

Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2024-11-03
Renewals:	2025-01-03

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	1340	Incl. In BI	511	25	1876	137	30	626	363	1156	3032
	Proposed	1444	Incl. In BI	657	25	2126	143	30	585	418	1176	3302
% +/- to Current Rates		7.76%		28.57%	0.00%	13.33%	4.38%	0.00%	-6.55%	15.15%	1.73%	8.91%
005	Current	544	Incl. In BI	208	12	764	127	30	597	337	1091	1855
	Proposed	587	Incl. In BI	267	12	866	133	30	559	389	1111	1977
% +/- to Current Rates		7.90%		28.37%	0.00%	13.35%	4.72%	0.00%	-6.37%	15.43%	1.83%	6.58%
006	Current	446	Incl. In BI	170	9	625	134	30	717	370	1251	1876
	Proposed	481	Incl. In BI	219	9	709	140	30	672	427	1269	1978
% +/- to Current Rates		7.85%		28.82%	0.00%	13.44%	4.48%	0.00%	-6.28%	15.41%	1.44%	5.44%
007	Current	544	Incl. In BI	208	12	764	127	30	597	337	1091	1855
	Proposed	587	Incl. In BI	267	12	866	133	30	559	389	1111	1977
% +/- to Current Rates		7.90%		28.37%	0.00%	13.35%	4.72%	0.00%	-6.37%	15.43%	1.83%	6.58%

* 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: Principal: CLASS: 23 RG Coll_DCPD: 37; RG Comp: 47; RG AB: 10
 Occasional: CLASS: 5

Proposed: Principal: CLASS: 23 RG Coll_DCPD: 35; RG Comp: 59; RG AB: 10
 Occasional: CLASS: 5

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2024-11-03
Renewals:	2025-01-03

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	614	Incl. In BI	234	25	873	137	30	329	363	1732
	Proposed	662	Incl. In BI	301	25	988	143	30	307	418	1886
% +/- to Current Rates		7.82%		28.63%	0.00%	13.17%	4.38%	0.00%	-6.69%	15.15%	8.89%
005	Current	270	Incl. In BI	103	12	385	127	30	318	337	1197
	Proposed	291	Incl. In BI	132	12	435	133	30	298	389	1285
% +/- to Current Rates		7.78%		28.16%	0.00%	12.99%	4.72%	0.00%	-6.29%	15.43%	7.35%
006	Current	221	Incl. In BI	84	9	314	134	30	382	370	1230
	Proposed	238	Incl. In BI	109	9	356	140	30	358	427	1311
% +/- to Current Rates		7.69%		29.76%	0.00%	13.38%	4.48%	0.00%	-6.28%	15.41%	6.59%
007	Current	270	Incl. In BI	103	12	385	127	30	318	337	1197
	Proposed	291	Incl. In BI	132	12	435	133	30	298	389	1285
% +/- to Current Rates		7.78%		28.16%	0.00%	12.99%	4.72%	0.00%	-6.29%	15.43%	7.35%

* 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: 23
 RG Coll_DCPD: 37; RG Comp: 47; RG AB: 10

Proposed: CLASS: 23
 RG Coll_DCPD: 35; RG Comp: 59; RG AB: 10

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2024-11-03
Renewals:	2025-01-03

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	726	Incl. In BI	277	0	1003	0	0	297	0	297	1300
Proposed	782	Incl. In BI	356	0	1138	0	0	278	0	278	1416
% +/- to Current Rates	7.71%		28.52%	0.00%	13.46%	0.00%	0.00%	-6.40%	0.00%	-6.40%	8.92%
005 Current	274	Incl. In BI	105	0	379	0	0	279	0	279	658
Proposed	296	Incl. In BI	135	0	431	0	0	261	0	261	692
% +/- to Current Rates	8.03%		28.57%	0.00%	13.72%	0.00%	0.00%	-6.45%	0.00%	-6.45%	5.17%
006 Current	225	Incl. In BI	86	0	311	0	0	335	0	335	646
Proposed	243	Incl. In BI	110	0	353	0	0	314	0	314	667
% +/- to Current Rates	8.00%		27.91%	0.00%	13.50%	0.00%	0.00%	-6.27%	0.00%	-6.27%	3.25%
007 Current	274	Incl. In BI	105	0	379	0	0	279	0	279	658
Proposed	296	Incl. In BI	135	0	431	0	0	261	0	261	692
% +/- to Current Rates	8.03%		28.57%	0.00%	13.72%	0.00%	0.00%	-6.45%	0.00%	-6.45%	5.17%

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

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

Current: CLASS: 5

Proposed: CLASS: 5

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2024-11-03
Renewals:	2025-01-03

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	628	Incl. In BI	189	25	842	155	30	285	222	692	1534
	Proposed	677	Incl. In BI	280	25	982	162	30	306	160	658	1640
% +/- to Current Rates		7.80%		48.15%	0.00%	16.63%	4.52%	0.00%	7.37%	-27.93%	-4.91%	6.91%
005	Current	307	Incl. In BI	92	12	411	144	30	264	206	644	1055
	Proposed	331	Incl. In BI	137	12	480	151	30	284	148	613	1093
% +/- to Current Rates		7.82%		48.91%	0.00%	16.79%	4.86%	0.00%	7.58%	-28.16%	-4.81%	3.60%
006	Current	252	Incl. In BI	76	9	337	152	30	318	227	727	1064
	Proposed	271	Incl. In BI	112	9	392	159	30	342	163	694	1086
% +/- to Current Rates		7.54%		47.37%	0.00%	16.32%	4.61%	0.00%	7.55%	-28.19%	-4.54%	2.07%
007	Current	307	Incl. In BI	92	12	411	144	30	264	206	644	1055
	Proposed	331	Incl. In BI	137	12	480	151	30	284	148	613	1093
% +/- to Current Rates		7.82%		48.91%	0.00%	16.79%	4.86%	0.00%	7.58%	-28.16%	-4.81%	3.60%

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

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

Current: Principal: CLASS: 2 RG Coll_DCPD: 32; RG Comp: 31; RG AB: 10 RG Coll_DCPD: 32; RG Comp: 31; RG AB: 10
 No separate charge for the secondary driver

Proposed: Principal: CLASS: 2 RG Coll_DCPD: 33; RG Comp: 28; RG AB: 10
 No separate charge for the secondary driver

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Company Name: **Belair Insurance Company Inc.**

Implementation Dates (D/M/Y)	
New Business:	2024-11-03
Renewals:	2025-01-03

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	628 Incl. In BI	189	25	842	155	30	285	222	692	1534
	Proposed	677 Incl. In BI	280	25	982	162	30	306	160	658	1640
% +/- to Current Rates		7.80%	48.15%	0.00%	16.63%	4.52%	0.00%	7.37%	-27.93%	-4.91%	6.91%
005	Current	307 Incl. In BI	92	12	411	144	30	264	206	644	1055
	Proposed	331 Incl. In BI	137	12	480	151	30	284	148	613	1093
% +/- to Current Rates		7.82%	48.91%	0.00%	16.79%	4.86%	0.00%	7.58%	-28.16%	-4.81%	3.60%
006	Current	252 Incl. In BI	76	9	337	152	30	318	227	727	1064
	Proposed	271 Incl. In BI	112	9	392	159	30	342	163	694	1086
% +/- to Current Rates		7.54%	47.37%	0.00%	16.32%	4.61%	0.00%	7.55%	-28.19%	-4.54%	2.07%
007	Current	307 Incl. In BI	92	12	411	144	30	264	206	644	1055
	Proposed	331 Incl. In BI	137	12	480	151	30	284	148	613	1093
% +/- to Current Rates		7.82%	48.91%	0.00%	16.79%	4.86%	0.00%	7.58%	-28.16%	-4.81%	3.60%

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

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

Current: CLASS: 2
 RG Coll_DCPD: 32; RG Comp: 31; RG AB: 10

Proposed: CLASS: 2
 RG Coll_DCPD: 33; RG Comp: 28; RG AB: 10

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2024-11-03
Renewals:	2025-01-03

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	Incl. In BI	0	0	0	0	0	0	0	0	0
Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
005 Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
006 Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
007 Current	0	Incl. In BI	0	0	0	0	0	0	0	0	0
Proposed	0	Incl. In BI	0	0	0	0	0	0	0	0	0
% +/- to Current Rates					0.00%					0.00%	0.00%

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

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

Current: No separate charge for the secondary driver

Proposed: No separate charge for the secondary driver

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Company Name: **Belair Insurance Company Inc.**

Implementation Dates (D/M/Y)	
New Business:	2024-11-03
Renewals:	2025-01-03

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	970	Incl. In BI	348	50	1368	232	60	530	502	1324	2692
	Proposed	1046	Incl. In BI	456	50	1552	217	60	505	357	1139	2691
% +/- to Current Rates		7.84%		31.03%	0.00%	13.45%	-6.47%	0.00%	-4.72%	-28.88%	-13.97%	-0.04%
005	Current	475	Incl. In BI	170	24	669	215	60	492	465	1232	1901
	Proposed	512	Incl. In BI	222	24	758	201	60	469	331	1061	1819
% +/- to Current Rates		7.79%		30.59%	0.00%	13.30%	-6.51%	0.00%	-4.67%	-28.82%	-13.88%	-4.31%
006	Current	389	Incl. In BI	139	18	546	227	60	591	512	1390	1936
	Proposed	420	Incl. In BI	182	18	620	213	60	564	364	1201	1821
% +/- to Current Rates		7.97%		30.94%	0.00%	13.55%	-6.17%	0.00%	-4.57%	-28.91%	-13.60%	-5.94%
007	Current	475	Incl. In BI	170	24	669	215	60	492	465	1232	1901
	Proposed	512	Incl. In BI	222	24	758	201	60	469	331	1061	1819
% +/- to Current Rates		7.79%		30.59%	0.00%	13.30%	-6.51%	0.00%	-4.67%	-28.82%	-13.88%	-4.31%

* 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: Principal 1: CLASS: 2 RG Coll_DCPD: 39; RG Comp: 44; RG AB: 8 Discounts: Multi-Vehicle Discount: 17%
 Principal 2: CLASS: 2 RG Coll_DCPD: 32; RG Comp: 22; RG AB: 11 Discounts: Multi-Vehicle Discount: 17%

Proposed: Principal 1: CLASS: 2 RG Coll_DCPD: 38; RG Comp: 39; RG AB: 8 Discounts: Multi-Vehicle Discount: 17%
 Principal 2: CLASS: 2 RG Coll_DCPD: 30; RG Comp: 18; RG AB: 10 Discounts: Multi-Vehicle Discount: 17%

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Profile 3.2 Private Passenger:

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	496 Incl. In BI	205	25	726	89	30	313	374	806	1532
	Proposed	535 Incl. In BI	277	25	837	93	30	307	267	697	1534
% +/- to Current Rates		7.86%	35.12%	0.00%	15.29%	4.49%	0.00%	-1.92%	-28.61%	-13.52%	0.13%
005	Current	243 Incl. In BI	100	12	355	82	30	290	347	749	1104
	Proposed	262 Incl. In BI	135	12	409	86	30	286	247	649	1058
% +/- to Current Rates		7.82%	35.00%	0.00%	15.21%	4.88%	0.00%	-1.38%	-28.82%	-13.35%	-4.17%
006	Current	199 Incl. In BI	82	9	290	87	30	349	382	848	1138
	Proposed	215 Incl. In BI	111	9	335	91	30	343	272	736	1071
% +/- to Current Rates		8.04%	35.37%	0.00%	15.52%	4.60%	0.00%	-1.72%	-28.80%	-13.21%	-5.89%
007	Current	243 Incl. In BI	100	12	355	82	30	290	347	749	1104
	Proposed	262 Incl. In BI	135	12	409	86	30	286	247	649	1058
% +/- to Current Rates		7.82%	35.00%	0.00%	15.21%	4.88%	0.00%	-1.38%	-28.82%	-13.35%	-4.17%

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

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

Current: CLASS: 2
 RG Coll_DCPD: 39; RG Comp: 44; RG AB: 8
 Discounts: Multi-Vehicle Discount: 17%

Proposed: CLASS: 2
 RG Coll_DCPD: 38; RG Comp: 39; RG AB: 8
 Discounts: Multi-Vehicle Discount: 17%

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Company Name: **Belair Insurance Company Inc.**

Implementation Dates (D/M/Y)	
New Business:	2024-11-03
Renewals:	2025-01-03

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	474	Incl. In BI	143	25	642	143	30	217	128	518	1160
Proposed	511	Incl. In BI	179	25	715	124	30	198	90	442	1157
% +/- to Current Rates	7.81%		25.17%	0.00%	11.37%	-13.29%	0.00%	-8.76%	-29.69%	-14.67%	-0.26%
005 Current	232	Incl. In BI	70	12	314	133	30	202	118	483	797
Proposed	250	Incl. In BI	87	12	349	115	30	183	84	412	761
% +/- to Current Rates	7.76%		24.29%	0.00%	11.15%	-13.53%	0.00%	-9.41%	-28.81%	-14.70%	-4.52%
006 Current	190	Incl. In BI	57	9	256	140	30	242	130	542	798
Proposed	205	Incl. In BI	71	9	285	122	30	221	92	465	750
% +/- to Current Rates	7.89%		24.56%	0.00%	11.33%	-12.86%	0.00%	-8.68%	-29.23%	-14.21%	-6.02%
007 Current	232	Incl. In BI	70	12	314	133	30	202	118	483	797
Proposed	250	Incl. In BI	87	12	349	115	30	183	84	412	761
% +/- to Current Rates	7.76%		24.29%	0.00%	11.15%	-13.53%	0.00%	-9.41%	-28.81%	-14.70%	-4.52%

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

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

Current: CLASS: 2
 RG Coll_DCPD: 32; RG Comp: 22; RG AB: 11
 Discounts: Multi-Vehicle Discount: 17%

Proposed: CLASS: 2
 RG Coll_DCPD: 30; RG Comp: 18; RG AB: 10
 Discounts: Multi-Vehicle Discount: 17%

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2024-11-03
Renewals:	2025-01-03

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	547 Incl. In BI	200	25	772	169	30	311	183	693	1465
	Proposed	589 Incl. In BI	268	25	882	177	30	304	130	641	1523
% +/- to Current Rates		7.68%	34.00%	0.00%	14.25%	4.73%	0.00%	-2.25%	-28.96%	-7.50%	3.96%
005	Current	267 Incl. In BI	98	12	377	158	30	289	170	647	1024
	Proposed	288 Incl. In BI	131	12	431	165	30	282	121	598	1029
% +/- to Current Rates		7.87%	33.67%	0.00%	14.32%	4.43%	0.00%	-2.42%	-28.82%	-7.57%	0.49%
006	Current	219 Incl. In BI	80	9	308	166	30	347	186	729	1037
	Proposed	236 Incl. In BI	108	9	353	174	30	339	133	676	1029
% +/- to Current Rates		7.76%	35.00%	0.00%	14.61%	4.82%	0.00%	-2.31%	-28.49%	-7.27%	-0.77%
007	Current	267 Incl. In BI	98	12	377	158	30	289	170	647	1024
	Proposed	288 Incl. In BI	131	12	431	165	30	282	121	598	1029
% +/- to Current Rates		7.87%	33.67%	0.00%	14.32%	4.43%	0.00%	-2.42%	-28.82%	-7.57%	0.49%

* 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: Principal: CLASS: 2 RG Coll: DCPD 36; RG Comp: 30; RG AB: 10
 No additional charge for occasional driver with more than 9 years licensed

Proposed: Principal: CLASS: 2 RG Coll: DCPD: 35; RG Comp: 26; RG AB: 11
 No additional charge for occasional driver with more than 9 years licensed

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2024-11-03
Renewals:	2025-01-03

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	547	Incl. In BI	200	25	772	169	30	311	183	693	1465
	Proposed	589	Incl. In BI	268	25	882	177	30	304	130	641	1523
% +/- to Current Rates		7.68%		34.00%	0.00%	14.25%	4.73%	0.00%	-2.25%	-28.96%	-7.50%	3.96%
005	Current	267	Incl. In BI	98	12	377	158	30	289	170	647	1024
	Proposed	288	Incl. In BI	131	12	431	165	30	282	121	598	1029
% +/- to Current Rates		7.87%		33.67%	0.00%	14.32%	4.43%	0.00%	-2.42%	-28.82%	-7.57%	0.49%
006	Current	219	Incl. In BI	80	9	308	166	30	347	186	729	1037
	Proposed	236	Incl. In BI	108	9	353	174	30	339	133	676	1029
% +/- to Current Rates		7.76%		35.00%	0.00%	14.61%	4.82%	0.00%	-2.31%	-28.49%	-7.27%	-0.77%
007	Current	267	Incl. In BI	98	12	377	158	30	289	170	647	1024
	Proposed	288	Incl. In BI	131	12	431	165	30	282	121	598	1029
% +/- to Current Rates		7.87%		33.67%	0.00%	14.32%	4.43%	0.00%	-2.42%	-28.82%	-7.57%	0.49%

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

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

Current: CLASS: 2
 RG Coll_ DCPD 36; RG Comp: 30; RG AB: 10

Proposed: CLASS: 2
 RG Coll_ DCPD: 35; RG Comp: 26; RG AB: 11

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2024-11-03
Renewals:	2025-01-03

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	3452	Incl. In BI	983	25	4460	227	30	1687	150	2094	6554
	Proposed	3722	Incl. In BI	1226	25	4973	198	30	1529	107	1864	6837
% +/- to Current Rates		7.82%		24.72%	0.00%	11.50%	-12.78%	0.00%	-9.37%	-28.67%	-10.98%	4.32%
005	Current	1765	Incl. In BI	503	12	2280	212	30	1604	140	1986	4266
	Proposed	1903	Incl. In BI	627	12	2542	185	30	1454	99	1768	4310
% +/- to Current Rates		7.82%		24.65%	0.00%	11.49%	-12.74%	0.00%	-9.35%	-29.29%	-10.98%	1.03%
006	Current	1447	Incl. In BI	412	9	1868	223	30	1928	153	2334	4202
	Proposed	1561	Incl. In BI	514	9	2084	194	30	1748	109	2081	4165
% +/- to Current Rates		7.88%		24.76%	0.00%	11.56%	-13.00%	0.00%	-9.34%	-28.76%	-10.84%	-0.88%
007	Current	1765	Incl. In BI	503	12	2280	212	30	1604	140	1986	4266
	Proposed	1903	Incl. In BI	627	12	2542	185	30	1454	99	1768	4310
% +/- to Current Rates		7.82%		24.65%	0.00%	11.49%	-12.74%	0.00%	-9.35%	-29.29%	-10.98%	1.03%

* 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: 10
 RG Coll_DCPD: 31; RG Comp: 16; RG AB: 12

Proposed: CLASS: 10
 RG Coll_DCPD: 29; RG Comp: 13; RG AB: 11

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2024-11-03
Renewals:	2025-01-03

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	941	Incl. In BI	389	50	1380	201	60	576	612	1449	2829
	Proposed	1014	Incl. In BI	526	50	1590	210	60	565	503	1338	2928
% +/- to Current Rates		7.76%		35.22%	0.00%	15.22%	4.48%	0.00%	-1.91%	-17.81%	-7.66%	3.50%
005	Current	435	Incl. In BI	180	24	639	186	60	546	567	1359	1998
	Proposed	470	Incl. In BI	243	24	737	196	60	536	467	1259	1996
% +/- to Current Rates		8.05%		35.00%	0.00%	15.34%	5.38%	0.00%	-1.83%	-17.64%	-7.36%	-0.10%
006	Current	357	Incl. In BI	148	18	523	198	60	657	624	1539	2062
	Proposed	385	Incl. In BI	200	18	603	206	60	645	513	1424	2027
% +/- to Current Rates		7.84%		35.14%	0.00%	15.30%	4.04%	0.00%	-1.83%	-17.79%	-7.47%	-1.70%
007	Current	435	Incl. In BI	180	24	639	186	60	546	567	1359	1998
	Proposed	470	Incl. In BI	243	24	737	196	60	536	467	1259	1996
% +/- to Current Rates		8.05%		35.00%	0.00%	15.34%	5.38%	0.00%	-1.83%	-17.64%	-7.36%	-0.10%

* 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: Principal 1: CLASS: 2 RG Coll_DCPD: 38; RG Comp: 50; RG AB: 7 Discounts: Multi-Vehicle Discount: 17%
 Principal 2: CLASS: 23 RG Coll_DCPD: 40; RG Comp: 35; RG AB: 11 Discounts: Multi-Vehicle Discount: 17%

Proposed: Principal 1: CLASS: 2 RG Coll_DCPD: 38; RG Comp: 51; RG AB: 7 Discounts: Multi-Vehicle Discount: 17%
 Principal 2: CLASS: 23 RG Coll_DCPD: 38; RG Comp: 32; RG AB: 11 Discounts: Multi-Vehicle Discount: 17%

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2024-11-03
Renewals:	2025-01-03

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	444	Incl. In BI	176	25	645	66	30	276	387	759	1404
Proposed	478	Incl. In BI	248	25	751	69	30	282	338	719	1470
% +/- to Current Rates	7.66%		40.91%	0.00%	16.43%	4.55%	0.00%	2.17%	-12.66%	-5.27%	4.70%
005 Current	217	Incl. In BI	86	12	315	61	30	256	359	706	1021
Proposed	234	Incl. In BI	121	12	367	64	30	262	314	670	1037
% +/- to Current Rates	7.83%		40.70%	0.00%	16.51%	4.92%	0.00%	2.34%	-12.53%	-5.10%	1.57%
006 Current	178	Incl. In BI	71	9	258	65	30	308	395	798	1056
Proposed	192	Incl. In BI	100	9	301	67	30	315	345	757	1058
% +/- to Current Rates	7.87%		40.85%	0.00%	16.67%	3.08%	0.00%	2.27%	-12.66%	-5.14%	0.19%
007 Current	217	Incl. In BI	86	12	315	61	30	256	359	706	1021
Proposed	234	Incl. In BI	121	12	367	64	30	262	314	670	1037
% +/- to Current Rates	7.83%		40.70%	0.00%	16.51%	4.92%	0.00%	2.34%	-12.53%	-5.10%	1.57%

* 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: 2
 RG Coll_DCPD: 38; RG Comp: 50; RG AB: 7
 Discounts: Multi-Vehicle Discount: 17%

Proposed: CLASS: 2
 RG Coll_DCPD: 38; RG Comp: 51; RG AB: 7
 Discounts: Multi-Vehicle Discount: 17%

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2024-11-03
Renewals:	2025-01-03

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	497	Incl. In BI	213	25	735	135	30	300	225	690	1425
	Proposed	536	Incl. In BI	278	25	839	141	30	283	165	619	1458
% +/- to Current Rates		7.85%		30.52%	0.00%	14.15%	4.44%	0.00%	-5.67%	-26.67%	-10.29%	2.32%
005	Current	218	Incl. In BI	94	12	324	125	30	290	208	653	977
	Proposed	236	Incl. In BI	122	12	370	132	30	274	153	589	959
% +/- to Current Rates		8.26%		29.79%	0.00%	14.20%	5.60%	0.00%	-5.52%	-26.44%	-9.80%	-1.84%
006	Current	179	Incl. In BI	77	9	265	133	30	349	229	741	1006
	Proposed	193	Incl. In BI	100	9	302	139	30	330	168	667	969
% +/- to Current Rates		7.82%		29.87%	0.00%	13.96%	4.51%	0.00%	-5.44%	-26.64%	-9.99%	-3.68%
007	Current	218	Incl. In BI	94	12	324	125	30	290	208	653	977
	Proposed	236	Incl. In BI	122	12	370	132	30	274	153	589	959
% +/- to Current Rates		8.26%		29.79%	0.00%	14.20%	5.60%	0.00%	-5.52%	-26.44%	-9.80%	-1.84%

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

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

Current: CLASS: 23
 RG Coll_DCPD: 40; RG Comp: 35; RG AB: 11
 Discounts: Multi-Vehicle Discount: 17%

Proposed: CLASS: 23
 RG Coll_DCPD: 38; RG Comp: 32; RG AB: 11
 Discounts: Multi-Vehicle Discount: 17%

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2024-11-03
Renewals:	2025-01-03

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	524	Incl. In BI	191	25	740	99	30	273	105	507	1247
	Proposed	565	Incl. In BI	281	25	871	104	30	291	74	499	1370
% +/- to Current Rates		7.82%		47.12%	0.00%	17.70%	5.05%	0.00%	6.59%	-29.52%	-1.58%	9.86%
005	Current	264	Incl. In BI	96	12	372	92	30	245	98	465	837
	Proposed	285	Incl. In BI	142	12	439	97	30	261	68	456	895
% +/- to Current Rates		7.95%		47.92%	0.00%	18.01%	5.43%	0.00%	6.53%	-30.61%	-1.94%	6.93%
006	Current	217	Incl. In BI	79	9	305	97	30	294	108	529	834
	Proposed	234	Incl. In BI	116	9	359	102	30	314	75	521	880
% +/- to Current Rates		7.83%		46.84%	0.00%	17.70%	5.15%	0.00%	6.80%	-30.56%	-1.51%	5.52%
007	Current	264	Incl. In BI	96	12	372	92	30	245	98	465	837
	Proposed	285	Incl. In BI	142	12	439	97	30	261	68	456	895
% +/- to Current Rates		7.95%		47.92%	0.00%	18.01%	5.43%	0.00%	6.53%	-30.61%	-1.94%	6.93%

* 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: Principal: CLASS: 1 RG Coll_DCPD: 36; RG Comp: 26; RG AB: 10
 No additional charge for occasional driver with more than 9 years licensed

Proposed: Principal: CLASS: 1 RG Coll_DCPD: 37; RG Comp: 21; RG AB: 10
 No additional charge for occasional driver with more than 9 years licensed

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: **Belair Insurance Company Inc.**

Implementation Dates (D/M/Y)	
New Business:	2024-11-03
Renewals:	2025-01-03

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	524	Incl. In BI	191	25	740	99	30	273	105	507	1247
Proposed	565	Incl. In BI	281	25	871	104	30	291	74	499	1370
% +/- to Current Rates	7.82%		47.12%	0.00%	17.70%	5.05%	0.00%	6.59%	-29.52%	-1.58%	9.86%
005 Current	264	Incl. In BI	96	12	372	92	30	245	98	465	837
Proposed	285	Incl. In BI	142	12	439	97	30	261	68	456	895
% +/- to Current Rates	7.95%		47.92%	0.00%	18.01%	5.43%	0.00%	6.53%	-30.61%	-1.94%	6.93%
006 Current	217	Incl. In BI	79	9	305	97	30	294	108	529	834
Proposed	234	Incl. In BI	116	9	359	102	30	314	75	521	880
% +/- to Current Rates	7.83%		46.84%	0.00%	17.70%	5.15%	0.00%	6.80%	-30.56%	-1.51%	5.52%
007 Current	264	Incl. In BI	96	12	372	92	30	245	98	465	837
Proposed	285	Incl. In BI	142	12	439	97	30	261	68	456	895
% +/- to Current Rates	7.95%		47.92%	0.00%	18.01%	5.43%	0.00%	6.53%	-30.61%	-1.94%	6.93%

* 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
 RG Coll_DCPD: 36; RG Comp: 26; RG AB: 10

Proposed: CLASS: 1
 RG Coll_DCPD: 37; RG Comp: 21; RG AB: 10

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2024-11-03
Renewals:	2025-01-03

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	543	Incl. In BI	216	25	784	117	30	336	268	751	1535
Proposed	586	Incl. In BI	267	25	878	122	30	302	191	645	1523
% +/- to Current Rates	7.92%		23.61%	0.00%	11.99%	4.27%	0.00%	-10.12%	-28.73%	-14.11%	-0.78%
005 Current	266	Incl. In BI	106	12	384	109	30	312	249	700	1084
Proposed	286	Incl. In BI	130	12	428	114	30	281	177	602	1030
% +/- to Current Rates	7.52%		22.64%	0.00%	11.46%	4.59%	0.00%	-9.94%	-28.92%	-14.00%	-4.98%
006 Current	218	Incl. In BI	87	9	314	114	30	376	273	793	1107
Proposed	235	Incl. In BI	107	9	351	120	30	337	195	682	1033
% +/- to Current Rates	7.80%		22.99%	0.00%	11.78%	5.26%	0.00%	-10.37%	-28.57%	-14.00%	-6.68%
007 Current	266	Incl. In BI	106	12	384	109	30	312	249	700	1084
Proposed	286	Incl. In BI	130	12	428	114	30	281	177	602	1030
% +/- to Current Rates	7.52%		22.64%	0.00%	11.46%	4.59%	0.00%	-9.94%	-28.92%	-14.00%	-4.98%

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

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

Current: CLASS: 2
 RG Coll_DCPD: 38; RG Comp: 38; RG AB: 9

Proposed: CLASS: 2
 RG Coll_DCPD: 35; RG Comp: 34; RG AB: 9

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2024-11-03
Renewals:	2025-01-03

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	551	Incl. In BI	307	25	883	133	30	440	238	841	1724
	Proposed	594	Incl. In BI	333	25	952	139	30	346	166	681	1633
% +/- to Current Rates		7.80%		8.47%	0.00%	7.81%	4.51%	0.00%	-21.36%	-30.25%	-19.02%	-5.28%
005	Current	270	Incl. In BI	150	12	432	124	30	409	221	784	1216
	Proposed	291	Incl. In BI	163	12	466	130	30	321	154	635	1101
% +/- to Current Rates		7.78%		8.67%	0.00%	7.87%	4.84%	0.00%	-21.52%	-30.32%	-19.01%	-9.46%
006	Current	221	Incl. In BI	123	9	353	130	30	491	243	894	1247
	Proposed	238	Incl. In BI	133	9	380	136	30	386	169	721	1101
% +/- to Current Rates		7.69%		8.13%	0.00%	7.65%	4.62%	0.00%	-21.38%	-30.45%	-19.35%	-11.71%
007	Current	270	Incl. In BI	150	12	432	124	30	409	221	784	1216
	Proposed	291	Incl. In BI	163	12	466	130	30	321	154	635	1101
% +/- to Current Rates		7.78%		8.67%	0.00%	7.87%	4.84%	0.00%	-21.52%	-30.32%	-19.01%	-9.46%

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

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

Current: CLASS: 2
 RG Coll_DCPD: 48; RG Comp: 41; RG AB: 11

Proposed: CLASS: 2
 RG Coll_DCPD: 40; RG Comp: 36; RG AB: 11

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2024-11-03
Renewals:	2025-01-03

Profile 10.1 Private Passenger:

Operator 1:
 Female, Age 35, Single
 No driver training
 Licensed 15 years, Class 5 license
 New business
 Annual mileage 25,000 km, commute 25 km one way
 No AF accident
 No convictions
 2017 Honda Civic LX 4DR (VICC Code 3558 01)

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	680	Incl. In BI	303	25	1008	183	30	416	292	921	1929
	Proposed	733	Incl. In BI	380	25	1138	192	30	379	217	818	1956
% +/- to Current Rates		7.79%		25.41%	0.00%	12.90%	4.92%	0.00%	-8.89%	-25.68%	-11.18%	1.40%
005	Current	299	Incl. In BI	133	12	444	171	30	403	272	876	1320
	Proposed	322	Incl. In BI	167	12	501	179	30	367	202	778	1279
% +/- to Current Rates		7.69%		25.56%	0.00%	12.84%	4.68%	0.00%	-8.93%	-25.74%	-11.19%	-3.11%
006	Current	245	Incl. In BI	109	9	363	180	30	484	298	992	1355
	Proposed	264	Incl. In BI	137	9	410	188	30	441	222	881	1291
% +/- to Current Rates		7.76%		25.69%	0.00%	12.95%	4.44%	0.00%	-8.88%	-25.50%	-11.19%	-4.72%
007	Current	299	Incl. In BI	133	12	444	171	30	403	272	876	1320
	Proposed	322	Incl. In BI	167	12	501	179	30	367	202	778	1279
% +/- to Current Rates		7.69%		25.56%	0.00%	12.84%	4.68%	0.00%	-8.93%	-25.74%	-11.19%	-3.11%

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

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

Current: CLASS: 23
 RG Coll_DCPD: 40; RG Comp: 34; RG AB: 11
 Car code 0251, model year 2017

Proposed: CLASS: 23
 RG Coll_DCPD: 38; RG Comp: 34; RG AB: 11
 Car code 0251, model year 2017

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