

Rating Profiles for Private Passenger Rating Programs

1. The rating profiles were developed in a joint effort between the Insurance Bureau of Canada (IBC) and the Canadian Automobile Insurance Rate Regulators Association (CARR) to provide a standard set of rating profiles for all private delivery jurisdictions.
2. The private passenger rating profiles must be completed for any application or notice submitted after January 1, 2011 under Sections 5, 6, 9 and 10 of the *Automobile Insurance Premiums Regulation* to revise or establish private passenger rating programs. Requests for exceptions to this requirement should be discussed with AIRB and an exemption or partial exemption (limited number of profiles) may be granted on a case by case basis.
3. The profile forms are in their original format. As noted at the bottom of each profile, third party liability premiums are entered under Bodily Injury. For Alberta, there are no entries under Property Damage, DCPD or Uninsured Auto.
4. There are three entry sheets for profiles with secondary or occasional operators, e.g., 1.1, 1.2 and 1.3. Insurers can elect to submit just the combined sheet, e.g., 1.1, in instances where no specific premium is assessed for the secondary or occasional operator.
5. The four (4) statistical plan territories are shown with seven (7) postal code FSAs (forward sortation area) to capture a representative sample of pricing. Any insurer that adheres to the four statistical plan rating territories for pricing of all coverage need only complete the first FSA selection for each statistical territory.
6. Premiums for each coverage must be entered even where revisions relate to only selected coverage. Enter current and proposed manual premiums for third party liability and accident benefits even where those premiums would exceed the Grid.
7. **AIRB will post five of the profiles (3.1, 5.1, 6.1, 9.1 and 11.1) on the AIRB website. All insurers must submit these five profiles by March 15, 2011 if they have not provided the information through a previous notice or application.**
8. Insurers are requested to submit the rating profiles electronically in Excel format.
9. Contact AIRB at airb@gov.ab.ca or 780-427-5428 with any questions and to provide an email address to which AIRB can direct the Excel version of the rating profile forms.

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile 1.1 Private Passenger:

Operator 1: COMBINED

Male, Age 23, Married
 Driver training
 Licensed 6 years, Class 5 license
 Renewal - with present company 2 years
 Annual mileage 15,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2005 Hyundai Elantra GLS 4DR (VICC Code 0528)

Operator 2 (Occasional):

Female, Age 23, Married
 Driver training
 Licensed 4 years, Class 5 license:
 2 year graduated license, 2 years full license
 Renewal - with present company 2 years
 No AF accidents
 No convictions

Coverages:

Third Party Liability and SEF 44 \$1,000,000 Limit
 Accident Benefits
 Collision \$500 Deductible
 Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	
Renewal Business:	

Profile 1.2 Private Passenger:

Operator 1:

Male, Age 23, Married
 Driver training
 Licensed 6 years, Class 5 license
 Renewal - with present company 2 years
 Annual mileage 15,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2005 Hyundai Elantra GLS 4DR (VICC Code 0528)

Coverages:
Third Party Liability and SEF 44 \$1,000,000 Limit
Accident Benefits
Collision \$500 Deductible
Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile 1.3 Private Passenger:

Operator 2: (Occasional)

Female, Age 23, Married
 Driver training
 Licensed 4 years, Class 5 license:
 2 year graduated license, 2 years full license
 Renewal - with present company 2 years
 No AF accidents
 No convictions

Coverages:
Third Party Liability and SEF 44 \$1,000,000 Limit
Accident Benefits
Collision \$500 Deductible
Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile 2.1 Private Passenger:

Operator 1: **COMBINED**
 Male, Age 28, Married
 Driver training
 Licensed 10 years, Class 5 license
 Renewal - with present company 2 years
 Annual mileage 15,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2005 Toyota RAV4 4WD (VICC Code 7638)

Operator 2 (Secondary):
 Female, Age 27, Married
 Driver training
 Licensed 10 years, Class 5 license
 Renewal - with present company 2 years
 No AF accidents
 No convictions

Coverages:
 Third Party Liability and SEF 44 \$1,000,000 Limit
 Accident Benefits
 Collision \$500 Deductible
 Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile 2.2 Private Passenger:

Operator 1:

Male, Age 28, Married
 Driver training
 Licensed 10 years, Class 5 license
 Renewal - with present company 2 years
 Annual mileage 15,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2005 Toyota RAV4 4WD (VICC Code 7638)

Coverages:
Third Party Liability and SEF 44 \$1,000,000 Limit
Accident Benefits
Collision \$500 Deductible
Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile 2.3 Private Passenger:

Operator 2: (Secondary)

Female, Age 27, Married
 Driver training
 Licensed 10 years, Class 5 license
 Renewal - with present company 2 years
 No AF accidents
 No convictions

Coverages:
Third Party Liability and SEF 44 \$1,000,000 Limit
Accident Benefits
Collision \$500 Deductible
Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101 Current						0				0	0
FSA T3J Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101 Current						0				0	0
FSA T2Y Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102 Current						0				0	0
FSA T5X Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102 Current						0				0	0
FSA T6K Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100 Current						0				0	0
FSA T1K Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100 Current						0				0	0
FSA T1W Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100 Current						0				0	0
FSA T9C Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105 Current						0				0	0
FSA T8V Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile 3.1 Private Passenger:

Operator 1: **COMBINED**
 Female, Age 52
 No driver training
 Licensed 30 years, Class 5 license
 New business
 Annual mileage 25,000 km, travel to/from work 25 km one way
 No AF accidents
 No convictions
 2007 Dodge Caravan SXT (VICC Code 2660)

Operator 2 (Occasional):
 Male, Age 21
 Driver training
 Licensed 3 years, Class 5 license:
 2 years graduated license, 1 year full license
 New business
 No AF accidents
 No convictions

Coverages:
 Third Party Liability and SEF 44 \$1,000,000 Limit
 Accident Benefits
 Collision \$500 Deductible
 Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile 3.2 Private Passenger:

Operator 1:

Female, Age 52
 No driver training
 Licensed 30 years, Class 5 license
 New business
 Annual mileage 25,000 km, travel to/from work 25 km one way
 No AF accidents
 No convictions
 2007 Dodge Caravan SXT (VICC Code 2660)

Coverages:
Third Party Liability and SEF 44 \$1,000,000 Limit
Accident Benefits
Collision \$500 Deductible
Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile 3.3 Private Passenger:

Operator 2: (Occasional)

Male, Age 21
 Driver training
 Licensed 3 years, Class 5 license:
 2 years graduated license, 1 year full license
 New business
 No AF accidents
 No convictions

Coverages:
Third Party Liability and SEF 44 \$1,000,000 Limit
Accident Benefits
Collision \$500 Deductible
Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile 4.1 Private Passenger:

Operator 1: COMBINED

Male, Age 55
 No driver training
 Licensed 35 years, Class 5 license
 Renewal - with present company 5 years
 Annual mileage 15,000 km, travel to/from work 10 km one way
 1 AF 2 years ago
 No convictions
 2008 Nissan Altima, 2.5S Hybrid 4DR (VICC Code 1457)

Operator 2 (Occasional):

Male, Age 19
 Driver Training
 Licensed 2 years, Class 5 license:
 2 years graduated license
 No AF accidents
 Convictions - 1 minor violation 12 months ago,
 1 minor violation 2 years ago

Coverages:

Third Party Liability and SEF 44 \$1,000,000 Limit
 Accident Benefits
 Collision \$500 Deductible
 Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile 4.2 Private Passenger:

Operator 1:

Male, Age 55
 No driver training
 Licensed 35 years, Class 5 license
 Renewal - with present company 5 years
 Annual mileage 15,000 km, travel to/from work 10 km one way
 1 AF 2 years ago
 No convictions
 2008 Nissan Altima, 2.5S Hybrid 4DR (VICC Code 1457)

Coverages:
Third Party Liability and SEF 44 \$1,000,000 Limit
Accident Benefits
Collision \$500 Deductible
Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile 4.3 Private Passenger:

Operator 2 (Occasional):

Male, Age 19
 Driver training
 Licensed 2 years, Class 5 license:
 2 years graduated license
 No AF accidents
 Convictions - 1 minor violation 12 months ago, 1 minor violation 2 years ago

Coverages:
Third Party Liability and SEF 44 \$1,000,000 Limit
Accident Benefits
Collision \$500 Deductible
Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile 5.1 Private Passenger:

Operator 1:

Male, Age 70, Retired
 No driver training
 Licensed 45 years, Class 5 license
 New business
 Pleasure use - annual mileage 11,000 km
 No AF accidents
 No convictions
 2006 Ford Fusion SE 4DR (VICC Code 3440)

Coverages:
Third Party Liability and SEF 44 \$1,000,000 Limit
Accident Benefits
Collision \$500 Deductible
Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile 6.1 Private Passenger:

Operator 1: **COMBINED**
 Male, Age 40
 No driver training
 Licensed 24 years, Class 5 license
 New business
 Annual mileage 15,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2004 Chevrolet Silverado 1500 HD CC 4WD (VICC Code 5846)

Operator 2:
 Female, Age 39
 No driver training
 Licensed 20 years, Class 5 license
 New Business
 Pleasure use - annual mileage 9,000 km
 No AF accidents
 No convictions
 2005 Honda Civic SE Coupe 2DR (VICC Code 0258)

Coverages:
 Third Party Liability and SEF 44 \$1,000,000 Limit
 Accident Benefits
 Collision \$500 Deductible
 Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101 Current						0				0	0
FSA T3J Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101 Current						0				0	0
FSA T2Y Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102 Current						0				0	0
FSA T5X Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102 Current						0				0	0
FSA T6K Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100 Current						0				0	0
FSA T1K Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100 Current						0				0	0
FSA T1W Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100 Current						0				0	0
FSA T9C Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105 Current						0				0	0
FSA T8V Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile 6.2 Private Passenger:

Operator 1:

Male, Age 40
 No driver training
 Licensed 24 years, Class 5 license
 New business
 Annual mileage 15,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2004 Chevrolet Silverado 1500 HD CC 4WD (VICC Code 5846)

Coverages:
Third Party Liability and SEF 44 \$1,000,000 Limit
Accident Benefits
Collision \$500 Deductible
Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile 6.3 Private Passenger:

Operator 2:
 Female, Age 39
 No driver training
 Licensed 20 years, Class 5 license
 New Business
 Pleasure use - annual mileage 9,000 km
 No AF accidents
 No convictions
 2005 Honda Civic SE Coupe 2DR (VICC Code 0258)

Coverages:
Third Party Liability and SEF 44 \$1,000,000 Limit
Accident Benefits
Collision \$500 Deductible
Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile 7.1 Private Passenger:

Operator 1:

Male, Age 55
 No driver training
 Licensed 30 years, Class 5 license
 Renewal, 3 years with present company
 Annual mileage 20,000 km, travel to/from work 15 km one way
 No AF accidents
 Convictions - 1 minor conviction 12 months ago, 1 minor conviction 2 years ago
 2005 Toyota Corolla CE 4DR (VICC Code 0445)

COMBINED

Operator 2 (Occasional):

Male, Age 20
 Driver training
 Licensed 3 years, Class 5 license:
 2 years graduated license, 1 year full license
 Renewal, 3 years with present company
 1 AF 2 years ago
 No convictions

Coverages:

Third Party Liability and SEF 44 \$1,000,000 Limit
 Accident Benefits
 Collision \$500 Deductible
 Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile 7.2 Private Passenger:

Operator 1:

Male, Age 55
 No driver training
 Licensed 30 years, Class 5 license
 Renewal, 3 years with present company
 Annual mileage 20,000 km, travel to/from work 15 km one way
 No AF accidents
 Convictions - 1 minor conviction 12 months ago, 1 minor conviction 2 years ago
 2005 Toyota Corolla CE 4DR (VICC Code 0445)

Coverages:
Third Party Liability and SEF 44 \$1,000,000 Limit
Accident Benefits
Collision \$500 Deductible
Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	
Renewal Business:	

Profile 7.3 Private Passenger:

Operator 2: (Occasional)

Male, Age 20
 Driver training
 Licensed 3 years, Class 5 license:
 2 years graduated license, 1 year full license
 Renewal, 3 years with present company
 1 AF 2 years ago
 No convictions

Coverages:
Third Party Liability and SEF 44 \$1,000,000 Limit
Accident Benefits
Collision \$500 Deductible
Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile 8.1 Private Passenger:

Operator 1: COMBINED

Female, Age 50
 No driver training
 Licensed 25 years, Class 5 license
 Renewal, 3 years with present company
 Annual mileage 15,000 km, travel to/from work 15 km one way
 1 AF 4 years ago
 No convictions
 2008 Audi A4 3.2 Quattro Wagon (VICC Code 9576)

Operator 2 (Occasional):

Female, Age 19
 Driver training
 Licensed 2 years, Class 5 license:
 2 years graduated license
 Renewal, 3 years with present company
 No AF accidents
 Convictions - 1 minor conviction 12 months ago

Coverages:
Third Party Liability and SEF 44 \$1,000,000 Limit
Accident Benefits
Collision \$500 Deductible
Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	
Renewal Business:	

Profile 8.2 Private Passenger:

Operator 1:

Female, Age 50
 No driver training
 Licensed 25 years, Class 5 license
 Renewal, 3 years with present company
 Annual mileage 15,000 km, travel to/from work 15 km one way
 1 AF 4 years ago
 No convictions
 2008 Audi A4 3.2 Quattro Wagon (VICC Code 9576)

Coverages:
Third Party Liability and SEF 44 \$1,000,000 Limit
Accident Benefits
Collision \$500 Deductible
Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	
Renewal Business:	

Profile 8.3 Private Passenger:

Operator 2: (Occasional)

Female, Age 19
 Driver training
 Licensed 2 years, Class 5 license:
 | 2 years graduated license
 Renewal, 3 years with present company
 No AF accidents
 Convictions - 1 minor conviction 12 months ago

Coverages:
Third Party Liability and SEF 44 \$1,000,000 Limit
Accident Benefits
Collision \$500 Deductible
Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101 Current						0				0	0
FSA T3J Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101 Current						0				0	0
FSA T2Y Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102 Current						0				0	0
FSA T5X Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102 Current						0				0	0
FSA T6K Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100 Current						0				0	0
FSA T1K Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100 Current						0				0	0
FSA T1W Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100 Current						0				0	0
FSA T9C Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105 Current						0				0	0
FSA T8V Proposed						0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile 9.1 Private Passenger:

Operator 1:

Male, Age 19
 Driver training
 Licensed 2 years, Class 5 license:
 2 years graduated license
 Renewal, 2 years with present company
 Pleasure use - annual mileage 18,000 km
 No AF accidents
 No Convictions
 2005 Mazda3 GS Sedan 4DR (VICC Code 7724)

Coverages:

Third Party Liability and SEF 44 \$1,000,000 Limit
 Accident Benefits
 Collision \$500 Deductible
 Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current:

Proposed:

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile 10.1 Private Passenger:

Operator 1:

Male, Age 19
 Driver training
 Licensed 2 years, Class 5 license:
 2 years graduated license
 Renewal, 2 years with present company
 Pleasure use - annual mileage 18,000 km
 1 AF 12 months ago 1 AF 2 years ago
 Convictions - 1 minor violation 12 months ago, 1 minor violation 2 years ago
 2005 Mazda3 GS Sedan 4DR (VICC Code 7724)

Coverages:
Third Party Liability and SEF 44 \$1,000,000 Limit
Accident Benefits
Collision \$500 Deductible
Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile 11.1 Private Passenger:

Operator 1:

Female, Age 35
 No driver training
 Licensed 15 years, Class 5 license
 New business
 Annual mileage 25,000 km, travel to/from work 25 km one way
 No AF accidents
 No convictions
 2009 Nissan Versa Hatchback 1.8S 4DR (VICC Code 1433)

Coverages:
Third Party Liability and SEF 44 \$1,000,000 Limit
Accident Benefits
Collision \$500 Deductible
Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current: _____

Proposed: _____

RATING PROFILES

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile 12.1 Private Passenger:

Operator 1:

Female, Age 35
 No driver training
 Licensed 15 years, Class 5 license
 New business
 Annual mileage 25,000 km, travel to/from work 25 km one way
 1 AF 2 years ago 1 AF 4 years ago
 Convictions - 1 criminal code conviction 12 months ago, 1 major violation 18 months ago, 1 major violation 2 years ago
 2009 Nissan Versa Hatchback 1.8S 4DR (VICC Code 1433)

Coverages:
Third Party Liability and SEF 44 \$1,000,000 Limit
Accident Benefits
Collision \$500 Deductible
Comprehensive \$250 Deductible

Territory	Bodily Injury*	Property Damage*	DCPD*	Accident Benefits	Uninsured Auto	Total Mandatory Coverages	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
Territory 101	Current					0				0	0
FSA T3J	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 101	Current					0				0	0
FSA T2Y	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T5X	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 102	Current					0				0	0
FSA T6K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1K	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T1W	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 100	Current					0				0	0
FSA T9C	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%
Territory 105	Current					0				0	0
FSA T8V	Proposed					0				0	0
% +/- to Current Rates						0.00%				0.00%	0.00%

* Form part of Third Party Liability. Enter TPL premium under Bodily Injury.

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

Current:

Proposed:

RATING PROFILES

Company Name: _____

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Profile Gender - Private Passenger:

No driver training Without Driver Training
 New business
 Annual mileage 12,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2005 Ford Focus Sedan ZX4 SE 4DR (VICC Code 9020)

Coverages:
Third Party Liability and SEF 44 \$1,000,000 Limit
Accident Benefits
Collision \$500 Deductible
Comprehensive \$250 Deductible

Male

Female

Territory	Age & Years Licensed			
	Age 18, Yrs Licensed 1	Age 20, Yrs Licensed 3	Age 22, Yrs Licensed 5	Age 24, Yrs Licensed 7
Territory 101 Current	0	0	0	0
FSA T3J Proposed	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%
Territory 101 Current	0	0	0	0
FSA T2Y Proposed	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%
Territory 102 Current	0	0	0	0
FSA T5X Proposed	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%
Territory 102 Current	0	0	0	0
FSA T6K Proposed	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%
Territory 100 Current	0	0	0	0
FSA T1K Proposed	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%
Territory 100 Current	0	0	0	0
FSA T1W Proposed	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%
Territory 100 Current	0	0	0	0
FSA T9C Proposed	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%
Territory 105 Current	0	0	0	0
FSA T8V Proposed	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%

Territory	Age & Years Licensed			
	Age 18, Yrs Licensed 1	Age 20, Yrs Licensed 3	Age 22, Yrs Licensed 5	Age 24, Yrs Licensed 7
Territory 101 Current	0	0	0	0
FSA T3J Proposed	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%
Territory 101 Current	0	0	0	0
FSA T2Y Proposed	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%
Territory 102 Current	0	0	0	0
FSA T5X Proposed	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%
Territory 102 Current	0	0	0	0
FSA T6K Proposed	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%
Territory 100 Current	0	0	0	0
FSA T1K Proposed	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%
Territory 100 Current	0	0	0	0
FSA T1W Proposed	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%
Territory 100 Current	0	0	0	0
FSA T9C Proposed	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%
Territory 105 Current	0	0	0	0
FSA T8V Proposed	0	0	0	0
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%

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

Current: _____

Proposed: _____

RATING PROFILES

Company Name: _____

Profile Gender - Private Passenger:

Driver training **With Driver Training**
 New business
 Annual mileage 12,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2005 Ford Focus Sedan ZX4 SE 4DR (VICC Code 9020)

Male

Female

Implementation Dates (D/M/Y)	
New Business:	_____
Renewal Business:	_____

Coverages:
Third Party Liability and SEF 44 \$1,000,000 Limit
Accident Benefits
Collision \$500 Deductible
Comprehensive \$250 Deductible

Territory		Age & Years Licensed			
		Age 18, Yrs Licensed 1	Age 20, Yrs Licensed 3	Age 22, Yrs Licensed 5	Age 24, Yrs Licensed 7
Territory 101	Current	0	0	0	0
FSA T3J	Proposed	0	0	0	0
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%
Territory 101	Current	0	0	0	0
FSA T2Y	Proposed	0	0	0	0
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%
Territory 102	Current	0	0	0	0
FSA T5X	Proposed	0	0	0	0
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%
Territory 102	Current	0	0	0	0
FSA T6K	Proposed	0	0	0	0
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%
Territory 100	Current	0	0	0	0
FSA T1K	Proposed	0	0	0	0
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%
Territory 100	Current	0	0	0	0
FSA T1W	Proposed	0	0	0	0
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%
Territory 100	Current	0	0	0	0
FSA T9C	Proposed	0	0	0	0
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%
Territory 105	Current	0	0	0	0
FSA T8V	Proposed	0	0	0	0
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%

Territory		Age & Years Licensed			
		Age 18, Yrs Licensed 1	Age 20, Yrs Licensed 3	Age 22, Yrs Licensed 5	Age 24, Yrs Licensed 7
Territory 101	Current	0	0	0	0
FSA T3J	Proposed	0	0	0	0
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%
Territory 101	Current	0	0	0	0
FSA T2Y	Proposed	0	0	0	0
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%
Territory 102	Current	0	0	0	0
FSA T5X	Proposed	0	0	0	0
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%
Territory 102	Current	0	0	0	0
FSA T6K	Proposed	0	0	0	0
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%
Territory 100	Current	0	0	0	0
FSA T1K	Proposed	0	0	0	0
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%
Territory 100	Current	0	0	0	0
FSA T1W	Proposed	0	0	0	0
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%
Territory 100	Current	0	0	0	0
FSA T9C	Proposed	0	0	0	0
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%
Territory 105	Current	0	0	0	0
FSA T8V	Proposed	0	0	0	0
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%

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

Current:

Proposed:
