

Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	1877	50	610	39	2576	192	19	534	787	1532	4108
Proposed	1817	49	590	39	2495	192	19	517	703	1431	3926
% +/- to Current Rates	-3.20%	-2.00%	-3.28%	0.00%	-3.14%	0.00%	0.00%	-3.18%	-10.67%	-6.59%	-4.43%
005 Current	756	20	245	39	1060	148	19	441	500	1108	2168
Proposed	732	20	237	39	1028	148	19	424	449	1040	2068
% +/- to Current Rates	-3.17%	0.00%	-3.27%	0.00%	-3.02%	0.00%	0.00%	-3.85%	-10.20%	-6.14%	-4.61%
006 Current	716	20	237	39	1012	148	19	491	619	1277	2289
Proposed	693	19	229	39	980	148	19	482	559	1208	2188
% +/- to Current Rates	-3.21%	-5.00%	-3.38%	0.00%	-3.16%	0.00%	0.00%	-1.83%	-9.69%	-5.40%	-4.41%
007 Current	756	20	245	39	1060	148	19	441	500	1108	2168
Proposed	732	20	237	39	1028	148	19	424	449	1040	2068
% +/- to Current Rates	-3.17%	0.00%	-3.27%	0.00%	-3.02%	0.00%	0.00%	-3.85%	-10.20%	-6.14%	-4.61%

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

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

Current:

Proposed:

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Company Name: Facility Association

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)

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	1210	32	392	39	1673	192	19	321	787	1319	2992
Proposed	1171	31	380	39	1621	192	19	311	703	1225	2846
% +/- to Current Rates	-3.22%	-3.13%	-3.06%	0.00%	-3.11%	0.00%	0.00%	-3.12%	-10.67%	-7.13%	-4.88%
005 Current	490	13	158	39	700	148	19	276	500	943	1643
Proposed	474	13	154	39	680	148	19	266	449	882	1562
% +/- to Current Rates	-3.27%	0.00%	-2.53%	0.00%	-2.86%	0.00%	0.00%	-3.62%	-10.20%	-6.47%	-4.93%
006 Current	464	13	154	39	670	148	19	309	619	1095	1765
Proposed	449	12	150	39	650	148	19	302	559	1028	1678
% +/- to Current Rates	-3.23%	-7.69%	-2.60%	0.00%	-2.99%	0.00%	0.00%	-2.27%	-9.69%	-6.12%	-4.93%
007 Current	490	13	158	39	700	148	19	276	500	943	1643
Proposed	474	13	154	39	680	148	19	266	449	882	1562
% +/- to Current Rates	-3.27%	0.00%	-2.53%	0.00%	-2.86%	0.00%	0.00%	-3.62%	-10.20%	-6.47%	-4.93%

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

\$1000 deductible for Comprehensive due to FA minimum (Rule 101);

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

Current:	Class	3 Coll. Deductible	500	Proposed:	Class	3 Coll. Deductible	500
	DR	5 Comp. Deductible	1000		DR	5 Comp. Deductible	1000
	Limit	1,000,000 Collision Rate Group	32		Limit	1000000 Collision Rate Group	32
	Conv s/c	0% Comprehensive Rate Group	59		Conv s/c	0% Comprehensive Rate Group	59
	Claim s/c	0% AB Rate Group	10		Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	38 Clean Driver Discounts	20%		DCPD Rate Group	38 Clean Driver Discounts	20%
		Multi Veh Discount	0%			Multi Veh Discount	0%

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Company Name: Facility Association

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

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	667	18	218		903			213		213	1116
Proposed	646	18	210		874			206		206	1080
% +/- to Current Rates	-3.15%	0.00%	-3.67%		-3.21%			-3.29%		-3.29%	-3.23%
005 Current	266	7	87		360			165		165	525
Proposed	258	7	83		348			158		158	506
% +/- to Current Rates	-3.01%	0.00%	-4.60%		-3.33%			-4.24%		-4.24%	-3.62%
006 Current	252	7	83		342			182		182	524
Proposed	244	7	79		330			180		180	510
% +/- to Current Rates	-3.17%	0.00%	-4.82%		-3.51%			-1.10%		-1.10%	-2.67%
007 Current	266	7	87		360			165		165	525
Proposed	258	7	83		348			158		158	506
% +/- to Current Rates	-3.01%	0.00%	-4.60%		-3.33%			-4.24%		-4.24%	-3.62%

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

\$1000 deductible for Comprehensive due to FA minimum (Rule 101);

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

Current:	Class	5 Coll. Deductible	500
	DR	3 Comp. Deductible	
	Limit	1,000,000 Collision Rate Group	32
	Conv s/c	0% Comprehensive Rate Group	
	Claim s/c	0% AB Rate Group	
	DCPD Rate Group	38 Clean Driver Discounts	20%
		Multi Veh Discount	0%

Proposed:	Class	5 Coll. Deductible	500
	DR	3 Comp. Deductible	
	Limit	1000000 Collision Rate Group	32
	Conv s/c	0% Comprehensive Rate Group	
	Claim s/c	0% AB Rate Group	
	DCPD Rate Group	38 Clean Driver Discounts	20%
		Multi Veh Discount	

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	1130	30	290	39	1489	192	19	297	279	787	2276
Proposed	1093	30	281	39	1443	192	19	288	249	748	2191
% +/- to Current Rates	-3.27%	0.00%	-3.10%	0.00%	-3.09%	0.00%	0.00%	-3.03%	-10.75%	-4.96%	-3.73%
005 Current	472	13	123	39	647	148	19	242	177	586	1233
Proposed	457	12	120	39	628	148	19	237	159	563	1191
% +/- to Current Rates	-3.18%	-7.69%	-2.44%	0.00%	-2.94%	0.00%	0.00%	-2.07%	-10.17%	-3.92%	-3.41%
006 Current	447	12	117	39	615	148	19	273	219	659	1274
Proposed	434	12	114	39	599	148	19	264	198	629	1228
% +/- to Current Rates	-2.91%	0.00%	-2.56%	0.00%	-2.60%	0.00%	0.00%	-3.30%	-9.59%	-4.55%	-3.61%
007 Current	472	13	123	39	647	148	19	242	177	586	1233
Proposed	457	12	120	39	628	148	19	237	159	563	1191
% +/- to Current Rates	-3.18%	-7.69%	-2.44%	0.00%	-2.94%	0.00%	0.00%	-2.07%	-10.17%	-3.92%	-3.41%

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

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

Current:

Proposed:

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Company Name: Facility Association

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)

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	1130	30	290	39	1489	192	19	297	279	787	2276
Proposed	1093	30	281	39	1443	192	19	288	249	748	2191
% +/- to Current Rates	-3.27%	0.00%	-3.10%	0.00%	-3.09%	0.00%	0.00%	-3.03%	-10.75%	-4.96%	-3.73%
005 Current	472	13	123	39	647	148	19	242	177	586	1233
Proposed	457	12	120	39	628	148	19	237	159	563	1191
% +/- to Current Rates	-3.18%	-7.69%	-2.44%	0.00%	-2.94%	0.00%	0.00%	-2.07%	-10.17%	-3.92%	-3.41%
006 Current	447	12	117	39	615	148	19	273	219	659	1274
Proposed	434	12	114	39	599	148	19	264	198	629	1228
% +/- to Current Rates	-2.91%	0.00%	-2.56%	0.00%	-2.60%	0.00%	0.00%	-3.30%	-9.59%	-4.55%	-3.61%
007 Current	472	13	123	39	647	148	19	242	177	586	1233
Proposed	457	12	120	39	628	148	19	237	159	563	1191
% +/- to Current Rates	-3.18%	-7.69%	-2.44%	0.00%	-2.94%	0.00%	0.00%	-2.07%	-10.17%	-3.92%	-3.41%

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101);

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

Current:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1,000,000 Collision Rate Group	32
	Conv s/c	0% Comprehensive Rate Group	28
	Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	33 Clean Driver Discounts	20%
		Multi Veh Discount	0%

Proposed:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	32
	Conv s/c	0% Comprehensive Rate Group	28
	Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	33 Clean Driver Discounts	20%
		Multi Veh Discount	0%

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Company Name: Facility Association

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

Implementation Dates (D/M/Y)

New Business:	100 days post approval
Renewals:	100 days post approval

Coverages:

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

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

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

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

Current:	Class	Coll. Deductible
	DR	Comp. Deductible
	Limit	Collision Rate Group
	Conv s/c	Comprehensive Rate Group
	Claim s/c	AB Rate Group
	DCPD Rate Group	Clean Driver Discounts
		Multi Veh Discount

Proposed:	Class	Coll. Deductible
	DR	Comp. Deductible
	Limit	Collision Rate Group
	Conv s/c	Comprehensive Rate Group
	Claim s/c	AB Rate Group
	DCPD Rate Group	Clean Driver Discounts
		Multi Veh Discount

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	2118	57	533	78	2786	307	38	598	664	1607	4393
Proposed	2049	56	516	78	2699	307	38	580	593	1518	4217
% +/- to Current Rates	-3.26%	-1.75%	-3.19%	0.00%	-3.12%	0.00%	0.00%	-3.01%	-10.69%	-5.54%	-4.01%
005 Current	885	24	227	78	1214	237	38	489	422	1186	2400
Proposed	857	23	221	78	1179	237	38	477	379	1131	2310
% +/- to Current Rates	-3.16%	-4.17%	-2.64%	0.00%	-2.88%	0.00%	0.00%	-2.45%	-10.19%	-4.64%	-3.75%
006 Current	838	23	214	78	1153	237	38	549	522	1346	2499
Proposed	813	23	209	78	1123	237	38	531	472	1278	2401
% +/- to Current Rates	-2.98%	0.00%	-2.34%	0.00%	-2.60%	0.00%	0.00%	-3.28%	-9.58%	-5.05%	-3.92%
007 Current	885	24	227	78	1214	237	38	489	422	1186	2400
Proposed	857	23	221	78	1179	237	38	477	379	1131	2310
% +/- to Current Rates	-3.16%	-4.17%	-2.64%	0.00%	-2.88%	0.00%	0.00%	-2.45%	-10.19%	-4.64%	-3.75%

* 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:

Proposed:

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Company Name: Facility Association

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)

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	1130	30	305	39	1504	134	19	390	478	1021	2525
Proposed	1093	30	295	39	1457	134	19	378	427	958	2415
% +/- to Current Rates	-3.27%	0.00%	-3.28%	0.00%	-3.13%	0.00%	0.00%	-3.08%	-10.67%	-6.17%	-4.36%
005 Current	472	13	130	39	654	104	19	319	304	746	1400
Proposed	457	12	126	39	634	104	19	311	273	707	1341
% +/- to Current Rates	-3.18%	-7.69%	-3.08%	0.00%	-3.06%	0.00%	0.00%	-2.51%	-10.20%	-5.23%	-4.21%
006 Current	447	12	122	39	620	104	19	358	376	857	1477
Proposed	434	12	119	39	604	104	19	346	340	809	1413
% +/- to Current Rates	-2.91%	0.00%	-2.46%	0.00%	-2.58%	0.00%	0.00%	-3.35%	-9.57%	-5.60%	-4.33%
007 Current	472	13	130	39	654	104	19	319	304	746	1400
Proposed	457	12	126	39	634	104	19	311	273	707	1341
% +/- to Current Rates	-3.18%	-7.69%	-3.08%	0.00%	-3.06%	0.00%	0.00%	-2.51%	-10.20%	-5.23%	-4.21%

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

\$1000 deductible for Collision and \$500 deductible for Comprehensive due to FA minimum (Rule 101);

10% Multi Vehicle Discount applies to Liability, DCPD, Accident Benefits and Collision coverages of a lower rated vehicle (Rule 117)

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

Current:	Class	2 Coll. Deductible	1000
	DR	5 Comp. Deductible	500
	Limit	1,000,000 Collision Rate Group	43
	Conv s/c	0% Comprehensive Rate Group	39
	Claim s/c	0% AB Rate Group	8
	DCPD Rate Group	34 Clean Driver Discounts	20%
		Multi Veh Discount	0%

Proposed:	Class	2 Coll. Deductible	1000
	DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	43
	Conv s/c	0% Comprehensive Rate Group	39
	Claim s/c	0% AB Rate Group	8
	DCPD Rate Group	34 Clean Driver Discounts	20%
		Multi Veh Discount	0%

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Company Name: Facility Association

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)

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	988	27	228	39	1282	173	19	208	186	586	1868
Proposed	956	26	221	39	1242	173	19	202	166	560	1802
% +/- to Current Rates	-3.24%	-3.70%	-3.07%	0.00%	-3.12%	0.00%	0.00%	-2.88%	-10.75%	-4.44%	-3.53%
005 Current	413	11	97	39	560	133	19	170	118	440	1000
Proposed	400	11	95	39	545	133	19	166	106	424	969
% +/- to Current Rates	-3.15%	0.00%	-2.06%	0.00%	-2.68%	0.00%	0.00%	-2.35%	-10.17%	-3.64%	-3.10%
006 Current	391	11	92	39	533	133	19	191	146	489	1022
Proposed	379	11	90	39	519	133	19	185	132	469	988
% +/- to Current Rates	-3.07%	0.00%	-2.17%	0.00%	-2.63%	0.00%	0.00%	-3.14%	-9.59%	-4.09%	-3.33%
007 Current	413	11	97	39	560	133	19	170	118	440	1000
Proposed	400	11	95	39	545	133	19	166	106	424	969
% +/- to Current Rates	-3.15%	0.00%	-2.06%	0.00%	-2.68%	0.00%	0.00%	-2.35%	-10.17%	-3.64%	-3.10%

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101);

10% Multi Vehicle Discount applies to Liability, DCPD, Accident Benefits and Collision coverages of a lower rated vehicle (Rule 117)

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

Current:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1,000,000 Collision Rate Group	28
	Conv s/c	0% Comprehensive Rate Group	18
	Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	31 Clean Driver Discounts	20%
		Multi Veh Discount	10%

Proposed:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	28
	Conv s/c	0% Comprehensive Rate Group	18
	Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	31 Clean Driver Discounts	20%
		Multi Veh Discount	10%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	1130	30	320	39	1519	231	19	328	260	838	2357
Proposed	1093	30	310	39	1472	231	19	318	232	800	2272
% +/- to Current Rates	-3.27%	0.00%	-3.13%	0.00%	-3.09%	0.00%	0.00%	-3.05%	-10.77%	-4.53%	-3.61%
005 Current	472	13	135	39	659	179	19	269	165	632	1291
Proposed	457	12	132	39	640	179	19	262	148	608	1248
% +/- to Current Rates	-3.18%	-7.69%	-2.22%	0.00%	-2.88%	0.00%	0.00%	-2.60%	-10.30%	-3.80%	-3.33%
006 Current	447	12	129	39	627	179	19	302	204	704	1331
Proposed	434	12	125	39	610	179	19	292	184	674	1284
% +/- to Current Rates	-2.91%	0.00%	-3.10%	0.00%	-2.71%	0.00%	0.00%	-3.31%	-9.80%	-4.26%	-3.53%
007 Current	472	13	135	39	659	179	19	269	165	632	1291
Proposed	457	12	132	39	640	179	19	262	148	608	1248
% +/- to Current Rates	-3.18%	-7.69%	-2.22%	0.00%	-2.88%	0.00%	0.00%	-2.60%	-10.30%	-3.80%	-3.33%

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

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

Current:

Proposed:

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Company Name: Facility Association

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)

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	1130	30	320	39	1519	231	19	328	260	838	2357
Proposed	1093	30	310	39	1472	231	19	318	232	800	2272
% +/- to Current Rates	-3.27%	0.00%	-3.13%	0.00%	-3.09%	0.00%	0.00%	-3.05%	-10.77%	-4.53%	-3.61%
005 Current	472	13	135	39	659	179	19	269	165	632	1291
Proposed	457	12	132	39	640	179	19	262	148	608	1248
% +/- to Current Rates	-3.18%	-7.69%	-2.22%	0.00%	-2.88%	0.00%	0.00%	-2.60%	-10.30%	-3.80%	-3.33%
006 Current	447	12	129	39	627	179	19	302	204	704	1331
Proposed	434	12	125	39	610	179	19	292	184	674	1284
% +/- to Current Rates	-2.91%	0.00%	-3.10%	0.00%	-2.71%	0.00%	0.00%	-3.31%	-9.80%	-4.26%	-3.53%
007 Current	472	13	135	39	659	179	19	269	165	632	1291
Proposed	457	12	132	39	640	179	19	262	148	608	1248
% +/- to Current Rates	-3.18%	-7.69%	-2.22%	0.00%	-2.88%	0.00%	0.00%	-2.60%	-10.30%	-3.80%	-3.33%

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

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

Current:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1,000,000 Collision Rate Group	34
	Conv s/c	0% Comprehensive Rate Group	26
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	35 Clean Driver Discounts	20%
		Multi Veh Discount	0%

Proposed:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	34
	Conv s/c	0% Comprehensive Rate Group	26
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	35 Clean Driver Discounts	20%
		Multi Veh Discount	0%

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Company Name: Facility Association

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

Implementation Dates (D/M/Y)

New Business:	100 days post approval
Renewals:	100 days post approval

Coverages:

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

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

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

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

Current:	Class	Coll. Deductible
	DR	Comp. Deductible
	Limit	Collision Rate Group
	Conv s/c	Comprehensive Rate Group
	Claim s/c	AB Rate Group
	DCPD Rate Group	Clean Driver Discounts
		Multi Veh Discount

Proposed:	Class	Coll. Deductible
	DR	Comp. Deductible
	Limit	Collision Rate Group
	Conv s/c	Comprehensive Rate Group
	Claim s/c	AB Rate Group
	DCPD Rate Group	Clean Driver Discounts
		Multi Veh Discount

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Company Name: Facility Association

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)

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	4081	110	894	39	5124	231	19	834	139	1223	6347
Proposed	3950	106	864	39	4959	231	19	812	124	1186	6145
% +/- to Current Rates	-3.21%	-3.64%	-3.36%	0.00%	-3.22%	0.00%	0.00%	-2.64%	-10.79%	-3.03%	-3.18%
005 Current	1714	46	380	39	2179	179	19	736	88	1022	3201
Proposed	1659	44	366	39	2108	179	19	715	79	992	3100
% +/- to Current Rates	-3.21%	-4.35%	-3.68%	0.00%	-3.26%	0.00%	0.00%	-2.85%	-10.23%	-2.94%	-3.16%
006 Current	1624	43	364	39	2070	179	19	827	109	1134	3204
Proposed	1572	42	354	39	2007	179	19	802	99	1099	3106
% +/- to Current Rates	-3.20%	-2.33%	-2.75%	0.00%	-3.04%	0.00%	0.00%	-3.02%	-9.17%	-3.09%	-3.06%
007 Current	1714	46	380	39	2179	179	19	736	88	1022	3201
Proposed	1659	44	366	39	2108	179	19	715	79	992	3100
% +/- to Current Rates	-3.21%	-4.35%	-3.68%	0.00%	-3.26%	0.00%	0.00%	-2.85%	-10.23%	-2.94%	-3.16%

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

\$1000 deductible for Comprehensive due to FA minimum (Rule 101)

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

Current:	Class	10 Coll. Deductible	500
	DR	3 Comp. Deductible	500
	Limit	1,000,000 Collision Rate Group	26
	Conv s/c	0% Comprehensive Rate Group	13
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	30 Clean Driver Discounts	20%
		Multi Veh Discount	0%

Proposed:	Class	10 Coll. Deductible	500
	DR	3 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	26
	Conv s/c	0% Comprehensive Rate Group	13
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	30 Clean Driver Discounts	20%
		Multi Veh Discount	0%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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

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

\$1000 deductible for Comprehensive due to FA minimum (Rule 101)

10% Multi Vehicle Discount applies to Liability, DCPD, Accident Benefits and Collision coverages of a lower rated vehicle (Rule 117), that is vehicle 2

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

Current:		Proposed:	

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Company Name: Facility Association

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)

Implementation Dates (D/M/Y)

New Business:	100 days post approval
Renewals:	100 days post approval

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	988	27	306	39	1360	101	19	356	650	1126	2486
Proposed	956	26	295	39	1316	101	19	346	580	1046	2362
% +/- to Current Rates	-3.24%	-3.70%	-3.59%	0.00%	-3.24%	0.00%	0.00%	-2.81%	-10.77%	-7.10%	-4.99%
005 Current	413	11	130	39	593	77	19	292	412	800	1393
Proposed	400	11	126	39	576	77	19	284	370	750	1326
% +/- to Current Rates	-3.15%	0.00%	-3.08%	0.00%	-2.87%	0.00%	0.00%	-2.74%	-10.19%	-6.25%	-4.81%
006 Current	391	11	123	39	564	77	19	328	510	934	1498
Proposed	379	11	120	39	549	77	19	317	461	874	1423
% +/- to Current Rates	-3.07%	0.00%	-2.44%	0.00%	-2.66%	0.00%	0.00%	-3.35%	-9.61%	-6.42%	-5.01%
007 Current	413	11	130	39	593	77	19	292	412	800	1393
Proposed	400	11	126	39	576	77	19	284	370	750	1326
% +/- to Current Rates	-3.15%	0.00%	-3.08%	0.00%	-2.87%	0.00%	0.00%	-2.74%	-10.19%	-6.25%	-4.81%

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

\$1000 deductible for Comprehensive due to FA minimum (Rule 101)

10% Multi Vehicle Discount applies to Liability, DCPD, Accident Benefits and Collision coverages of a lower rated vehicle (Rule 117), that is vehicle 2

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

Current:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	1000
	Limit	1,000,000 Collision Rate Group	39
	Conv s/c	0% Comprehensive Rate Group	51
	Claim s/c	0% AB Rate Group	7
	DCPD Rate Group	37 Clean Driver Discounts	20%
		Multi Veh Discount	10%

Proposed:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	1000
	Limit	1000000 Collision Rate Group	39
	Conv s/c	0% Comprehensive Rate Group	51
	Claim s/c	0% AB Rate Group	7
	DCPD Rate Group	37 Clean Driver Discounts	20%
		Multi Veh Discount	10%

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Company Name: Facility Association

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)

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	1210	32	439	39	1720	231	19	372	348	970	2690
Proposed	1171	31	426	39	1667	231	19	362	311	923	2590
% +/- to Current Rates	-3.22%	-3.13%	-2.96%	0.00%	-3.08%	0.00%	0.00%	-2.69%	-10.63%	-4.85%	-3.72%
005 Current	490	13	178	39	720	179	19	320	221	739	1459
Proposed	474	13	173	39	699	179	19	310	198	706	1405
% +/- to Current Rates	-3.27%	0.00%	-2.81%	0.00%	-2.92%	0.00%	0.00%	-3.13%	-10.41%	-4.47%	-3.70%
006 Current	464	13	173	39	689	179	19	358	273	829	1518
Proposed	449	12	169	39	669	179	19	351	247	796	1465
% +/- to Current Rates	-3.23%	-7.69%	-2.31%	0.00%	-2.90%	0.00%	0.00%	-1.96%	-9.52%	-3.98%	-3.49%
007 Current	490	13	178	39	720	179	19	320	221	739	1459
Proposed	474	13	173	39	699	179	19	310	198	706	1405
% +/- to Current Rates	-3.27%	0.00%	-2.81%	0.00%	-2.92%	0.00%	0.00%	-3.13%	-10.41%	-4.47%	-3.70%

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

10% Multi Vehicle Discount applies to Liability, DCPD, Accident Benefits and Collision coverages of a lower rated vehicle (Rule 117), that is vehicle 2

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

Current:	Class	3 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1,000,000 Collision Rate Group	35
	Conv s/c	0% Comprehensive Rate Group	32
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	41 Clean Driver Discounts	20%
		Multi Veh Discount	0%

Proposed:	Class	3 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	35
	Conv s/c	0% Comprehensive Rate Group	32
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	41 Clean Driver Discounts	20%
		Multi Veh Discount	0%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	1048	28	340	39	1455	192	19	302	213	726	2181
Proposed	1014	27	328	39	1408	192	19	292	190	693	2101
% +/- to Current Rates	-3.24%	-3.57%	-3.53%	0.00%	-3.23%	0.00%	0.00%	-3.31%	-10.80%	-4.55%	-3.67%
005 Current	2722	72	882	78	346	38	838	426	135	1437	1783
Proposed	2722	72	882	78	346	38	838	574	122	1572	1918
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	34.74%	-9.63%	9.39%	7.57%
006 Current	2722	72	882	78	346	38	838	426	168	1470	1816
Proposed	2722	72	882	78	346	38	838	574	151	1601	1947
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	34.74%	-10.12%	8.91%	7.21%
007 Current	2722	72	882	78	346	38	838	426	135	1437	1783
Proposed	2722	72	882	78	346	38	838	574	122	1572	1918
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	34.74%	-9.63%	9.39%	7.57%

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

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

Current:

Proposed:

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Company Name:

Facility Association

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)

Implementation Dates (D/M/Y)

New Business:	100 days post approval
Renewals:	100 days post approval

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	1048	28	340	39	1455	192	19	302	213	726	2181
Proposed	1014	27	328	39	1408	192	19	292	190	693	2101
% +/- to Current Rates	-3.24%	-3.57%	-3.53%	0.00%	-3.23%	0.00%	0.00%	-3.31%	-10.80%	-4.55%	-3.67%
005 Current	413	10	134	39	596	148	19	250	135	552	1148
Proposed	399	10	130	39	578	148	19	243	122	532	1110
% +/- to Current Rates	-3.39%	0.00%	-2.99%	0.00%	-3.02%	0.00%	0.00%	-2.80%	-9.63%	-3.62%	-3.31%
006 Current	391	10	130	39	570	148	19	282	168	617	1187
Proposed	378	10	126	39	553	148	19	274	151	592	1145
% +/- to Current Rates	-3.32%	0.00%	-3.08%	0.00%	-2.98%	0.00%	0.00%	-2.84%	-10.12%	-4.05%	-3.54%
007 Current	413	10	134	39	596	148	19	250	135	552	1148
Proposed	399	10	130	39	578	148	19	243	122	532	1110
% +/- to Current Rates	-3.39%	0.00%	-2.99%	0.00%	-3.02%	0.00%	0.00%	-2.80%	-9.63%	-3.62%	-3.31%

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

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

Current:	Class	1 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1,000,000 Collision Rate Group	35
	Conv s/c	0% Comprehensive Rate Group	21
	Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	38 Clean Driver Discounts	20%
		Multi Veh Discount	0%

Proposed:	Class	1 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	35
	Conv s/c	0% Comprehensive Rate Group	21
	Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	38 Clean Driver Discounts	20%
		Multi Veh Discount	0%

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Company Name: Facility Association

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

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

Coverages:

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

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

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

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

Current:	Class	Coll. Deductible
	DR	Comp. Deductible
	Limit	Collision Rate Group
	Conv s/c	Comprehensive Rate Group
	Claim s/c	AB Rate Group
	DCPD Rate Group	Clean Driver Discounts
		Multi Veh Discount

Proposed:	Class	0 Coll. Deductible	0
	DR	0 Comp. Deductible	0
	Limit	0 Collision Rate Group	35
	Conv s/c	0% Comprehensive Rate Group	21
	Claim s/c	0% AB Rate Group	10
	DCPD Rate Group	38 Clean Driver Discounts	0%
		Multi Veh Discount	

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Company Name: Facility Association

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)

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	1130	30	334	39	1533	160	19	328	385	892	2425
Proposed	1093	30	324	39	1486	160	19	318	344	841	2327
% +/- to Current Rates	-3.27%	0.00%	-2.99%	0.00%	-3.07%	0.00%	0.00%	-3.05%	-10.65%	-5.72%	-4.04%
005 Current	472	13	142	39	666	124	19	269	245	657	1323
Proposed	457	12	138	39	646	124	19	262	220	625	1271
% +/- to Current Rates	-3.18%	-7.69%	-2.82%	0.00%	-3.00%	0.00%	0.00%	-2.60%	-10.20%	-4.87%	-3.93%
006 Current	447	12	134	39	632	124	19	302	303	748	1380
Proposed	434	12	131	39	616	124	19	292	274	709	1325
% +/- to Current Rates	-2.91%	0.00%	-2.24%	0.00%	-2.53%	0.00%	0.00%	-3.31%	-9.57%	-5.21%	-3.99%
007 Current	472	13	142	39	666	124	19	269	245	657	1323
Proposed	457	12	138	39	646	124	19	262	220	625	1271
% +/- to Current Rates	-3.18%	-7.69%	-2.82%	0.00%	-3.00%	0.00%	0.00%	-2.60%	-10.20%	-4.87%	-3.93%

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

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

Current:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1,000,000 Collision Rate Group	34
	Conv s/c	0% Comprehensive Rate Group	34
	Claim s/c	0% AB Rate Group	9
	DCPD Rate Group	36 Clean Driver Discounts	20%
		Multi Veh Discount	0%

Proposed:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	34
	Conv s/c	0% Comprehensive Rate Group	34
	Claim s/c	0% AB Rate Group	9
	DCPD Rate Group	36 Clean Driver Discounts	20%
		Multi Veh Discount	

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Company Name: Facility Association

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)

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	1130	30	408	39	1607	231	19	407	423	1080	2687
Proposed	1093	30	395	39	1557	231	19	395	377	1022	2579
% +/- to Current Rates	-3.27%	0.00%	-3.19%	0.00%	-3.11%	0.00%	0.00%	-2.95%	-10.87%	-5.37%	-4.02%
005 Current	472	13	173	39	697	179	19	334	268	800	1497
Proposed	457	12	169	39	677	179	19	325	241	764	1441
% +/- to Current Rates	-3.18%	-7.69%	-2.31%	0.00%	-2.87%	0.00%	0.00%	-2.69%	-10.07%	-4.50%	-3.74%
006 Current	447	12	164	39	662	179	19	374	332	904	1566
Proposed	434	12	160	39	645	179	19	362	300	860	1505
% +/- to Current Rates	-2.91%	0.00%	-2.44%	0.00%	-2.57%	0.00%	0.00%	-3.21%	-9.64%	-4.87%	-3.90%
007 Current	472	13	173	39	697	179	19	334	268	800	1497
Proposed	457	12	169	39	677	179	19	325	241	764	1441
% +/- to Current Rates	-3.18%	-7.69%	-2.31%	0.00%	-2.87%	0.00%	0.00%	-2.69%	-10.07%	-4.50%	-3.74%

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

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

Current:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1,000,000 Collision Rate Group	39
	Conv s/c	0% Comprehensive Rate Group	36
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	41 Clean Driver Discounts	20%
		Multi Veh Discount	0%

Proposed:	Class	2 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	39
	Conv s/c	0% Comprehensive Rate Group	36
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	41 Clean Driver Discounts	20%
		Multi Veh Discount	0%

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Company Name: Facility Association

Implementation Dates (D/M/Y)	
New Business:	100 days post approval
Renewals:	100 days post approval

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	1210	32	439	39	1720	231	19	372	385	1007	2727
	Proposed	1171	31	426	39	1667	231	19	362	344	956	2623
	% +/- to Current Rates	-3.22%	-3.13%	-2.96%	0.00%	-3.08%	0.00%	0.00%	-2.69%	-10.65%	-5.06%	-3.81%
005	Current	490	13	178	39	720	179	19	320	245	763	1483
	Proposed	474	13	173	39	699	179	19	310	220	728	1427
	% +/- to Current Rates	-3.27%	0.00%	-2.81%	0.00%	-2.92%	0.00%	0.00%	-3.13%	-10.20%	-4.59%	-3.78%
006	Current	464	13	173	39	689	179	19	358	303	859	1548
	Proposed	449	12	169	39	669	179	19	351	274	823	1492
	% +/- to Current Rates	-3.23%	-7.69%	-2.31%	0.00%	-2.90%	0.00%	0.00%	-1.96%	-9.57%	-4.19%	-3.62%
007	Current	490	13	178	39	720	179	19	320	245	763	1483
	Proposed	474	13	173	39	699	179	19	310	220	728	1427
	% +/- to Current Rates	-3.27%	0.00%	-2.81%	0.00%	-2.92%	0.00%	0.00%	-3.13%	-10.20%	-4.59%	-3.78%

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

\$500 deductible for Comprehensive due to FA minimum (Rule 101)

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

Current:	Class	3 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1,000,000 Collision Rate Group	35
	Conv s/c	0% Comprehensive Rate Group	34
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	41 Clean Driver Discounts	20%
		Multi Veh. Discount	0%

Proposed:	Class	3 Coll. Deductible	500
	DR	5 Comp. Deductible	500
	Limit	1000000 Collision Rate Group	35
	Conv s/c	0% Comprehensive Rate Group	34
	Claim s/c	0% AB Rate Group	11
	DCPD Rate Group	41 Clean Driver Discounts	20%
		Multi Veh. Discount	0%

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