

Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2025-02-01
Renewals:	2025-03-01

Profile 1.1 Private Passenger:

Operator 1:
 Female, Age 52, Single
 No driver training
 Licensed 30 years, Class 5 license
 New Business
 Annual mileage 25,000 km, commute 25 km one way
 No AF accidents
 No convictions
 2019 Honda CR-V EX 4DR AWD (VICC Code 027101)

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1619	43	429	46	2137	163	22	886	745	1816	3953
	Proposed	1635	43	397	46	2121	164	22	872	893	1951	4072
% +/- to Current Rates		0.99%	0.00%	-7.46%	0.00%	-0.75%	0.61%	0.00%	-1.58%	19.87%	7.43%	3.01%
005	Current	775	21	208	46	1050	83	22	791	561	1457	2507
	Proposed	783	21	193	46	1043	83	22	777	673	1555	2598
% +/- to Current Rates		1.03%	0.00%	-7.21%	0.00%	-0.67%	0.00%	0.00%	-1.77%	19.96%	6.73%	3.63%
006	Current	603	16	162	46	827	63	22	1027	592	1704	2531
	Proposed	609	16	150	46	821	63	22	1010	711	1806	2627
% +/- to Current Rates		1.00%	0.00%	-7.41%	0.00%	-0.73%	0.00%	0.00%	-1.66%	20.10%	5.99%	3.79%
007	Current	775	21	208	46	1050	83	22	791	561	1457	2507
	Proposed	783	21	193	46	1043	83	22	777	673	1555	2598
% +/- to Current Rates		1.03%	0.00%	-7.21%	0.00%	-0.67%	0.00%	0.00%	-1.77%	19.96%	6.73%	3.63%

* 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 1, Use 3, Exposure 30000, YCF 9, YL 30,
	VRG AB 10, VRG COLL 33, VRG COMP 51, VRG DCPD 40
	Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP, No Surcharge
Operators 2	Class 5, YCF 3, YL 3, VRG COLL 33, VRG DCPD 40, Conviction Free Discount 15%, No Surcharge

Proposed:

Operator 1	Class 1, Use 3, Exposure 30000, YCF 9, YL 30,
	VRG AB 10, VRG COLL 32, VRG COMP 59, VRG DCPD 38
	Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP, No Surcharge
Operators 2	Class 5, YCF 3, YL 3, VRG COLL 32, VRG DCPD 38, Conviction Free Discount 15%, No Surcharge

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2025-02-01
Renewals:	2025-03-01

Profile 1.2 Private Passenger:

Operator 1:
 Female, Age 52, Single
 Licensed 30 years, Class 5 license
 New Business
 Annual mileage 25,000 km, commute 25 km one way
 No AF accidents
 No convictions
 2019 Honda CR-V EX 4DR AWD (VICC Code 027101)

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	1006	27	429	23	1485	163	11	532	745	2936
	Proposed	1016	27	397	23	1463	164	11	529	893	3060
% +/- to Current Rates		0.99%	0.00%	-7.46%	0.00%	-1.48%	0.61%	0.00%	-0.56%	19.87%	4.22%
005	Current	489	13	208	23	733	83	11	460	561	1848
	Proposed	494	13	193	23	723	83	11	457	673	1947
% +/- to Current Rates		1.02%	0.00%	-7.21%	0.00%	-1.36%	0.00%	0.00%	-0.65%	19.96%	5.36%
006	Current	380	10	162	23	575	63	11	598	592	1839
	Proposed	384	10	150	23	567	63	11	594	711	1946
% +/- to Current Rates		1.05%	0.00%	-7.41%	0.00%	-1.39%	0.00%	0.00%	-0.67%	20.10%	5.82%
007	Current	489	13	208	23	733	83	11	460	561	1848
	Proposed	494	13	193	23	723	83	11	457	673	1947
% +/- to Current Rates		1.02%	0.00%	-7.21%	0.00%	-1.36%	0.00%	0.00%	-0.65%	19.96%	5.36%

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

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

Current:	Class	1	VRG AB:	10
	Use	3	VRG COLL:	33
	Exposure	30000	VRG COMP:	51
	YCF:	9	VRG DCPD:	40
	YL:	30		
	Conviction Free Disc 15% on BI, PD, DCPD, AB, COLL & CMP		No surcharge	

Proposed:	Class	1	VRG AB:	10
	Use	3	VRG COLL:	32
	Exposure	30000	VRG COMP:	59
	YCF:	9	VRG DCPD:	38
	YL:	30		
	Conviction Free Disc 15% on BI, PD, DCPD, AB, COLL & CMP		No surcharge	

Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2025-02-01
Renewals:	2025-03-01

Profile 1.3 Private Passenger:

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	613	16	0	23	652	0	11	354	0	365	1017
Proposed	619	16	0	23	658	0	11	343	0	354	1012
% +/- to Current Rates	0.98%	0.00%	0.00%	0.00%	0.92%	0.00%	0.00%	-3.11%	0.00%	-3.01%	-0.49%
005 Current	286	8	0	23	317	0	11	331	0	342	659
Proposed	289	8	0	23	320	0	11	320	0	331	651
% +/- to Current Rates	1.05%	0.00%	0.00%	0.00%	0.95%	0.00%	0.00%	-3.32%	0.00%	-3.22%	-1.21%
006 Current	223	6	0	23	252	0	11	429	0	440	692
Proposed	225	6	0	23	254	0	11	416	0	427	681
% +/- to Current Rates	0.90%	0.00%	0.00%	0.00%	0.79%	0.00%	0.00%	-3.03%	0.00%	-2.95%	-1.59%
007 Current	286	8	0	23	317	0	11	331	0	342	659
Proposed	289	8	0	23	320	0	11	320	0	331	651
% +/- to Current Rates	1.05%	0.00%	0.00%	0.00%	0.95%	0.00%	0.00%	-3.32%	0.00%	-3.22%	-1.21%

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

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

Current: Class	5	VRG COLL:	33
YCF:	3	VRG DCPD:	40
YL:	3		
Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP		
No Surcharge			

Proposed: Class	5	VRG COLL:	32
YCF:	3	VRG DCPD:	38
YL:	3		
Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP		
No Surcharge			

Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2025-02-01
Renewals:	2025-03-01

Profile 2.1 Private Passenger:

Operator 1:
 Male, Age 28, Married
 Driver training
 Licensed 10 years, Class 5 license
 New Business
 Annual mileage 15,000 km, commute 10 km one way
 No AF accidents
 No convictions
 2016 Mazda CX-5 GX 4DR AWD (VICC Code 7841)

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	907	24	286	46	1263	171	22	448	289	930	2193
	Proposed	916	25	286	46	1273	172	22	496	256	946	2219
% +/- to Current Rates		0.99%	4.17%	0.00%	0.00%	0.79%	0.58%	0.00%	10.71%	-11.42%	1.72%	1.19%
005	Current	440	12	139	46	637	88	22	387	218	715	1352
	Proposed	445	12	139	46	642	88	22	428	193	731	1373
% +/- to Current Rates		1.14%	0.00%	0.00%	0.00%	0.78%	0.00%	0.00%	10.59%	-11.47%	2.24%	1.55%
006	Current	343	9	108	46	506	65	22	502	230	819	1325
	Proposed	346	9	108	46	509	66	22	556	204	848	1357
% +/- to Current Rates		0.87%	0.00%	0.00%	0.00%	0.59%	1.54%	0.00%	10.76%	-11.30%	3.54%	2.42%
007	Current	440	12	139	46	637	88	22	387	218	715	1352
	Proposed	445	12	139	46	642	88	22	428	193	731	1373
% +/- to Current Rates		1.14%	0.00%	0.00%	0.00%	0.78%	0.00%	0.00%	10.59%	-11.47%	2.24%	1.55%

* 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 1, Use 2, Exposure 20000, YCF 9, YL 10
	VRG AB 10, VRG COLL 31, VRG COMP 30, VRG DCPD 33
	Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP, No Surcharge
Operators 2	Class 5, YCF 9, YL 10, VRG COLL 31, VRG DCPD 33, Conviction Free Discount 15%, No Surcharge

Proposed:

Operator 1	Class 1, Use 2, Exposure 20000, YCF 9, YL 10
	VRG AB 10, VRG COLL 32, VRG COMP 28, VRG DCPD 33
	Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP, No Surcharge
Operators 2	Class 5, YCF 9, YL 10, VRG COLL 32, VRG DCPD 33, Conviction Free Discount 15%, No Surcharge

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2025-02-01
Renewals:	2025-03-01

Profile 2.2 Private Passenger:

Operator 1:
 Male, Age 28, Married
 Driver training
 Licensed 10 years, Class 5 license
 New Business
 Annual mileage 15,000 km, commute 10 km one way
 No AF accidents
 No convictions
 2016 Mazda CX-5 GX 4DR AWD (VICC Code 7841)

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	907	24	286	23	1240	171	11	448	289	919	2159
	Proposed	916	25	286	23	1250	172	11	496	256	935	2185
% +/- to Current Rates		0.99%	4.17%	0.00%	0.00%	0.81%	0.58%	0.00%	10.71%	-11.42%	1.74%	1.20%
005	Current	440	12	139	23	614	88	11	387	218	704	1318
	Proposed	445	12	139	23	619	88	11	428	193	720	1339
% +/- to Current Rates		1.14%	0.00%	0.00%	0.00%	0.81%	0.00%	0.00%	10.59%	-11.47%	2.27%	1.59%
006	Current	343	9	108	23	483	65	11	502	230	808	1291
	Proposed	346	9	108	23	486	66	11	556	204	837	1323
% +/- to Current Rates		0.87%	0.00%	0.00%	0.00%	0.62%	1.54%	0.00%	10.76%	-11.30%	3.59%	2.48%
007	Current	440	12	139	23	614	88	11	387	218	704	1318
	Proposed	445	12	139	23	619	88	11	428	193	720	1339
% +/- to Current Rates		1.14%	0.00%	0.00%	0.00%	0.81%	0.00%	0.00%	10.59%	-11.47%	2.27%	1.59%

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

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

Current:	Class	1	VRG AB:	10
	Use	2	VRG COLL:	31
	Exposure	20000	VRG COMP:	30
	YCF:	9	VRG DCPD:	33
	YL:	10		
	Conviction Free Discot 15% on BI, PD, DCPD, AB, COLL & CMP		No surcharge	

Proposed:	Class	1	VRG AB:	10
	Use	2	VRG COLL:	32
	Exposure	20000	VRG COMP:	28
	YCF:	9	VRG DCPD:	33
	YL:	10		
	Conviction Free Discot 15% on BI, PD, DCPD, AB, COLL & CMP		No surcharge	

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2025-02-01
Renewals:	2025-03-01

Profile 2.3 Private Passenger:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	0	0	0	23	23	0	11	0	0	11	34
Proposed	0	0	0	23	23	0	11	0	0	11	34
% +/- 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	23	23	0	11	0	0	11	34
Proposed	0	0	0	23	23	0	11	0	0	11	34
% +/- 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	23	23	0	11	0	0	11	34
Proposed	0	0	0	23	23	0	11	0	0	11	34
% +/- 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	23	23	0	11	0	0	11	34
Proposed	0	0	0	23	23	0	11	0	0	11	34
% +/- 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%

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

Current: Class	5	VRG COLL:	31
YCF:	9	VRG DCPD:	33
YL:	10		
Conviction Free Discount:	15% on BI, PD, DCPD, AB, COLL & CMP		
No Surcharge			

Proposed: Class	5	VRG COLL:	32
YCF:	9	VRG DCPD:	33
YL:	10		
Conviction Free Disc:	15% on BI, PD, DCPD, AB, COLL & CMP		
No Surcharge			

Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2025-02-01
Renewals:	2025-03-01

Profile 3.1 Private Passenger:

Operator 1:

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

Operator 2:

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

Coverages:

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1338	37	419	46	1840	321	22	867	596	1806	3646
	Proposed	1351	37	407	46	1841	288	22	918	530	1758	3599
% +/- to Current Rates		0.97%	0.00%	-2.86%	0.00%	0.05%	-10.28%	0.00%	5.88%	-11.07%	-2.66%	-1.29%
005	Current	649	17	204	46	916	164	22	749	451	1386	2302
	Proposed	656	17	198	46	917	147	22	794	400	1363	2280
% +/- to Current Rates		1.08%	0.00%	-2.94%	0.00%	0.11%	-10.37%	0.00%	6.01%	-11.31%	-1.66%	-0.96%
006	Current	506	14	159	46	725	123	22	973	475	1593	2318
	Proposed	511	14	154	46	725	111	22	1031	423	1587	2312
% +/- to Current Rates		0.99%	0.00%	-3.14%	0.00%	0.00%	-9.76%	0.00%	5.96%	-10.95%	-0.38%	-0.26%
007	Current	649	17	204	46	916	164	22	749	451	1386	2302
	Proposed	656	17	198	46	917	147	22	794	400	1363	2280
% +/- to Current Rates		1.08%	0.00%	-2.94%	0.00%	0.11%	-10.37%	0.00%	6.01%	-11.31%	-1.66%	-0.96%

* 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 1, Use 1, Exposure 20000, YCF 9, YL 14	Proposed:	Operator 1	Class 1, Use 1, Exposure 20000, YCF 9, YL 14
		VRG AB 8, VRG COLL 43, VRG COMP 42, VRG DCPD 34			VRG AB 8, VRG COLL 43, VRG COMP 39, VRG DCPD 34
		Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP, No Surcharge			Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP, No Surcharge
		Multi-Vehicle Discount: 15% on BI, PD, DCPD & COLL			Multi-Vehicle Discount: 15% on BI, PD, DCPD & COLL
	Operator 2	Class 1, Use 2, Exposure 10000, YCF 9, YL 15		Operator 2	Class 1, Use 2, Exposure 10000, YCF 9, YL 15
		VRG AB 11, VRG COLL 27, VRG COMP 20, VRG DCPD 32			VRG AB 10, VRG COLL 28, VRG COMP 18, VRG DCPD 31
		Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP, No Surcharge			Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP, No Surcharge
		Multi-Vehicle Discount: 15% on BI, PD, DCPD & COLL			Multi-Vehicle Discount: 15% on BI, PD, DCPD & COLL

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2025-02-01
Renewals:	2025-03-01

Profile 3.2 Private Passenger:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	615	17	203	23	858	118	11	594	446	1169	2027
Proposed	621	17	203	23	864	119	11	622	395	1147	2011
% +/- to Current Rates	0.98%	0.00%	0.00%	0.00%	0.70%	0.85%	0.00%	4.71%	-11.43%	-1.88%	-0.79%
005 Current	298	8	99	23	428	60	11	513	337	921	1349
Proposed	301	8	99	23	431	60	11	538	298	907	1338
% +/- to Current Rates	1.01%	0.00%	0.00%	0.00%	0.70%	0.00%	0.00%	4.87%	-11.57%	-1.52%	-0.82%
006 Current	233	7	77	23	340	45	11	667	355	1078	1418
Proposed	235	7	77	23	342	46	11	699	315	1071	1413
% +/- to Current Rates	0.86%	0.00%	0.00%	0.00%	0.59%	2.22%	0.00%	4.80%	-11.27%	-0.65%	-0.35%
007 Current	298	8	99	23	428	60	11	513	337	921	1349
Proposed	301	8	99	23	431	60	11	538	298	907	1338
% +/- to Current Rates	1.01%	0.00%	0.00%	0.00%	0.70%	0.00%	0.00%	4.87%	-11.57%	-1.52%	-0.82%

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

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

Current:	Class	1	VRG AB:	8
	Use	1	VRG COLL:	43
	Exposure	20000	VRG COMP:	42
	YCF:	9	VRG DCPD:	34
	YL:	14		
	Conviction Free Disc 15% on BI, PD, DCPD, AB, COLL & CMP			
	Multi-Vehicle Discoun 15% on BI, PD, DCPD & COLL			
	No surcharge			

Proposed:	Class	1	VRG AB:	8
	Use	1	VRG COLL:	43
	Exposure	20000	VRG COMP:	39
	YCF:	9	VRG DCPD:	34
	YL:	14		
	Conviction Free Disc 15% on BI, PD, DCPD, AB, COLL & CMP			
	Multi-Vehicle Discoun 15% on BI, PD, DCPD & COLL			
	No surcharge			

Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2025-02-01
Renewals:	2025-03-01

Profile 3.3 Private Passenger:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	723	20	216	23	982	203	11	273	150	637	1619
	Proposed	730	20	204	23	977	169	11	296	135	611	1588
% +/- to Current Rates		0.97%	0.00%	-5.56%	0.00%	-0.51%	-16.75%	0.00%	8.42%	-10.00%	-4.08%	-1.91%
005	Current	351	9	105	23	488	104	11	236	114	465	953
	Proposed	355	9	99	23	486	87	11	256	102	456	942
% +/- to Current Rates		1.14%	0.00%	-5.71%	0.00%	-0.41%	-16.35%	0.00%	8.47%	-10.53%	-1.94%	-1.15%
006	Current	273	7	82	23	385	78	11	306	120	515	900
	Proposed	276	7	77	23	383	65	11	332	108	516	899
% +/- to Current Rates		1.10%	0.00%	-6.10%	0.00%	-0.52%	-16.67%	0.00%	8.50%	-10.00%	0.19%	-0.11%
007	Current	351	9	105	23	488	104	11	236	114	465	953
	Proposed	355	9	99	23	486	87	11	256	102	456	942
% +/- to Current Rates		1.14%	0.00%	-5.71%	0.00%	-0.41%	-16.35%	0.00%	8.47%	-10.53%	-1.94%	-1.15%

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

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

Current:	Class	1	VRG AB:	11
	Use	2	VRG COLL:	27
	Exposure	10000	VRG COMP:	20
	YCF:	9	VRG DCPD:	32
	YL:	15		
	Conviction Free Disco 15% on BI, PD, DCPD, AB, COLL & CMP			
	Multi-Vehicle Discoun 15% on BI, PD, DCPD & COLL No surcharge			

Proposed:	Class	1	VRG AB:	10
	Use	2	VRG COLL:	28
	Exposure	10000	VRG COMP:	18
	YCF:	9	VRG DCPD:	31
	YL:	15		
	Conviction Free Disc 15% on BI, PD, DCPD, AB, COLL & CMP			
	Multi-Vehicle Discoun 15% on BI, PD, DCPD & COLL No surcharge			

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2025-02-01
Renewals:	2025-03-01

Profile 4.1 Private Passenger:

Operator 1:
 Male, Age 40, Married
 No driver training
 Licensed 24 years, Class 5 license
 New business
 Annual mileage 15,000 km, commute 10 km one way
 No AF accidents
 No convictions
 2016 Dodge Grand Caravan SE (VICC Code 2662)

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	851	23	309	46	1229	199	22	398	256	875	2104
Proposed	859	23	295	46	1223	200	22	462	225	909	2132
% +/- to Current Rates	0.94%	0.00%	-4.53%	0.00%	-0.49%	0.50%	0.00%	16.08%	-12.11%	3.89%	1.33%
005 Current	413	11	150	46	620	101	22	343	193	659	1279
Proposed	417	11	144	46	618	102	22	399	170	693	1311
% +/- to Current Rates	0.97%	0.00%	-4.00%	0.00%	-0.32%	0.99%	0.00%	16.33%	-11.92%	5.16%	2.50%
006 Current	321	9	116	46	492	77	22	446	204	749	1241
Proposed	325	9	111	46	491	77	22	518	179	796	1287
% +/- to Current Rates	1.25%	0.00%	-4.31%	0.00%	-0.20%	0.00%	0.00%	16.14%	-12.25%	6.28%	3.71%
007 Current	413	11	150	46	620	101	22	343	193	659	1279
Proposed	417	11	144	46	618	102	22	399	170	693	1311
% +/- to Current Rates	0.97%	0.00%	-4.00%	0.00%	-0.32%	0.99%	0.00%	16.33%	-11.92%	5.16%	2.50%

* 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 1, Use 2, Exposure 20000, YCF 9, YL 24
	VRG AB 11, VRG COLL 32, VRG COMP 29, VRG DCPD 36
	Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP, No Surcharge
Operators 2	Class 5, YCF 9, YL 20, VRG COLL 32, VRG DCPD 36, Conviction Free Discount 15%, No Surcharge

Proposed:

Operator 1	Class 1, Use 2, Exposure 20000, YCF 9, YL 24
	VRG AB 11, VRG COLL 34, VRG COMP 26, VRG DCPD 35
	Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP, No Surcharge
Operators 2	Class 5, YCF 9, YL 20, VRG COLL 34, VRG DCPD 35, Conviction Free Discount 15%, No S

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2025-02-01
Renewals:	2025-03-01

Profile 4.2 Private Passenger:

Operator 1:
 Male, Age 40, Married
 No driver training
 Licensed 24 years, Class 5 license
 New business
 Annual mileage 15,000 km, commute 10 km one way
 No AF accidents
 No convictions
 2016 Dodge Grand Caravan SE (VICC Code 2662)

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	851	23	309	23	1206	199	11	398	256	864	2070
	Proposed	859	23	295	23	1200	200	11	462	225	898	2098
% +/- to Current Rates		0.94%	0.00%	-4.53%	0.00%	-0.50%	0.50%	0.00%	16.08%	-12.11%	3.94%	1.35%
005	Current	413	11	150	23	597	101	11	343	193	648	1245
	Proposed	417	11	144	23	595	102	11	399	170	682	1277
% +/- to Current Rates		0.97%	0.00%	-4.00%	0.00%	-0.34%	0.99%	0.00%	16.33%	-11.92%	5.25%	2.57%
006	Current	321	9	116	23	469	77	11	446	204	738	1207
	Proposed	325	9	111	23	468	77	11	518	179	785	1253
% +/- to Current Rates		1.25%	0.00%	-4.31%	0.00%	-0.21%	0.00%	0.00%	16.14%	-12.25%	6.37%	3.81%
007	Current	413	11	150	23	597	101	11	343	193	648	1245
	Proposed	417	11	144	23	595	102	11	399	170	682	1277
% +/- to Current Rates		0.97%	0.00%	-4.00%	0.00%	-0.34%	0.99%	0.00%	16.33%	-11.92%	5.25%	2.57%

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

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

Current:	Class	1	VRG AB:	11
	Use	2	VRG COLL:	32
	Exposure	20000	VRG COMP:	29
	YCF:	9	VRG DCPD:	36
	YL:	24		
	Conviction Free Discou 15% on BI, PD, DCPD, AB, COLL & CMP		No surcharge	

Proposed:	Class	1	VRG AB:	11
	Use	2	VRG COLL:	34
	Exposure	20000	VRG COMP:	26
	YCF:	9	VRG DCPD:	35
	YL:	24		
	Conviction Free Disc 15% on BI, PD, DCPD, AB, COLL & CMP		No surcharge	

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2025-02-01
Renewals:	2025-03-01

Profile 4.3 Private Passenger:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	0	0	0	23	23	0	11	0	11	34
	Proposed	0	0	0	23	23	0	11	0	11	34
% +/- 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	23	23	0	11	0	11	34
	Proposed	0	0	0	23	23	0	11	0	11	34
% +/- 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	23	23	0	11	0	11	34
	Proposed	0	0	0	23	23	0	11	0	11	34
% +/- 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	23	23	0	11	0	11	34
	Proposed	0	0	0	23	23	0	11	0	11	34
% +/- 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: Class	5	VRG COLL:	32
YCF:	9	VRG DCPD:	36
YL:	20		
Conviction Free Disco 15% on BI, PD, DCPD, AB, COLL & CMP			
No Surcharge			

Proposed: Class	5	VRG COLL:	34
YCF	9	VRG DCPD:	35
YL:	20		
Conviction Free Disc 15% on BI, PD, DCPD, AB, COLL & CMP			
No Surcharge			

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2025-02-01
Renewals:	2025-03-01

Profile 5.1 Private Passenger:

Operator 1:
 Male, Age 19, Single
 Driver training
 Licensed 2 years, Class 5 license
 New business
 Annual mileage 18,000 km, pleasure use
 No AF accidents
 No convictions
 2013 Hyundai Elantra GL 4DR (VICC Code 0528)

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1985	53	561	23	2622	332	11	681	178	1202	3824
	Proposed	2004	54	530	23	2611	278	11	768	155	1212	3823
% +/- to Current Rates		0.96%	1.89%	-5.53%	0.00%	-0.42%	-16.27%	0.00%	12.78%	-12.92%	0.83%	-0.03%
005	Current	964	26	273	23	1286	169	11	588	133	901	2187
	Proposed	974	26	258	23	1281	142	11	663	116	932	2213
% +/- to Current Rates		1.04%	0.00%	-5.49%	0.00%	-0.39%	-15.98%	0.00%	12.76%	-12.78%	3.44%	1.19%
006	Current	751	20	213	23	1007	128	11	764	141	1044	2051
	Proposed	757	20	201	23	1001	106	11	863	123	1103	2104
% +/- to Current Rates		0.80%	0.00%	-5.63%	0.00%	-0.60%	-17.19%	0.00%	12.96%	-12.77%	5.65%	2.58%
007	Current	964	26	273	23	1286	169	11	588	133	901	2187
	Proposed	974	26	258	23	1281	142	11	663	116	932	2213
% +/- to Current Rates		1.04%	0.00%	-5.49%	0.00%	-0.39%	-15.98%	0.00%	12.76%	-12.78%	3.44%	1.19%

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

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

Current:	Class	1	VRG AB:	12
	Use	1	VRG COLL:	24
	Exposure	20000	VRG COMP:	15
	YCF:	2	VRG DCPD:	31
	YL:	2	Driver training credit applied to YL and YCF	
	Conviction Free Disco 15% on BI, PD, DCPD, AB, COLL & CMP		No surcharge	

Proposed:	Class	1	VRG AB:	11
	Use	1	VRG COLL:	26
	Exposure	20000	VRG COMP:	13
	YCF:	2	VRG DCPD:	30
	YL:	2	Driver training credit applied to YL and YCF	
	Conviction Free Disc 15% on BI, PD, DCPD, AB, COLL & CMP		No surcharge	

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2025-02-01
Renewals:	2025-03-01

Profile 6.1 Private Passenger:

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

Operator 2:
 Female, Age 48, Married
 Driver training
 Licensed 30 years, Class 5 license
 New business
 Annual mileage 15,000 km, commute 20 km one way
 No AF accidents
 No convictions
 2016 Honda Civic LX 4DR (VICC Code 0251 00)

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1517	41	625	46	2229	291	22	904	1029	2246	4475
	Proposed	1532	42	625	46	2245	292	22	931	919	2164	4409
% +/- to Current Rates		0.99%	2.44%	0.00%	0.00%	0.72%	0.34%	0.00%	2.99%	-10.69%	-3.65%	-1.47%
005	Current	737	19	304	46	1106	148	22	780	775	1725	2831
	Proposed	744	20	304	46	1114	148	22	803	693	1666	2780
% +/- to Current Rates		0.95%	5.26%	0.00%	0.00%	0.72%	0.00%	0.00%	2.95%	-10.58%	-3.42%	-1.80%
006	Current	573	15	236	46	870	113	22	1014	818	1967	2837
	Proposed	580	15	236	46	877	113	22	1044	732	1911	2788
% +/- to Current Rates		1.22%	0.00%	0.00%	0.00%	0.80%	0.00%	0.00%	2.96%	-10.51%	-2.85%	-1.73%
007	Current	737	19	304	46	1106	148	22	780	775	1725	2831
	Proposed	744	20	304	46	1114	148	22	803	693	1666	2780
% +/- to Current Rates		0.95%	5.26%	0.00%	0.00%	0.72%	0.00%	0.00%	2.95%	-10.58%	-3.42%	-1.80%

* 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 1, Use 2, Exposure 20000, YCF 9, YL 30
		VRG AB 7, VRG COLL 41, VRG COMP 55, VRG DCPD 37
		Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP, No Surcharge
		Multi-Vehicle Discount: 15% on BI, PD, DCPD & COLL
	Operator 2	Class 1, Use 3, Exposure 20000, YCF 9, YL 30
		VRG AB 11, VRG COLL 34, VRG COMP 34, VRG DCPD 41
		Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP, No Surcharge
		Multi-Vehicle Discount: 15% on BI, PD, DCPD & COLL

Proposed:	Operator 1	Class 1, Use 2, Exposure 20000, YCF 9, YL 30
		VRG AB 7, VRG COLL 39, VRG COMP 51, VRG DCPD 37
		Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP, No Surcharge
		Multi-Vehicle Discount: 15% on BI, PD, DCPD & COLL
	Operator 2	Class 1, Use 3, Exposure 20000, YCF 9, YL 30
		VRG AB 11, VRG COLL 35, VRG COMP 32, VRG DCPD 41
		Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP, No Surcharge
		Multi-Vehicle Discount: 15% on BI, PD, DCPD & COLL

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2025-02-01
Renewals:	2025-03-01

Profile 6.2 Private Passenger:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	712	19	269	23	1023	95	11	486	669	1261	2284
	Proposed	718	20	269	23	1030	95	11	472	598	1176	2206
% +/- to Current Rates		0.84%	5.26%	0.00%	0.00%	0.68%	0.00%	0.00%	-2.88%	-10.61%	-6.74%	-3.42%
005	Current	345	9	131	23	508	48	11	419	504	982	1490
	Proposed	349	9	131	23	512	48	11	407	451	917	1429
% +/- to Current Rates		1.16%	0.00%	0.00%	0.00%	0.79%	0.00%	0.00%	-2.86%	-10.52%	-6.62%	-4.09%
006	Current	269	7	102	23	401	37	11	545	532	1125	1526
	Proposed	272	7	102	23	404	37	11	530	476	1054	1458
% +/- to Current Rates		1.12%	0.00%	0.00%	0.00%	0.75%	0.00%	0.00%	-2.75%	-10.53%	-6.31%	-4.46%
007	Current	345	9	131	23	508	48	11	419	504	982	1490
	Proposed	349	9	131	23	512	48	11	407	451	917	1429
% +/- to Current Rates		1.16%	0.00%	0.00%	0.00%	0.79%	0.00%	0.00%	-2.86%	-10.52%	-6.62%	-4.09%

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

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

Current:	Class	1	VRG AB:	7
	Use	2	VRG COLL:	41
	Exposure	20000	VRG COMP:	55
	YCF:	9	VRG DCPD:	37
	YL:	30		
	Conviction Free Disco 15% on BI, PD, DCPD, AB, COLL & CMP		No surcharge	

Proposed:	Class	1	VRG AB:	7
	Use	2	VRG COLL:	39
	Exposure	20000	VRG COMP:	51
	YCF:	9	VRG DCPD:	37
	YL:	30		
	Conviction Free Disc 15% on BI, PD, DCPD, AB, COLL & CMP		No surcharge	

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2025-02-01
Renewals:	2025-03-01

Profile 6.3 Private Passenger:

Operator 2:
 Female, Age 48, Married
 Driver training
 Licensed 30 years, Class 5 license
 New business
 Annual mileage 15,000 km, commute 20 km one way
 No AF accidents
 No convictions
 2016 Honda Civic LX 4DR (VICC Code 0251 00)

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	805	22	356	23	1206	196	11	418	360	985	2191
	Proposed	814	22	356	23	1215	197	11	459	321	988	2203
% +/- to Current Rates		1.12%	0.00%	0.00%	0.00%	0.75%	0.51%	0.00%	9.81%	-10.83%	0.30%	0.55%
005	Current	392	10	173	23	598	100	11	361	271	743	1341
	Proposed	395	11	173	23	602	100	11	396	242	749	1351
% +/- to Current Rates		0.77%	10.00%	0.00%	0.00%	0.67%	0.00%	0.00%	9.70%	-10.70%	0.81%	0.75%
006	Current	304	8	134	23	469	76	11	469	286	842	1311
	Proposed	308	8	134	23	473	76	11	514	256	857	1330
% +/- to Current Rates		1.32%	0.00%	0.00%	0.00%	0.85%	0.00%	0.00%	9.59%	-10.49%	1.78%	1.45%
007	Current	392	10	173	23	598	100	11	361	271	743	1341
	Proposed	395	11	173	23	602	100	11	396	242	749	1351
% +/- to Current Rates		0.77%	10.00%	0.00%	0.00%	0.67%	0.00%	0.00%	9.70%	-10.70%	0.81%	0.75%

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

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

Current:	Class	1	VRG AB:	11
	Use	3	VRG COLL:	34
	Exposure	20000	VRG COMP:	34
	YCF:	9	VRG DCPD:	41
	YL:	30		
	Conviction Free Discou 15% on BI, PD, DCPD, AB, COLL & CMP		No surcharge	

Proposed:	Class	1	VRG AB:	11
	Use	3	VRG COLL:	35
	Exposure	20000	VRG COMP:	32
	YCF:	9	VRG DCPD:	41
	YL:	30		
	Conviction Free Disc 15% on BI, PD, DCPD, AB, COLL & CMP		No surcharge	

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2025-02-01
Renewals:	2025-03-01

Profile 7.1 Private Passenger:

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

Operator 2 (Occasional):
 Female, Age 65, Married
 Driver training
 Licensed 45 years, Class 5 license
 New business
 No AF accidents
 No convictions

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	677	18	267	46	1008	159	22	417	188	786	1794
	Proposed	683	18	267	46	1014	160	22	457	164	803	1817
% +/- to Current Rates		0.89%	0.00%	0.00%	0.00%	0.60%	0.63%	0.00%	9.59%	-12.77%	2.16%	1.28%
005	Current	329	9	130	46	514	81	22	360	141	604	1118
	Proposed	332	9	130	46	517	82	22	395	124	623	1140
% +/- to Current Rates		0.91%	0.00%	0.00%	0.00%	0.58%	1.23%	0.00%	9.72%	-12.06%	3.15%	1.97%
006	Current	256	7	101	46	410	61	22	468	149	700	1110
	Proposed	258	7	101	46	412	61	22	513	131	727	1139
% +/- to Current Rates		0.78%	0.00%	0.00%	0.00%	0.49%	0.00%	0.00%	9.62%	-12.08%	3.86%	2.61%
007	Current	329	9	130	46	514	81	22	360	141	604	1118
	Proposed	332	9	130	46	517	82	22	395	124	623	1140
% +/- to Current Rates		0.91%	0.00%	0.00%	0.00%	0.58%	1.23%	0.00%	9.72%	-12.06%	3.15%	1.97%

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

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

Current:

Operator 1	Class 1, Use 1, Exposure 20000, YCF 9, YL 48
	VRG AB 10, VRG COLL 34, VRG COMP 24, VRG DCPD 38
	Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP, No Surcharge
Operators 2	Class 5, YCF 9, YL 45, VRG COLL 34, VRG DCPD 38, Conviction Free Discount 15%, No Surcharge

Proposed:

Operator 1	Class 1, Use 1, Exposure 20000, YCF 9, YL 48
	VRG AB 10, VRG COLL 35, VRG COMP 21, VRG DCPD 38
	Conviction Free Discount: 15% on BI, PD, DCPD, AB, COLL & CMP, No Surcharge
Operators 2	Class 5, YCF 9, YL 45, VRG COLL 35, VRG DCPD 38, Conviction Free Discount 15%, No Surcharge

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2025-02-01
Renewals:	2025-03-01

Profile 7.2 Private Passenger:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	677	18	267	23	985	159	11	417	188	775	1760
	Proposed	683	18	267	23	991	160	11	457	164	792	1783
% +/- to Current Rates		0.89%	0.00%	0.00%	0.00%	0.61%	0.63%	0.00%	9.59%	-12.77%	2.19%	1.31%
005	Current	329	9	130	23	491	81	11	360	141	593	1084
	Proposed	332	9	130	23	494	82	11	395	124	612	1106
% +/- to Current Rates		0.91%	0.00%	0.00%	0.00%	0.61%	1.23%	0.00%	9.72%	-12.06%	3.20%	2.03%
006	Current	256	7	101	23	387	61	11	468	149	689	1076
	Proposed	258	7	101	23	389	61	11	513	131	716	1105
% +/- to Current Rates		0.78%	0.00%	0.00%	0.00%	0.52%	0.00%	0.00%	9.62%	-12.08%	3.92%	2.70%
007	Current	329	9	130	23	491	81	11	360	141	593	1084
	Proposed	332	9	130	23	494	82	11	395	124	612	1106
% +/- to Current Rates		0.91%	0.00%	0.00%	0.00%	0.61%	1.23%	0.00%	9.72%	-12.06%	3.20%	2.03%

* 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:	Class	1	VRG AB:	10	Proposed:	Class	1	VRG AB:	10
	Use	1	VRG COLL:	34		Use	1	VRG COLL:	35
	Exposure	20000	VRG COMP:	24		Exposure	20000	VRG COMP:	21
	YCF:	9	VRG DCPD:	38		YCF:	9	VRG DCPD:	38
	YL:	48				YL:	48		
	Conviction Free Disco 15% on BI, PD, DCPD, AB, COLL & CMP			No surcharge		Conviction Free Disco 15% on BI, PD, DCPD, AB, COLL & CMP			No surcharge

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2025-02-01
Renewals:	2025-03-01

Profile 7.3 Private Passenger:

Operator 2 (Occasional):
 Female, Age 65, Married
 Driver training
 Licensed 45 years, Class 5 license
 New business
 No AF accidents
 No convictions

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	0	0	0	23	23	0	11	0	11	34
	Proposed	0	0	0	23	23	0	11	0	11	34
% +/- 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	23	23	0	11	0	11	34
	Proposed	0	0	0	23	23	0	11	0	11	34
% +/- 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	23	23	0	11	0	11	34
	Proposed	0	0	0	23	23	0	11	0	11	34
% +/- 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	23	23	0	11	0	11	34
	Proposed	0	0	0	23	23	0	11	0	11	34
% +/- 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: Class	5	VRG COLL:	34
YCF:	9	VRG DCPD:	38
YL:	45		
Conviction Free Disco 15% on BI, PD, DCPD, AB, COLL & CMP			
No Surcharge			

Proposed: Class	5	VRG COLL:	35
YCF:	9	VRG DCPD:	38
YL:	45		
Conviction Free Disc 15% on BI, PD, DCPD, AB, COLL & CMP			
No Surcharge			

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2025-02-01
Renewals:	2025-03-01

Profile 8.1 Private Passenger:

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

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

COMBINED

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	850	23	321	23	1217	138	11	438	369	956	2173
	Proposed	859	23	309	23	1214	138	11	458	333	940	2154
% +/- to Current Rates		1.06%	0.00%	-3.74%	0.00%	-0.25%	0.00%	0.00%	4.57%	-9.76%	-1.67%	-0.87%
005	Current	413	11	156	23	603	70	11	377	278	736	1339
	Proposed	417	11	150	23	601	71	11	395	251	728	1329
% +/- to Current Rates		0.97%	0.00%	-3.85%	0.00%	-0.33%	1.43%	0.00%	4.77%	-9.71%	-1.09%	-0.75%
006	Current	321	9	122	23	475	53	11	491	293	848	1323
	Proposed	325	9	116	23	473	53	11	514	265	843	1316
% +/- to Current Rates		1.25%	0.00%	-4.92%	0.00%	-0.42%	0.00%	0.00%	4.68%	-9.56%	-0.59%	-0.53%
007	Current	413	11	156	23	603	70	11	377	278	736	1339
	Proposed	417	11	150	23	601	71	11	395	251	728	1329
% +/- to Current Rates		0.97%	0.00%	-3.85%	0.00%	-0.33%	1.43%	0.00%	4.77%	-9.71%	-1.09%	-0.75%

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

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

Current:	Class	1	VRG AB:	9
	Use	2	VRG COLL:	34
	Exposure	20000	VRG COMP:	36
	YCF:	9	VRG DCPD:	37
	YL:	25		
	Conviction Free Disco 15% on BI, PD, DCPD, AB, COLL & CMP		No surcharge	

Proposed:	Class	1	VRG AB:	9
	Use	2	VRG COLL:	34
	Exposure	20000	VRG COMP:	34
	YCF:	9	VRG DCPD:	36
	YL:	25		
	Conviction Free Disc 15% on BI, PD, DCPD, AB, COLL & CMP		No surcharge	

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2025-02-01
Renewals:	2025-03-01

Profile 9.1 Private Passenger:

Operator 1:
 Male, Age 70, Single
 No driver training
 Licensed 45 years, Class 5 license
 New business
 Annual mileage 18,000 km, pleasure use
 No AF accidents
 No Convictions
 2017 Toyota Corolla 4DR (VICC Code 0445 00)

This vehicle code and model does not exist for 2017; AND we don't have the vehicle value
 Took the Corolla ce 4dr with extended vehicle code 044501
 This is the only vehicle 2017 with the correct vehicle code

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	655	18	320	23	1016	191	11	594	371	1167	2183
	Proposed	661	18	290	23	992	192	11	539	325	1067	2059
% +/- to Current Rates		0.92%	0.00%	-9.38%	0.00%	-2.36%	0.52%	0.00%	-9.26%	-12.40%	-8.57%	-5.68%
005	Current	318	9	156	23	506	98	11	513	281	903	1409
	Proposed	321	9	141	23	494	98	11	465	245	819	1313
% +/- to Current Rates		0.94%	0.00%	-9.62%	0.00%	-2.37%	0.00%	0.00%	-9.36%	-12.81%	-9.30%	-6.81%
006	Current	247	7	122	23	399	73	11	667	296	1047	1446
	Proposed	250	7	110	23	390	74	11	604	258	947	1337
% +/- to Current Rates		1.21%	0.00%	-9.84%	0.00%	-2.26%	1.37%	0.00%	-9.45%	-12.84%	-9.55%	-7.54%
007	Current	318	9	156	23	506	98	11	513	281	903	1409
	Proposed	321	9	141	23	494	98	11	465	245	819	1313
% +/- to Current Rates		0.94%	0.00%	-9.62%	0.00%	-2.37%	0.00%	0.00%	-9.36%	-12.81%	-9.30%	-6.81%

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

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

Current:	Class	1	VRG AB:	11
	Use	1	VRG COLL:	43
	Exposure	20000	VRG COMP:	39
	YCF:	9	VRG DCPD:	44
	YL:	45		
	Conviction Free Disco 15% on BI, PD, DCPD, AB, COLL & CMP		No surcharge	

Proposed:	Class	1	VRG AB:	11
	Use	1	VRG COLL:	39
	Exposure	20000	VRG COMP:	36
	YCF:	9	VRG DCPD:	41
	YL:	45		
	Conviction Free Disc 15% on BI, PD, DCPD, AB, COLL & CMP		No surcharge	

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Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2025-02-01
Renewals:	2025-03-01

Profile 10.1 Private Passenger:

Operator 1:
 Female, Age 35, Single
 No driver training
 Licensed 15 years, Class 5 license
 New business
 Annual mileage 25,000 km, commute 25 km one way
 No AF accident
 No convictions
 2017 Honda Civic LX 4DR (VICC Code 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	1023	27	485	23	1558	203	11	660	471	1345	2903
	Proposed	1033	27	452	23	1535	204	11	690	425	1330	2865
% +/- to Current Rates		0.98%	0.00%	-6.80%	0.00%	-1.48%	0.49%	0.00%	4.55%	-9.77%	-1.12%	-1.31%
005	Current	497	14	235	23	769	104	11	570	354	1039	1808
	Proposed	502	14	220	23	759	104	11	597	320	1032	1791
% +/- to Current Rates		1.01%	0.00%	-6.38%	0.00%	-1.30%	0.00%	0.00%	4.74%	-9.60%	-0.67%	-0.94%
006	Current	387	10	184	23	604	78	11	740	374	1203	1807
	Proposed	390	10	171	23	594	78	11	775	337	1201	1795
% +/- to Current Rates		0.78%	0.00%	-7.07%	0.00%	-1.66%	0.00%	0.00%	4.73%	-9.89%	-0.17%	-0.66%
007	Current	497	14	235	23	769	104	11	570	354	1039	1808
	Proposed	502	14	220	23	759	104	11	597	320	1032	1791
% +/- to Current Rates		1.01%	0.00%	-6.38%	0.00%	-1.30%	0.00%	0.00%	4.74%	-9.60%	-0.67%	-0.94%

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

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

Current: Class	1	VRG AB:	11
Use	3	VRG COLL:	35
Exposure:	30000	VRG COMP:	36
YCF:	9	VRG DCPD:	43
YL:	15		
Conviction Free Discour 15% on BI, PD, DCPD, AB, COLL & CMP		No surcharge	

Proposed: Class	1	VRG AB:	11
Use	3	VRG COLL:	35
Exposure:	30000	VRG COMP:	34
YCF:	9	VRG DCPD:	41
YL:	15		
Conviction Free Disco 15% on BI, PD, DCPD, AB, COLL & CMP		No surcharge	

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