to Current Rates	3.04%	3.57%	24.92%	0.00%	8.04%	0.00%	0.00%	24.72%	17.58%	14.46%	11.40%

* 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: RGs - TPL- 20 ; DCPD-35 ; AB-12 ; Coll-29 ; Comp-19
 Driving Record = 3

Proposed: RGs - TPL- 20 ; DCPD-35 ; AB-12 ; Coll-29 ; Comp-19
 Driving Record = 3

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Company Name: **The Peresonal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	29-Nov-24
Renewals:	28-Jan-25

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	1049	28	309	23	1409	227	34	660	600	1521	2930
	Proposed	1080	29	386	23	1518	227	34	825	718	1804	3322
% +/- to Current Rates		2.96%	3.57%	24.92%	0.00%	7.74%	0.00%	0.00%	25.00%	19.67%	18.61%	13.38%
005	Current	1027	27	380	34	1468	302	34	637	361	1334	2802
	Proposed	1057	28	475	34	1594	302	34	797	439	1572	3166
% +/- to Current Rates		2.92%	3.70%	25.00%	0.00%	8.58%	0.00%	0.00%	25.12%	21.61%	17.84%	12.99%
006	Current	636	17	171	9	833	144	34	725	757	1660	2493
	Proposed	656	17	213	9	895	144	34	903	902	1983	2878
% +/- to Current Rates		3.14%	0.00%	24.56%	0.00%	7.44%	0.00%	0.00%	24.55%	19.15%	19.46%	15.44%
007	Current	627	17	201	13	858	217	34	700	536	1487	2345
	Proposed	647	17	251	13	928	217	34	873	642	1766	2694
% +/- to Current Rates		3.19%	0.00%	24.88%	0.00%	8.16%	0.00%	0.00%	24.71%	19.78%	18.76%	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: VEH1 :RGs - TPL-21; DCPD-35 ; AB-7 ; Coll-37 ; Comp-48
 VEH2 :RGs - TPL-17 ; DCPD-4 ; AB-11 ; Coll-36 ; Comp-32
 Driving Record = 6

Proposed: VEH1 :RGs - TPL-21; DCPD-35 ; AB-7 ; Coll-37 ; Comp-48
 VEH2 :RGs - TPL-17 ; DCPD-4 ; AB-11 ; Coll-36 ; Comp-32
 Driving Record = 6

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Company Name: **The Peresonal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	29-Nov-24
Renewals:	28-Jan-25

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	695	19	173	11	898	73	17	347	444	881	1779
	Proposed	717	19	216	11	963	73	17	433	527	1050	2013
% +/- to Current Rates		3.17%	0.00%	24.86%	0.00%	7.24%	0.00%	0.00%	24.78%	18.69%	19.18%	13.15%
005	Current	673	18	244	22	957	148	17	324	205	694	1651
	Proposed	694	18	305	22	1039	148	17	405	248	818	1857
% +/- to Current Rates		3.12%	0.00%	25.00%	0.00%	8.57%	0.00%	0.00%	25.00%	20.98%	17.87%	12.48%
006	Current	364	10	96	6	476	75	17	335	349	776	1252
	Proposed	376	10	120	6	512	75	17	418	416	926	1438
% +/- to Current Rates		3.30%	0.00%	25.00%	0.00%	7.56%	0.00%	0.00%	24.78%	19.20%	19.33%	14.86%
007	Current	364	10	96	6	476	75	17	335	349	776	1252
	Proposed	376	10	120	6	512	75	17	418	416	926	1438
% +/- to Current Rates		3.30%	0.00%	25.00%	0.00%	7.56%	0.00%	0.00%	24.78%	19.20%	19.33%	14.86%

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

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

Current: **VEH1 :RGs - TPL-21; DCPD-35 ; AB-7 ; Coll-37 ; Comp-48**
 Driving Record = 6

Proposed: **VEH1 :RGs - TPL-21; DCPD-35 ; AB-7 ; Coll-37 ; Comp-48**
 Driving Record = 6

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Company Name: The Peresonal Insurance Company

Implementation Dates (D/M/Y)	
New Business:	29-Nov-24
Renewals:	28-Jan-25

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	354	9	136	12	511	154	17	313	156	640	1151
	Proposed	363	10	170	12	555	154	17	392	191	754	1309
% +/- to Current Rates		2.54%	11.11%	25.00%	0.00%	8.61%	0.00%	0.00%	25.24%	22.44%	17.81%	13.73%
005	Current	354	9	136	12	511	154	17	313	156	640	1151
	Proposed	363	10	170	12	555	154	17	392	191	754	1309
% +/- to Current Rates		2.54%	11.11%	25.00%	0.00%	8.61%	0.00%	0.00%	25.24%	22.44%	17.81%	13.73%
006	Current	272	7	75	3	357	69	17	390	408	884	1241
	Proposed	280	7	93	3	383	69	17	485	486	1057	1440
% +/- to Current Rates		2.94%	0.00%	24.00%	0.00%	7.28%	0.00%	0.00%	24.36%	19.12%	19.57%	16.04%
007	Current	263	7	105	7	382	142	17	365	187	711	1093
	Proposed	271	7	131	7	416	142	17	455	226	840	1256
% +/- to Current Rates		3.04%	0.00%	24.76%	0.00%	8.90%	0.00%	0.00%	24.66%	20.86%	18.14%	14.91%

* 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: VEH2 :RGs - TPL-17 ; DCPD-4 ; AB-11 ; Coll-36 ; Comp-32
 Driving Record = 6

Proposed: VEH2 :RGs - TPL-17 ; DCPD-4 ; AB-11 ; Coll-36 ; Comp-32
 Driving Record = 6

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Company Name: **The Peresonal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	29-Nov-24
Renewals:	28-Jan-25

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	805	21	241	17	1084	116	17	314	125	572	1656
	Proposed	829	22	301	17	1169	116	17	387	153	673	1842
% +/- to Current Rates		2.98%	4.76%	24.90%	0.00%	7.84%	0.00%	0.00%	23.25%	22.40%	17.66%	11.23%
005	Current	422	11	134	9	576	120	17	305	97	539	1115
	Proposed	434	12	167	9	622	120	17	374	115	626	1248
% +/- to Current Rates		2.84%	9.09%	24.63%	0.00%	7.99%	0.00%	0.00%	22.62%	18.56%	16.14%	11.93%
006	Current	422	11	134	9	576	120	17	305	97	539	1115
	Proposed	434	12	167	9	622	120	17	374	115	626	1248
% +/- to Current Rates		2.84%	9.09%	24.63%	0.00%	7.99%	0.00%	0.00%	22.62%	18.56%	16.14%	11.93%
007	Current	314	8	104	6	432	111	17	349	113	590	1022
	Proposed	323	9	130	6	468	111	17	435	139	702	1170
% +/- to Current Rates		2.87%	12.50%	25.00%	0.00%	8.33%	0.00%	0.00%	24.64%	23.01%	18.98%	14.48%

* 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: RGs - TPL-20 ; DCPD-38 ; AB-10 ; Coll-35 ; Comp-27
 Driving Record = 6
 We do not charge for the occasional driver (treated as a secondary operator).

Proposed: RGs - TPL-20 ; DCPD-38 ; AB-10 ; Coll-35 ; Comp-27
 Driving Record = 6
 We do not charge for the occasional driver (treated as a secondary operator).

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Company Name: The Personal Insurance Company

Implementation Dates (D/M/Y)	
New Business:	29-Nov-24
Renewals:	28-Jan-25

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	805	21	241	17	1084	116	314	125	572	1656
	Proposed	829	22	301	17	1169	116	387	153	673	1842
% +/- to Current Rates		2.98%	4.76%	24.90%	0.00%	7.84%	0.00%	23.25%	22.40%	17.66%	11.23%
005	Current	422	11	134	9	576	120	305	97	539	1115
	Proposed	434	12	167	9	622	120	374	115	626	1248
% +/- to Current Rates		2.84%	9.09%	24.63%	0.00%	7.99%	0.00%	22.62%	18.56%	16.14%	11.93%
006	Current	422	11	134	9	576	120	305	97	539	1115
	Proposed	434	12	167	9	622	120	374	115	626	1248
% +/- to Current Rates		2.84%	9.09%	24.63%	0.00%	7.99%	0.00%	22.62%	18.56%	16.14%	11.93%
007	Current	314	8	104	6	432	111	349	113	590	1022
	Proposed	323	9	130	6	468	111	435	139	702	1170
% +/- to Current Rates		2.87%	12.50%	25.00%	0.00%	8.33%	0.00%	24.64%	23.01%	18.98%	14.48%

* 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: RGs - TPL-20 ; DCPD-38 ; AB-10 ; Coll-35 ; Comp-27
Driving Record = 6

Proposed: RGs - TPL-20 ; DCPD-38 ; AB-10 ; Coll-35 ; Comp-27
Driving Record = 6

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Company Name: The Peresonal Insurance Company

Implementation Dates (D/M/Y)	
New Business:	29-Nov-24
Renewals:	28-Jan-25

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		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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:

Proposed:

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Company Name: **The Peresonal Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	29-Nov-24
Renewals:	28-Jan-25

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	786	21	235	22	1064	150	17	403	230	800	1864
	Proposed	809	22	294	22	1147	150	17	504	279	950	2097
% +/- to Current Rates		2.93%	4.76%	25.11%	0.00%	7.80%	0.00%	0.00%	25.06%	21.30%	18.75%	12.50%
005	Current	412	11	131	12	566	156	17	390	174	737	1303
	Proposed	425	11	163	12	611	156	17	487	213	873	1484
% +/- to Current Rates		3.16%	0.00%	24.43%	0.00%	7.95%	0.00%	0.00%	24.87%	22.41%	18.45%	13.89%
006	Current	412	11	131	12	566	156	17	390	174	737	1303
	Proposed	425	11	163	12	611	156	17	487	213	873	1484
% +/- to Current Rates		3.16%	0.00%	24.43%	0.00%	7.95%	0.00%	0.00%	24.87%	22.41%	18.45%	13.89%
007	Current	307	8	101	7	423	144	17	454	209	824	1247
	Proposed	316	8	127	7	458	144	17	566	255	982	1440
% +/- to Current Rates		2.93%	0.00%	25.74%	0.00%	8.27%	0.00%	0.00%	24.67%	22.01%	19.17%	15.48%

* 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: RGs - TPL-16 ; DCPD-39 ; AB-9 ; Coll-37 ; Comp-34
 Driving Record = 6

Proposed: RGs - TPL-16 ; DCPD-39 ; AB-9 ; Coll-37 ; Comp-34
 Driving Record = 6

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Company Name: The Peresonal Insurance Company

Implementation Dates (D/M/Y)	
New Business:	29-Nov-24
Renewals:	28-Jan-25

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	807	22	282	23	1134	158	17	447	210	832	1966
	Proposed	832	22	352	23	1229	158	17	556	254	985	2214
% +/- to Current Rates		3.10%	0.00%	24.82%	0.00%	8.38%	0.00%	0.00%	24.38%	20.95%	18.39%	12.61%
005	Current	424	11	157	12	604	164	17	432	160	773	1377
	Proposed	436	12	196	12	656	164	17	538	195	914	1570
% +/- to Current Rates		2.83%	9.09%	24.84%	0.00%	8.61%	0.00%	0.00%	24.54%	21.88%	18.24%	14.02%
006	Current	424	11	157	12	604	164	17	432	160	773	1377
	Proposed	436	12	196	12	656	164	17	538	195	914	1570
% +/- to Current Rates		2.83%	9.09%	24.84%	0.00%	8.61%	0.00%	0.00%	24.54%	21.88%	18.24%	14.02%
007	Current	315	8	122	8	453	151	17	502	191	861	1314
	Proposed	324	9	152	8	493	151	17	624	232	1024	1517
% +/- to Current Rates		2.86%	12.50%	24.59%	0.00%	8.83%	0.00%	0.00%	24.30%	21.47%	18.93%	15.45%

* 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: RGs - TPL-17 ; DCPD- 44; AB-11 ; Coll-42 ; Comp-35
Driving Record = 6

Proposed: RGs - TPL-17 ; DCPD- 44; AB-11 ; Coll-42 ; Comp-35
Driving Record = 6

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Company Name: The Personal Insurance Company

Implementation Dates (D/M/Y)	
New Business:	29-Nov-24
Renewals:	28-Jan-25

Profile 10.1 Private Passenger:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	825	22	319	29	1195	196	17	469	291	973	2168
	Proposed	849	23	399	29	1300	196	17	585	350	1148	2448
% +/- to Current Rates		2.91%	4.55%	25.08%	0.00%	8.79%	0.00%	0.00%	24.73%	20.27%	17.99%	12.92%
005	Current	432	12	178	15	637	203	17	454	223	897	1534
	Proposed	446	12	222	15	695	203	17	566	271	1057	1752
% +/- to Current Rates		3.24%	0.00%	24.72%	0.00%	9.11%	0.00%	0.00%	24.67%	21.52%	17.84%	14.21%
006	Current	432	12	178	15	637	203	17	454	223	897	1534
	Proposed	446	12	222	15	695	203	17	566	271	1057	1752
% +/- to Current Rates		3.24%	0.00%	24.72%	0.00%	9.11%	0.00%	0.00%	24.67%	21.52%	17.84%	14.21%
007	Current	322	9	138	9	478	187	17	528	266	998	1476
	Proposed	331	9	172	9	521	187	17	656	321	1181	1702
% +/- to Current Rates		2.80%	0.00%	24.64%	0.00%	9.00%	0.00%	0.00%	24.24%	20.68%	18.34%	15.31%

* 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: RGs - TPL-17; DCPD-43 ; AB-11 ; Coll-36 ; Comp-32
Driving Record = 6

Proposed: RGs - TPL-17; DCPD-43 ; AB-11 ; Coll-36 ; Comp-32
Driving Record = 6

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