

Company Name: Sampo Japan Insurance Inc.

Implementation Dates (D/M/Y)	
New Business:	2026-02-01
Renewals:	2026-02-01

Profile 1.1 Private Passenger:

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

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	1322	35	1963	40	3360	117	13	629	314	1073	4433
Proposed	913	62	373	36	1384	103	13	595	441	1152	2536
% +/- to Current Rates	-30.94%	77.14%	-81.00%	-10.00%	-58.81%	-11.97%	0.00%	-5.41%	40.45%	7.36%	-42.79%
005 Current	752	20	1116	16	1904	95	13	552	260	920	2824
Proposed	562	38	230	14	844	69	13	533	379	994	1838
% +/- to Current Rates	-25.27%	90.00%	-79.39%	-12.50%	-55.67%	-27.37%	0.00%	-3.44%	45.77%	8.04%	-34.92%
006 Current	625	17	927	12	1581	95	13	654	278	1040	2621
Proposed	436	29	178	11	654	69	13	612	357	1051	1705
% +/- to Current Rates	-30.24%	70.59%	-80.80%	-8.33%	-58.63%	-27.37%	0.00%	-6.42%	28.42%	1.06%	-34.95%
007 Current	752	20	1116	16	1904	95	13	552	260	920	2824
Proposed	562	38	230	14	844	69	13	533	379	994	1838
% +/- to Current Rates	-25.27%	90.00%	-79.39%	-12.50%	-55.67%	-27.37%	0.00%	-3.44%	45.77%	8.04%	-34.92%

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

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

Current: Operator 1: Class: 3, Driving Record: 7, Rate Group: Collision 33, Comp 47, DCPD 40, AB 10  
Operator 2: Class: 5, Driving Record: 3, Rate Group: Collision 33, Comp 47, DCPD 40, AB 10

Proposed: Operator 1: Class: 3, Driving Record: 7, Rate Group: Collision 34, Comp 63, DCPD 38, AB 10  
Operator 2: Class: 5, Driving Record: 3, Rate Group: Collision 34, Comp 63, DCPD 38, AB 10

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:

Sompo Japan Insurance Inc.

**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:	2026-02-01
Renewals:	2026-02-01

**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
<b>004</b> Current	667	18	990	40	1715	117	13	361	314	805	2520
Proposed	476	32	194	36	738	103	13	347	441	904	1642
% +/- to Current Rates	-28.64%	77.78%	-80.40%	-10.00%	-56.97%	-11.97%	0.00%	-3.88%	40.45%	12.30%	-34.84%
<b>005</b> Current	361	10	535	16	922	95	13	286	260	654	1576
Proposed	294	20	120	14	448	69	13	303	379	764	1212
% +/- to Current Rates	-18.56%	100.00%	-77.57%	-12.50%	-51.41%	-27.37%	0.00%	5.94%	45.77%	16.82%	-23.10%
<b>006</b> Current	300	8	445	12	765	95	13	339	278	725	1490
Proposed	228	15	93	11	347	69	13	348	357	787	1134
% +/- to Current Rates	-24.00%	87.50%	-79.10%	-8.33%	-54.64%	-27.37%	0.00%	2.65%	28.42%	8.55%	-23.89%
<b>007</b> Current	361	10	535	16	922	95	13	286	260	654	1576
Proposed	294	20	120	14	448	69	13	303	379	764	1212
% +/- to Current Rates	-18.56%	100.00%	-77.57%	-12.50%	-51.41%	-27.37%	0.00%	5.94%	45.77%	16.82%	-23.10%

\* 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: Class: 3, Driving Record: 7, Rate Group: Collision 33, Comp 47, DCPD 40, AB 10

Proposed: Class: 3, Driving Record: 7, Rate Group: Collision 34, Comp 63, DCPD 38, AB 10

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Company Name: Sompo Japan Insurance Inc.

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:	2026-02-01
Renewals:	2026-02-01

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	655	17	973	0	1645	0	0	268	0	268	268
Proposed	437	30	179	0	646	0	0	248	0	248	248
% +/- to Current Rates	-33.28%	76.47%	-81.60%		-60.73%			-7.46%		-7.46%	-7.46%
005 Current	391	10	581	0	982	0	0	266	0	266	266
Proposed	268	18	110	0	396	0	0	230	0	230	230
% +/- to Current Rates	-31.46%	80.00%	-81.07%		-59.67%			-13.53%		-13.53%	-13.53%
006 Current	325	9	482	0	816	0	0	315	0	315	315
Proposed	208	14	85	0	307	0	0	264	0	264	264
% +/- to Current Rates	-36.00%	55.56%	-82.37%		-62.38%			-16.19%		-16.19%	-16.19%
007 Current	391	10	581	0	982	0	0	266	0	266	266
Proposed	268	18	110	0	396	0	0	230	0	230	230
% +/- to Current Rates	-31.46%	80.00%	-81.07%		-59.67%			-13.53%		-13.53%	-13.53%

\* 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, Driving Record: 3, Rate Group: Collision 33, Comp 47, DCPD 40, AB 10

Proposed:	Class: 5, Driving Record: 3, Rate Group: Collision 34, Comp 63, DCPD 38, AB 10

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Company Name: Somo Japan Insurance Inc.

Implementation Dates (D/M/Y)	
New Business:	2026-02-01
Renewals:	2026-02-01

Profile 2.1 Private Passenger:

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

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	602	16	626	40	1284	117	13	264	165	559	1843
Proposed	428	29	146	36	639	103	13	269	115	500	1139
% +/- to Current Rates	-28.90%	81.25%	-76.68%	-10.00%	-50.23%	-11.97%	0.00%	1.89%	-30.30%	-10.55%	-38.20%
005 Current	295	8	307	16	626	95	13	230	137	475	1101
Proposed	248	17	85	14	364	69	13	256	99	437	801
% +/- to Current Rates	-15.93%	112.50%	-72.31%	-12.50%	-41.85%	-27.37%	0.00%	11.30%	-27.74%	-8.00%	-27.25%
006 Current	245	7	255	12	519	95	13	272	146	526	1045
Proposed	192	13	66	11	282	69	13	294	93	469	751
% +/- to Current Rates	-21.63%	85.71%	-74.12%	-8.33%	-45.66%	-27.37%	0.00%	8.09%	-36.30%	-10.84%	-28.13%
007 Current	295	8	307	16	626	95	13	230	137	475	1101
Proposed	248	17	85	14	364	69	13	256	99	437	801
% +/- to Current Rates	-15.93%	112.50%	-72.31%	-12.50%	-41.85%	-27.37%	0.00%	11.30%	-27.74%	-8.00%	-27.25%

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

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

Current: Operator 1: Class: 2, Driving Record: 7, Rate Group: Collision 31, Comp 31, DCPD 32, AB 10  
Operator 2: No charge

Proposed: Operator 1: Class: 2, Driving Record: 7, Rate Group: Collision 32, Comp 24, DCPD 34, AB 10  
Operator 2: No charge

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Company Name: Sompō Japan Insurance Inc.

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:	2026-02-01
Renewals:	2026-02-01

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	602	16	626	40	1284	117	13	264	165	559	1843
Proposed	428	29	146	36	639	103	13	269	115	500	1139
% +/- to Current Rates	-28.90%	81.25%	-76.68%	-10.00%	-50.23%	-11.97%	0.00%	1.89%	-30.30%	-10.55%	-38.20%
005 Current	295	8	307	16	626	95	13	230	137	475	1101
Proposed	248	17	85	14	364	69	13	256	99	437	801
% +/- to Current Rates	-15.93%	112.50%	-72.31%	-12.50%	-41.85%	-27.37%	0.00%	11.30%	-27.74%	-8.00%	-27.25%
006 Current	245	7	255	12	519	95	13	272	146	526	1045
Proposed	192	13	66	11	282	69	13	294	93	469	751
% +/- to Current Rates	-21.63%	85.71%	-74.12%	-8.33%	-45.66%	-27.37%	0.00%	8.09%	-36.30%	-10.84%	-28.13%
007 Current	295	8	307	16	626	95	13	230	137	475	1101
Proposed	248	17	85	14	364	69	13	256	99	437	801
% +/- to Current Rates	-15.93%	112.50%	-72.31%	-12.50%	-41.85%	-27.37%	0.00%	11.30%	-27.74%	-8.00%	-27.25%

\* 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, Driving Record: 7, Rate Group: Collision 31, Comp 31, DCPD 32, AB 10

Proposed: Class: 2, Driving Record: 7, Rate Group: Collision 32, Comp 24, DCPD 34, AB 10

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Company Name: Sompō Japan Insurance Inc.

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:	2026-02-01
Renewals:	2026-02-01

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	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											
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											
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											
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											

\* 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 charge

Proposed:	No charge

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Company Name:

Sompo Japan Insurance Inc.

**Profile 3.1 Private Passenger:****Operator 1:**

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

**Operator 2:**

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

**Implementation Dates (D/M/Y)**

New Business: 2026-02-01

Renewals: 2026-02-01

**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
<b>004</b> Current	1204	32	1386	80	2702	222	26	691	398	1337	4039
Proposed	856	58	278	72	1264	175	26	613	277	1091	2355
% +/- to Current Rates	-28.90%	81.25%	-79.94%	-10.00%	-53.22%	-21.17%	0.00%	-11.29%	-30.40%	-18.40%	-41.69%
<b>005</b> Current	590	16	680	32	1318	182	26	602	329	1139	2457
Proposed	496	34	162	28	720	117	26	584	238	965	1685
% +/- to Current Rates	-15.93%	112.50%	-76.18%	-12.50%	-45.37%	-35.71%	0.00%	-2.99%	-27.66%	-15.28%	-31.42%
<b>006</b> Current	490	14	564	24	1092	182	26	712	352	1272	2364
Proposed	384	26	126	22	558	117	26	672	224	1039	1597
% +/- to Current Rates	-21.63%	85.71%	-77.66%	-8.33%	-48.90%	-35.71%	0.00%	-5.62%	-36.36%	-18.32%	-32.45%
<b>007</b> Current	590	16	680	32	1318	182	26	602	329	1139	2457
Proposed	496	34	162	28	720	117	26	584	238	965	1685
% +/- to Current Rates	-15.93%	112.50%	-76.18%	-12.50%	-45.37%	-35.71%	0.00%	-2.99%	-27.66%	-15.28%	-31.42%

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

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

Current: Operator 1: Class: 2, Driving Record: 7, Rate Group: Collision 44, Comp 44, DCPD 34, AB 8

Operator 2: Class: 2, Driving Record: 7, Rate Group: Collision 29, Comp 22, DCPD 34, AB 11

Proposed: Operator 1: Class: 2, Driving Record: 7, Rate Group: Collision 42, Comp 36, DCPD 34, AB 8

Operator 2: Class: 2, Driving Record: 7, Rate Group: Collision 26, Comp 15, DCPD 32, AB 10

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Company Name: Sampo Japan Insurance Inc.

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:	2026-02-01
Renewals:	2026-02-01

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	602	16	693	40	1351	82	13	457	286	838	2189
Proposed	428	29	146	36	639	72	13	412	202	699	1338
% +/- to Current Rates	-28.90%	81.25%	-78.93%	-10.00%	-52.70%	-12.20%	0.00%	-9.85%	-29.37%	-16.59%	-38.88%
005 Current	295	8	340	16	659	67	13	398	237	715	1374
Proposed	248	17	85	14	364	48	13	393	173	627	991
% +/- to Current Rates	-15.93%	112.50%	-75.00%	-12.50%	-44.76%	-28.36%	0.00%	-1.26%	-27.00%	-12.31%	-27.87%
006 Current	245	7	282	12	546	67	13	471	253	804	1350
Proposed	192	13	66	11	282	48	13	452	163	676	958
% +/- to Current Rates	-21.63%	85.71%	-76.60%	-8.33%	-48.35%	-28.36%	0.00%	-4.03%	-35.57%	-15.92%	-29.04%
007 Current	295	8	340	16	659	67	13	398	237	715	1374
Proposed	248	17	85	14	364	48	13	393	173	627	991
% +/- to Current Rates	-15.93%	112.50%	-75.00%	-12.50%	-44.76%	-28.36%	0.00%	-1.26%	-27.00%	-12.31%	-27.87%

\* 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, Driving Record: 7, Rate Group: Collision 44, Comp 44, DCPD 34, AB 8

Proposed: Class: 2, Driving Record: 7, Rate Group: Collision 42, Comp 36, DCPD 34, AB 8

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Company Name: Sompō Japan Insurance Inc.

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:	2026-02-01
Renewals:	2026-02-01

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	602	16	693	40	1351	140	13	234	112	499	1850
Proposed	428	29	132	36	625	103	13	201	75	392	1017
% +/- to Current Rates	-28.90%	81.25%	-80.95%	-10.00%	-53.74%	-26.43%	0.00%	-14.10%	-33.04%	-21.44%	-45.03%
005 Current	295	8	340	16	659	115	13	204	92	424	1083
Proposed	248	17	77	14	356	69	13	191	65	338	694
% +/- to Current Rates	-15.93%	112.50%	-77.35%	-12.50%	-45.98%	-40.00%	0.00%	-6.37%	-29.35%	-20.28%	-35.92%
006 Current	245	7	282	12	546	115	13	241	99	468	1014
Proposed	192	13	60	11	276	69	13	220	61	363	639
% +/- to Current Rates	-21.63%	85.71%	-78.72%	-8.33%	-49.45%	-40.00%	0.00%	-8.71%	-38.38%	-22.44%	-36.98%
007 Current	295	8	340	16	659	115	13	204	92	424	1083
Proposed	248	17	77	14	356	69	13	191	65	338	694
% +/- to Current Rates	-15.93%	112.50%	-77.35%	-12.50%	-45.98%	-40.00%	0.00%	-6.37%	-29.35%	-20.28%	-35.92%

\* 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, Driving Record: 7, Rate Group: Collision 29, Comp 22, DCPD 34, AB 11

Proposed: Class: 2, Driving Record: 7, Rate Group: Collision 26, Comp 15, DCPD 32, AB 10

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: Somo Japan Insurance Inc.

Implementation Dates (D/M/Y)	
New Business:	2026-02-01
Renewals:	2026-02-01

Profile 4.1 Private Passenger:

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

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

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

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	602	16	793	40	1451	140	13	309	156	618	2069
Proposed	428	29	154	36	647	124	13	269	106	512	1159
% +/- to Current Rates	-28.90%	81.25%	-80.58%	-10.00%	-55.41%	-11.43%	0.00%	-12.94%	-32.05%	-17.15%	-43.98%
005 Current	295	8	389	16	708	115	13	268	129	525	1233
Proposed	248	17	89	14	368	83	13	256	91	443	811
% +/- to Current Rates	-15.93%	112.50%	-77.12%	-12.50%	-48.02%	-27.83%	0.00%	-4.48%	-29.46%	-15.62%	-34.23%
006 Current	245	7	323	12	587	115	13	318	138	584	1171
Proposed	192	13	69	11	285	83	13	294	86	476	761
% +/- to Current Rates	-21.63%	85.71%	-78.64%	-8.33%	-51.45%	-27.83%	0.00%	-7.55%	-37.68%	-18.49%	-35.01%
007 Current	295	8	389	16	708	115	13	268	129	525	1233
Proposed	248	17	89	14	368	83	13	256	91	443	811
% +/- to Current Rates	-15.93%	112.50%	-77.12%	-12.50%	-48.02%	-27.83%	0.00%	-4.48%	-29.46%	-15.62%	-34.23%

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

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

Current: Operator 1: Class: 2, Driving Record: 7, Rate Group: Collision 34, Comp 30, DCPD 37, AB 11  
Operator 2: No charge

Proposed: Operator 1: Class: 2, Driving Record: 7, Rate Group: Collision 32, Comp 22, DCPD 35, AB 11  
Operator 2: No charge

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: Sampo Japan Insurance Inc.

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:	2026-02-01
Renewals:	2026-02-01

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	602	16	793	40	1451	140	13	309	156	618	2069
Proposed	428	29	154	36	647	124	13	269	106	512	1159
% +/- to Current Rates	-28.90%	81.25%	-80.58%	-10.00%	-55.41%	-11.43%	0.00%	-12.94%	-32.05%	-17.15%	-43.98%
005 Current	295	8	389	16	708	115	13	268	129	525	1233
Proposed	248	17	89	14	368	83	13	256	91	443	811
% +/- to Current Rates	-15.93%	112.50%	-77.12%	-12.50%	-48.02%	-27.83%	0.00%	-4.48%	-29.46%	-15.62%	-34.23%
006 Current	245	7	323	12	587	115	13	318	138	584	1171
Proposed	192	13	69	11	285	83	13	294	86	476	761
% +/- to Current Rates	-21.63%	85.71%	-78.64%	-8.33%	-51.45%	-27.83%	0.00%	-7.55%	-37.68%	-18.49%	-35.01%
007 Current	295	8	389	16	708	115	13	268	129	525	1233
Proposed	248	17	89	14	368	83	13	256	91	443	811
% +/- to Current Rates	-15.93%	112.50%	-77.12%	-12.50%	-48.02%	-27.83%	0.00%	-4.48%	-29.46%	-15.62%	-34.23%

\* 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, Driving Record: 7, Rate Group: Collision 34, Comp 30, DCPD 37, AB 11

Proposed: Class: 2, Driving Record: 7, Rate Group: Collision 32, Comp 22, DCPD 35, AB 11

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Company Name: Sompō Japan Insurance Inc.

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:	2026-02-01
Renewals:	2026-02-01

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	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											
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											
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											
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											

\* 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 charge

Proposed:	No charge

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Company Name: Sompō Japan Insurance Inc.

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:	2026-02-01
Renewals:	2026-02-01

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	2104	56	2305	38	4503	159	12	687	79	937	5440
Proposed	1926	130	596	34	2686	116	12	612	54	794	3480
% +/- to Current Rates	-8.46%	132.14%	-74.14%	-10.53%	-40.35%	-27.04%	0.00%	-10.92%	-31.65%	-15.26%	-36.03%
005 Current	1280	34	1403	15	2732	130	12	719	65	926	3658
Proposed	1066	72	330	13	1481	78	12	610	46	746	2227
% +/- to Current Rates	-16.72%	111.76%	-76.48%	-13.33%	-45.79%	-40.00%	0.00%	-15.16%	-29.23%	-19.44%	-39.12%
006 Current	1063	28	1165	12	2268	130	12	852	70	1064	3332
Proposed	827	56	256	10	1149	78	12	701	44	835	1984
% +/- to Current Rates	-22.20%	100.00%	-78.03%	-16.67%	-49.34%	-40.00%	0.00%	-17.72%	-37.14%	-21.52%	-40.46%
007 Current	1280	34	1403	15	2732	130	12	719	65	926	3658
Proposed	1066	72	330	13	1481	78	12	610	46	746	2227
% +/- to Current Rates	-16.72%	111.76%	-76.48%	-13.33%	-45.79%	-40.00%	0.00%	-15.16%	-29.23%	-19.44%	-39.12%

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

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

Current:	Operator 1: Class: 11, Driving Record: 2, Rate Group: Collision 27, Comp 16, DCPD 33, AB 12
	6% New Driver Discount

Proposed:	Operator 1: Class: 10, Driving Record: 2, Rate Group: Collision 24, Comp 11, DCPD 32, AB 11
	6% New Driver Discount

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Company Name: Sompo Japan Insurance Inc.

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)

Implementation Dates (D/M/Y)	
New Business:	2026-02-01
Renewals:	2026-02-01

**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	1269	34	1894	80	3277	208	26	798	544	1576	4853
Proposed	904	61	401	72	1438	184	26	731	430	1371	2809
% +/- to Current Rates	-28.76%	79.41%	-78.83%	-10.00%	-56.12%	-11.54%	0.00%	-8.40%	-20.96%	-13.01%	-42.12%
005 Current	656	18	985	32	1691	171	26	662	451	1310	3001
Proposed	542	37	240	28	847	123	26	669	369	1187	2034
% +/- to Current Rates	-17.38%	105.56%	-75.63%	-12.50%	-49.91%	-28.07%	0.00%	1.06%	-18.18%	-9.39%	-32.22%
006 Current	545	15	818	24	1402	171	26	785	482	1464	2866
Proposed	420	28	187	22	657	123	26	768	348	1265	1922
% +/- to Current Rates	-22.94%	86.67%	-77.14%	-8.33%	-53.14%	-28.07%	0.00%	-2.17%	-27.80%	-13.59%	-32.94%
007 Current	656	18	985	32	1691	171	26	662	451	1310	3001
Proposed	542	37	240	28	847	123	26	669	369	1187	2034
% +/- to Current Rates	-17.38%	105.56%	-75.63%	-12.50%	-49.91%	-28.07%	0.00%	1.06%	-18.18%	-9.39%	-32.22%

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

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

Current: Operator 1: Class: 2, Driving Record: 7, Rate Group: Collision 39, Comp 50, DCPD 37, AB 7  
Operator 2: Class: 3, Driving Record: 7, Rate Group: Collision 36, Comp 35, DCPD 43, AB 11

Proposed: Operator 1: Class: 2, Driving Record: 7, Rate Group: Collision 40, Comp 46, DCPD 38, AB 7  
Operator 2: Class: 3, Driving Record: 7, Rate Group: Collision 34, Comp 29, DCPD 42, AB 11

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Company Name:

Sompo Japan Insurance Inc.

**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:	2026-02-01
Renewals:	2026-02-01

**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
<b>004</b> Current	602	16	793	40	1451	68	13	383	342	806	2257
Proposed	428	29	175	36	668	60	13	384	290	747	1415
% +/- to Current Rates	-28.90%	81.25%	-77.93%	-10.00%	-53.96%	-11.76%	0.00%	0.26%	-15.20%	-7.32%	-37.31%
<b>005</b> Current	295	8	389	16	708	56	13	333	283	685	1393
Proposed	248	17	101	14	380	40	13	366	249	668	1048
% +/- to Current Rates	-15.93%	112.50%	-74.04%	-12.50%	-46.33%	-28.57%	0.00%	9.91%	-12.01%	-2.48%	-24.77%
<b>006</b> Current	245	7	323	12	587	56	13	395	303	767	1354
Proposed	192	13	79	11	295	40	13	420	235	708	1003
% +/- to Current Rates	-21.63%	85.71%	-75.54%	-8.33%	-49.74%	-28.57%	0.00%	6.33%	-22.44%	-7.69%	-25.92%
<b>007</b> Current	295	8	389	16	708	56	13	333	283	685	1393
Proposed	248	17	101	14	380	40	13	366	249	668	1048
% +/- to Current Rates	-15.93%	112.50%	-74.04%	-12.50%	-46.33%	-28.57%	0.00%	9.91%	-12.01%	-2.48%	-24.77%

\* 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, Driving Record: 7, Rate Group: Collision 39, Comp 50, DCPD 37, AB 7

Proposed: Class: 2, Driving Record: 7, Rate Group: Collision 40, Comp 46, DCPD 38, AB 7

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Company Name: Somo Japan Insurance Inc.

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:	2026-02-01
Renewals:	2026-02-01

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	667	18	1101	40	1826	140	13	415	202	770	2596
Proposed	476	32	226	36	770	124	13	347	140	624	1394
% +/- to Current Rates	-28.64%	77.78%	-79.47%	-10.00%	-57.83%	-11.43%	0.00%	-16.39%	-30.69%	-18.96%	-46.30%
005 Current	361	10	596	16	983	115	13	329	168	625	1608
Proposed	294	20	139	14	467	83	13	303	120	519	986
% +/- to Current Rates	-18.56%	100.00%	-76.68%	-12.50%	-52.49%	-27.83%	0.00%	-7.90%	-28.57%	-16.96%	-38.68%
006 Current	300	8	495	12	815	115	13	390	179	697	1512
Proposed	228	15	108	11	362	83	13	348	113	557	919
% +/- to Current Rates	-24.00%	87.50%	-78.18%	-8.33%	-55.58%	-27.83%	0.00%	-10.77%	-36.87%	-20.09%	-39.22%
007 Current	361	10	596	16	983	115	13	329	168	625	1608
Proposed	294	20	139	14	467	83	13	303	120	519	986
% +/- to Current Rates	-18.56%	100.00%	-76.68%	-12.50%	-52.49%	-27.83%	0.00%	-7.90%	-28.57%	-16.96%	-38.68%

\* 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: 3, Driving Record: 7, Rate Group: Collision 36, Comp 35, DCPD 43, AB 11

Proposed: Class: 3, Driving Record: 7, Rate Group: Collision 34, Comp 29, DCPD 42, AB 11

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Company Name: Sampo Japan Insurance Inc.

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

Implementation Dates (D/M/Y)	
New Business:	2026-02-01
Renewals:	2026-02-01

**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	557	15	734	40	1346	117	13	309	130	569	1915
Proposed	404	27	165	36	632	103	13	288	89	493	1125
% +/- to Current Rates	-27.47%	80.00%	-77.52%	-10.00%	-53.05%	-11.97%	0.00%	-6.80%	-31.54%	-13.36%	-41.25%
005 Current	289	8	381	16	694	95	13	267	108	483	1177
Proposed	243	16	99	14	372	69	13	274	76	432	804
% +/- to Current Rates	-15.92%	100.00%	-74.02%	-12.50%	-46.40%	-27.37%	0.00%	2.62%	-29.63%	-10.56%	-31.69%
006 Current	240	6	316	12	574	95	13	316	115	539	1113
Proposed	188	13	77	11	289	69	13	315	72	469	758
% +/- to Current Rates	-21.67%	116.67%	-75.63%	-8.33%	-49.65%	-27.37%	0.00%	-0.32%	-37.39%	-12.99%	-31.90%
007 Current	289	8	381	16	694	95	13	267	108	483	1177
Proposed	243	16	99	14	372	69	13	274	76	432	804
% +/- to Current Rates	-15.92%	100.00%	-74.02%	-12.50%	-46.40%	-27.37%	0.00%	2.62%	-29.63%	-10.56%	-31.69%

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

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

Current: Operator 1: Class: 1, Driving Record: 7, Rate Group: Collision 35, Comp 26, DCPD 37, AB 10  
Operator 2: No charge

Proposed: Operator 1: Class: 1, Driving Record: 7, Rate Group: Collision 34, Comp 18, DCPD 38, AB 10  
Operator 2: No charge

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Company Name: Sompo Japan Insurance Inc.

Implementation Dates (D/M/Y)	
New Business:	2026-02-01
Renewals:	2026-02-01

Profile 7.2 Private Passenger:

<b>Operator 1:</b>
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)

<b>Coverages:</b>
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
<b>004</b> Current	557	15	734	40	1346	117	13	309	130	569	1915
Proposed	404	27	165	36	632	103	13	288	89	493	1125
% +/- to Current Rates	-27.47%	80.00%	-77.52%	-10.00%	-53.05%	-11.97%	0.00%	-6.80%	-31.54%	-13.36%	-41.25%
<b>005</b> Current	289	8	381	16	694	95	13	267	108	483	1177
Proposed	243	16	99	14	372	69	13	274	76	432	804
% +/- to Current Rates	-15.92%	100.00%	-74.02%	-12.50%	-46.40%	-27.37%	0.00%	2.62%	-29.63%	-10.56%	-31.69%
<b>006</b> Current	240	6	316	12	574	95	13	316	115	539	1113
Proposed	188	13	77	11	289	69	13	315	72	469	758
% +/- to Current Rates	-21.67%	116.67%	-75.63%	-8.33%	-49.65%	-27.37%	0.00%	-0.32%	-37.39%	-12.99%	-31.90%
<b>007</b> Current	289	8	381	16	694	95	13	267	108	483	1177
Proposed	243	16	99	14	372	69	13	274	76	432	804
% +/- to Current Rates	-15.92%	100.00%	-74.02%	-12.50%	-46.40%	-27.37%	0.00%	2.62%	-29.63%	-10.56%	-31.69%

\* 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, Driving Record: 7, Rate Group: Collision 35, Comp 26, DCPD 37, AB 10

Proposed: Class: 1, Driving Record: 7, Rate Group: Collision 34, Comp 18, DCPD 38, AB 10

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Company Name: Sompō Japan Insurance Inc.

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:	2026-02-01
Renewals:	2026-02-01

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	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											
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											
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											
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											

\* 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 charge

Proposed:	No charge

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Company Name:

Sompo Japan Insurance Inc.

## Implementation Dates (D/M/Y)

New Business: 2026-02-01

Renewals: 2026-02-01

## Profile 8.1 Private Passenger:

## Operator 1:

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

## Coverages:

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

## COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	602	16	893	40	1551	97	13	323	230	663	2214
Proposed	428	29	146	36	639	103	13	283	157	556	1195
% +/- to Current Rates	-28.90%	81.25%	-83.65%	-10.00%	-58.80%	6.19%	0.00%	-12.38%	-31.74%	-16.14%	-46.03%
005 Current	295	8	438	16	757	80	13	281	191	565	1322
Proposed	248	17	85	14	364	69	13	270	135	487	851
% +/- to Current Rates	-15.93%	112.50%	-80.59%	-12.50%	-51.92%	-13.75%	0.00%	-3.91%	-29.32%	-13.81%	-35.63%
006 Current	245	7	364	12	628	80	13	333	204	630	1258
Proposed	192	13	66	11	282	69	13	310	127	519	801
% +/- to Current Rates	-21.63%	85.71%	-81.87%	-8.33%	-55.10%	-13.75%	0.00%	-6.91%	-37.75%	-17.62%	-36.33%
007 Current	295	8	438	16	757	80	13	281	191	565	1322
Proposed	248	17	85	14	364	69	13	270	135	487	851
% +/- to Current Rates	-15.93%	112.50%	-80.59%	-12.50%	-51.92%	-13.75%	0.00%	-3.91%	-29.32%	-13.81%	-35.63%

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

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

Current: Operator 1: Class: 2, Driving Record: 7, Rate Group: Collision 35, Comp 38, DCPD 40, AB 9

Proposed: Operator 1: Class: 2, Driving Record: 7, Rate Group: Collision 33, Comp 31, DCPD 34, AB 10

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Company Name: Sompō Japan Insurance Inc.

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:	2026-02-01
Renewals:	2026-02-01

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	557	15	1075	40	1687	140	13	480	258	891	2578
Proposed	428	29	182	36	675	124	13	355	175	667	1342
% +/- to Current Rates	-23.16%	93.33%	-83.07%	-10.00%	-59.99%	-11.43%	0.00%	-26.04%	-32.17%	-25.14%	-47.94%
005 Current	289	8	557	16	870	115	13	414	214	756	1626
Proposed	248	17	105	14	384	83	13	339	150	585	969
% +/- to Current Rates	-14.19%	112.50%	-81.15%	-12.50%	-55.86%	-27.83%	0.00%	-18.12%	-29.91%	-22.62%	-40.41%
006 Current	240	6	463	12	721	115	13	491	229	848	1569
Proposed	192	13	82	11	298	83	13	389	141	626	924
% +/- to Current Rates	-20.00%	116.67%	-82.29%	-8.33%	-58.67%	-27.83%	0.00%	-20.77%	-38.43%	-26.18%	-41.11%
007 Current	289	8	557	16	870	115	13	414	214	756	1626
Proposed	248	17	105	14	384	83	13	339	150	585	969
% +/- to Current Rates	-14.19%	112.50%	-81.15%	-12.50%	-55.86%	-27.83%	0.00%	-18.12%	-29.91%	-22.62%	-40.41%

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

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

Current: Operator 1: Class: 1, Driving Record: 7, Rate Group: Collision 47, Comp 41, DCPD 48, AB 11

Proposed: Operator 1: Class: 2, Driving Record: 7, Rate Group: Collision 38, Comp 33, DCPD 39, AB 11

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Company Name: Sampo Japan Insurance Inc.

Implementation Dates (D/M/Y)	
New Business:	2026-02-01
Renewals:	2026-02-01

Profile 10.1 Private Passenger:

<b>Operator 1:</b>
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)

<b>Coverages:</b>
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
<b>004</b>											
Current	667	18	1175	40	1900	140	13	434	221	808	2708
Proposed	476	32	226	36	770	103	13	364	157	637	1407
% +/- to Current Rates	-28.64%	77.78%	-80.77%	-10.00%	-59.47%	-26.43%	0.00%	-16.13%	-28.96%	-21.16%	-48.04%
<b>005</b>											
Current	361	10	636	16	1023	115	13	344	183	655	1678
Proposed	294	20	139	14	467	69	13	318	135	535	1002
% +/- to Current Rates	-18.56%	100.00%	-78.14%	-12.50%	-54.35%	-40.00%	0.00%	-7.56%	-26.23%	-18.32%	-40.29%
<b>006</b>											
Current	300	8	528	12	848	115	13	407	196	731	1579
Proposed	228	15	108	11	362	69	13	365	127	574	936
% +/- to Current Rates	-24.00%	87.50%	-79.55%	-8.33%	-57.31%	-40.00%	0.00%	-10.32%	-35.20%	-21.48%	-40.72%
<b>007</b>											
Current	361	10	636	16	1023	115	13	344	183	655	1678
Proposed	294	20	139	14	467	69	13	318	135	535	1002
% +/- to Current Rates	-18.56%	100.00%	-78.14%	-12.50%	-54.35%	-40.00%	0.00%	-7.56%	-26.23%	-18.32%	-40.29%

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

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

Current:	Operator 1: Class: 3, Driving Record: 7, Rate Group: Collision 37, Comp 37, DCPD 45, AB 11	Proposed:	Operator 1: Class: 3, Driving Record: 7, Rate Group: Collision 35, Comp 31, DCPD 42, AB 10

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