HEARTLAND
FARM MUTUAL
Agribusiness and Rural Protection

Mr. Barry Cotnam
Managing Director, Advisory Services
Nova Scotia Utility and Review Board
3rd Floor, 1601 Lower Water Street
P.O. Box 1692, Unit M
Halifax, Nova Scotia,
B3J 3S3

March 31st, 2026

Dear Barry,

Re. Section 155G – Prior Approval – Private Passenger Vehicles

Please find enclosed a 155G Prior Approval rate filing with an overall impact of 0%, effective August 15, 2026 for new business and renewals.

The contents of this change include:

- Underwriting rule / Rating rule changes
- Rating manual changes reflecting the underwriting rule changes

If you would have any questions with regards to any of the contents of the filing, please feel free to contact me.

Sincerely,

Steven Teng
Manager, Actuarial Services
Heartland Farm Mutual
Tel.: 519-886-4530 x 6216
Email: steng@heartlandfarmmutual.com

Section N-1: Table of Contents

Section N-2: NC Pages from S155G PA – Summary of Info (Appendix A)

Please find attached the pages.

The excel file has also been provided.

Insurer Name:	Heartland Farm Mutual Inc. (temporarily branded as The Kings Mutual Insurance)
Group Name:	Heartland Farm Mutual Inc.
Category of Insurance:	Private Passenger Vehicles

SUMMARY OF INFORMATION

NC-1 Describe the proposed changes by checking all the items that apply to this filing:

- ☐ a) Base rate change, not due to off-balancing differential or discount changes, that is uniform by territory
- ☐ b) Base rate change, not due to off-balancing differential or discount changes, that is not uniform by territory
- ☑ c) Change to classification, limit of liability, deductible or other rate differentials
- ☑ d) Change to rating rules
- ☐ e) Changes to the amount of, or adding or deleting, discounts or surcharges
- ☐ f) Algorithm change
- ☐ g) Territorial definition change (additional coverage)
- ☐ h) Introduction of any element in c), d), e), or f) that is new to Nova Scotia
  Please describe:
- ☐ i) Introduction of any element in c), d), e), or f) using predictive modeling or other non-traditional approach
  Please describe:
- ☐ j) Introducing Rate Capping procedure
- ☐ k) Other - e.g. Usage Based Insurance *(specify)*

NC-2

a. Proposed effective date for **new** policies: 15-Aug-26
Proposed effective date for **renewal** policies: 15-Aug-26

b. Enter date by which decision would be needed in order for these dates to remain feasible: 31-May-26
(note, the Board does not commit to meeting this date; it is only for information).

NC-3 Indicate the distribution of risks by policy term:

6 month %	0	%
12 month %	100	%
Other %	0	%
Total %	100	%

NC-4 State other categories of automobile insurance that may be affected by this proposed rate change (e.g., public vehicle rates that are dependent on private passenger vehicle rates), and the rate level change percentage (***as per section 9 of the filing requirements***). All changes must be based solely on the changes associated with the dependent category. Any other changes not dependent must be submitted in a separate filing.

Dependent Category	Filing included with this submission	If not included – state the expected filing date	Rate Level Change impact for each category (%)
Personal Vehicles- Motorcycles			
Personal Vehicles- Motorhomes			
Personal Vehicles- Trailers and Camper Units			
Personal Vehicles- Off Road Vehicles			
Personal Vehicles-Motorized Snow Vehicles			
Personal Vehicles- Historic Vehicles			
Commercial Vehicles			
Public Vehicles- Taxis and Limousines			
Public Vehicles- Other Than Taxis and Limousines			

Section N-3: Certifications

Please refer to the following page for the completed certificates.

Certificate of the Officer

I Louis Durocher — President & CEO

(Name of Officer) — *Office held: e.g. President, CEO, COO, CFO, Vice – President, Treasurer, Corporate Secretary, Chief Agent for Canada, or Designate)*

of Heartland Farm Mutual Inc. (Company)

(Official Name of Company as registered with the Superintendent of Insurance)

CERTIFY THAT:

1. This rate filing is in respect of the **Private Passenger Vehicles** category of automobile insurance and the following dependent categories:
(Please check all that apply)

[X] **Not Applicable**

- [ ] Personal Vehicles-Motorcycles
- [ ] Personal Vehicles-Trailers & Camper Units
- [ ] Personal Vehicles – Motorized Snow Vehicles
- [ ] Commercial Vehicles
- [ ] Public Vehicles-Taxis
- [ ] Personal Vehicles-Motorhomes
- [ ] Personal Vehicles-Off Road Vehicles (ATVs)
- [ ] Personal Vehicles-Historic Vehicles
- [ ] Public Vehicles-Other than Taxis & Limousines

to be effective as of:	August 15, 2026	for new business
	August 15, 2026	for renewal business

2. I have knowledge of the matters that are the subject of this certificate.

3. The changes requested comply with the "***Rate Filing Requirements for Automobile Insurance – Section 155G Prior Approval***" published by the Board.

4. The information and each document contained in the application accompanying this certificate are complete and accurate in all material respects.

5. I have satisfied myself that the proposed rates are just and reasonable, do not impair the solvency of the Company, and are not excessive in relation to the financial circumstances of the Company and that the proposed risk classification system is reasonably predictive of risk and distinguishes fairly between the classes.

6. The proposed rates and rules comply with the *Insurance Act,* R.S., c. 231 and its associated Regulations.

Appendix B: Certificates of Officer and Actuary (Section 155G-Prior Approval)

7. If the filing is approved, all premiums (including all fees, discounts, surcharges and other components comprising such premiums) quoted and charged by the Company will, at all times and in all material respects, accurately reflect and conform to the filing as approved, whether such premiums are calculated manually or otherwise.

8. I have informed myself as to the Company's business systems and processes and confirm that any system or process changes that may be required to enable the Company to comply with paragraph 7 above will be adequately tested in advance and fully communicated to staff and intermediaries and implemented by the Company in a timely manner.

9. I confirm that any data changes that are ultimately approved in this application will be reviewed both internally and, if needed, with the General Insurance Statistical Agency and/or its data provider (currently IBC) to ensure that the required data can be properly and correctly delivered for inclusion in the Automobile Statistical Plan.

10. The following person is authorized by the Company as the contact person and to represent the Company, in all respects regarding this application:

(name) Steven Teng	(business address) 100 Erb St E, Waterloo ON N2J 1L9
(title) Manager, Actuarial Services	(telephone number) 519-886-4530 x6216
(company) Heartland Farm Mutual Inc.	(fax number)
	(e-mail address) steng@heartlandfarmmutual.com

X

Signature of Officer

WATERLOO, ON

X MARCH 31, 2026

Date and Location

Appendix B: Certificates of Officer and Actuary (Section 155G-Prior Approval)

Certificate of the Actuary

I, Louis Durocher, a Fellow of the Canadian Institute of Actuaries, have been authorized to prepare a rate filing on behalf of

Heartland Farm Mutual Inc.

(Company) and hereby **CERTIFY THAT:**

1. This rate filing is in respect of the **Private Passenger Vehicles** category of automobile insurance and the following dependent categories: (Please check all that apply)

[X] **Not Applicable**

[ ] Personal Vehicles-Motorcycles
[ ] Personal Vehicles-Trailers & Camper Units
[ ] Personal Vehicles – Motorized Snow Vehicles
[ ] Commercial Vehicles
[ ] Public Vehicles-Taxis
[ ] Personal Vehicles-Motorhomes
[ ] Personal Vehicles-Off Road Vehicles (ATVs)
[ ] Personal Vehicles-Historic Vehicles
[ ] Public Vehicles-Other than Taxis & Limousines

to be effective as of:		
	August 15, 2026	for new business
	August 15, 2026	for renewal business

2. I have reviewed the data, assumptions and methodologies underlying this rate filing for reasonableness and consistency, and in my professional opinion:
   - the data is reliable and sufficient;
   - the assumptions selected are appropriate; and
   - the methods used are appropriate;

for the purpose of determining the actuarially indicated rates.

3. I have calculated the actuarially indicated rates in accordance with accepted actuarial practice.

4. In my professional opinion:
   (a) the actuarially indicated rates are just and reasonable in the circumstances; and
   (b) the actuarially indicated risk classification differentials are just and reasonable in the circumstances, are reasonably predictive of risk, and distinguish fairly between risks.

X

Signature of Actuary

WATERLOO, ON

X MARCH 31, 2026

Date and Location

Section N-4: Underwriting/Rating Rule Changes

N-4.a – Rating Rule Changes for Classification Variables

Change	Description of proposed change	Rationale for proposed change	Rate level effects	Estimate of number of policies affected	Calculations that validate the rate level effect of the proposed changes based on the expected distribution of business
Update – Number of Drivers Per Vehicle	Heartland is proposing to update definition of the variable. Current Definition: - "Number of drivers" is defined as the number of unique Private Passenger Vehicle operators on a policy, excluding occasional operators. - "Number of vehicles" is defined as the number of unique Private Passenger Vehicles on a policy. Proposed Definition: - "Number of drivers" is defined as the number of unique Private Passenger Vehicle operators on a policy,	In the current (and proposed) rating algorithm, when the # drivers / # vehicles ratio is more than 1, the rating differential is 10% higher than when the ratio is equal to 1. When the # drivers / # vehicles ratio is less than 1, the rating differential is 10% lower than when the ratio is equal to 1. The intent is to reflect the change in risk exposure due to increased/decreased driving frequency. In the current definition, this may not accurately reflect the risk exposure when a vehicle on the policy has Comprehensive or	See Confidential Information, Appendix K for calculation.	47	See Confidential Information, Appendix K for calculation.

	excluding occasional operators. - "Number of vehicles" is defined as the number of unique Private Passenger Vehicles on a policy**, excluding vehicles with Comprehensive or Specified Perils coverage only.**	Specified Perils coverage only (e.g vehicle is parked/garaged).			
Update – Major Convictions	Heartland is proposing to add "Fail to stop for emergency vehicle" to the list of major convictions.	We want to add clarity to the list of major convictions. "Fail to stop for emergency vehicle" is defined under section 123(2) of the Nova Scotia Motor Vehicle Act. "Failure to yield" is currently listed in the manual as a minor conviction and may cause confusion in regard to the classification of "Fail to stop for emergency vehicle" if not specifically listed.	No rate level impacts.	No policies are affected.	No calculations have been done due to no impacts.
Update – Risks Not Written (Threats to Staff)	Heartland is proposing to update definition of the rule. Current Definition: Any risk where there have been acts or threats thereof, of physical harm or death to any Employee of the Company, its Brokers, or Representatives, and the incident has been reported to the police;	The proposed definition has been expanded to include "verbal abuse". The proposed definition excludes the requirement to report the incident to the police. Not all instances where the proposed rule would be applied would necessitate the need to involve the police. This follows common industry	No rate level impacts.	No policies are affected.	No calculations have been done due to no impacts.

	Proposed Definition: Any risk where there have been acts or threats thereof, of physical harm, death, or **verbal abuse** to any Employee of the Company, its Brokers, or Representatives;	practices.			
Update – Risks Not Written (Branded Vehicles)	Heartland is proposing to update definition of the rule. Current Definition: Any automobile that has been branded "Irreparable" or "Salvage"; Proposed Definition: Any automobile that has been branded "Irreparable", "Salvage" or **"Rebuilt".**	The proposed definition has been expanded to include "Rebuilt". While strict regulations are in place regarding vehicles branded as "Rebuilt", there is difficulty in accurately underwriting these exposures as there remains the risk that existing damages/defects remain unidentified or insufficiently repaired. Heartland lacks the expertise to accurately underwrite "Rebuilt" exposures and thus proposes to include "Rebuilt" to the "Risks Not Written" definition.	No rate level impacts.	No policies are affected.	No calculations have been done due to no impacts.
Update – Risks To Be Referred (Branded/Modified Vehicles)	Heartland is proposing to update definition of the rule. Current Definition: Vehicles that have been branded salvage or rebuilt. Vehicles modified, customized or altered to be one of a kind models	The proposed definition excludes vehicles branded "Salvage" and "Rebuilt". "Salvage" vehicles are already included in the "Risks Not Written" rule. This removal prevents any confusion.	No rate level impacts.	No policies are affected.	No calculations have been done due to no impacts.

	Proposed Definition: Vehicles modified, customized or altered to be one of a kind models	"Rebuilt" vehicles is proposed to be moved to "Risks Not Written".			

N-4.b – Rating Rule Changes for Discounts & Surcharges

No rating rules changes are proposed for discounts and surcharges.

Section N-5: Rating Profiles

Please find attached the rating profiles.

The excel file has also been provided.

Nova Scotia Regulatory and Appeals Board

FOR USE AFTER March 1, 2026

Company Name	Heartland Farm Mutual Inc.

Implementation Dates	Month	Day	Year
New Business	August	15	2026
Renewal Business	August	15	2026

			Month	Day	Year
Status of Profiles	Original	filed on	March	31	2026

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	August 15, 2026
Renewal Business:	August 15, 2026

Company Name: Heartland Farm Mutual Inc.

Profile 1 - Private Passenger: **Inexperienced Male**

Principal Operator

Male, Single
No Driver training
Licensed 2 years, Class 5 license/G in Ontario:
New Business
Annual Mileage: 10,000 km Commute: 15 km
No AF accidents
No convictions

2016 Honda CR-V EX 4DR AWD (**IBC VC: 0271 01**) Price New: **$36,000**

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits - Basic
DCPD - $0 Deductible
Collision $1,000 Deductible
Comprehensive $500 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**
Halifax (B3H)	Current	4,704	202	3,969	386	29	9290	18	3,998	1,024	5040	14330
	Proposed	3,846	165	5,660	315	29	10015	18	2,945	1,030	3993	14008
% +/- to Current Rates		**-18.2%**	**-18.3%**	**42.6%**	**-18.4%**	**0.0%**	**7.8%**	**0.0%**	**-26.3%**	**0.6%**	**-20.8%**	**-2.2%**
Dartmouth (B3A)	Current	4,959	213	4,185	405	29	9791	18	4,240	1,108	5366	15157
	Proposed	5,068	218	7,459	414	29	13188	18	3,904	1,392	5314	18502
% +/- to Current Rates		**2.2%**	**2.3%**	**78.2%**	**2.2%**	**0.0%**	**34.7%**	**0.0%**	**-7.9%**	**25.6%**	**-1.0%**	**22.1%**
Sydney (B1R)	Current	5,397	232	4,375	412	29	10445	18	4,801	1,571	6390	16835
	Proposed	5,516	237	7,796	420	29	13998	18	4,420	1,974	6412	20410
% +/- to Current Rates		**2.2%**	**2.2%**	**78.2%**	**1.9%**	**0.0%**	**34.0%**	**0.0%**	**-7.9%**	**25.7%**	**0.3%**	**21.2%**
North Sydney (B2A)	Current	5,397	232	4,375	412	29	10445	18	4,801	1,571	6390	16835
	Proposed	5,516	237	7,796	420	29	13998	18	4,420	1,974	6412	20410
% +/- to Current Rates		**2.2%**	**2.2%**	**78.2%**	**1.9%**	**0.0%**	**34.0%**	**0.0%**	**-7.9%**	**25.7%**	**0.3%**	**21.2%**
New Glasgow (B2H	Current	2,768	119	2,305	264	29	5485	18	2,984	1,115	4117	9602
	Proposed	2,886	124	4,189	275	29	7503	18	2,802	1,430	4250	11753
% +/- to Current Rates		**4.3%**	**4.2%**	**81.7%**	**4.2%**	**0.0%**	**36.8%**	**0.0%**	**-6.1%**	**28.3%**	**3.2%**	**22.4%**
Amherst (B4H)	Current	2,768	119	2,305	264	29	5485	18	2,984	1,115	4117	9602
	Proposed	2,886	124	4,189	275	29	7503	18	2,802	1,430	4250	11753
% +/- to Current Rates		**4.3%**	**4.2%**	**81.7%**	**4.2%**	**0.0%**	**36.8%**	**0.0%**	**-6.1%**	**28.3%**	**3.2%**	**22.4%**
Antigonish (B2G)	Current	2,768	119	2,305	264	29	5485	18	2,984	1,115	4117	9602
	Proposed	2,886	124	4,189	275	29	7503	18	2,802	1,430	4250	11753
% +/- to Current Rates		**4.3%**	**4.2%**	**81.7%**	**4.2%**	**0.0%**	**36.8%**	**0.0%**	**-6.1%**	**28.3%**	**3.2%**	**22.4%**
Kentville (B4N)	Current	3,126	134	2,740	332	29	6361	18	3,586	1,280	4884	11245
	Proposed	3,259	140	4,981	346	29	8755	18	3,367	1,641	5026	13781
% +/- to Current Rates		**4.3%**	**4.5%**	**81.8%**	**4.2%**	**0.0%**	**37.6%**	**0.0%**	**-6.1%**	**28.2%**	**2.9%**	**22.6%**
Yarmouth (B5A)	Current	3,135	135	2,666	333	29	6298	18	3,523	1,387	4928	11226
	Proposed	3,268	140	4,847	347	29	8631	18	3,308	1,777	5103	13734
% +/- to Current Rates		**4.2%**	**3.7%**	**81.8%**	**4.2%**	**0.0%**	**37.0%**	**0.0%**	**-6.1%**	**28.1%**	**3.6%**	**22.3%**

* 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: Type of Use: U10, DR: U2, # yrs licensed: 2, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 9001 - 10000, Commute: 15, Renewal Discount: N, MVD: N, CF: N due to not being licensed in the past 3 years of claims free time period

Proposed: Type of Use: U10, DR: U2, # yrs licensed: 2, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 9001 - 10000, Commute: 15, Renewal Discount: N, MVD: N, CF: N due to not being licensed in the past 3 years of claims free time period

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	August 15, 2026
Renewal Business:	August 15, 2026

Company Name: Heartland Farm Mutual Inc.

Profile 2 - Private Passenger: **Experienced Male**

Principal Operator

Male, Single
No Driver training
Licensed 27 years, Class 5 license/G in Ontario:
New Business
Annual Mileage: 10,000 km Commute: 15 km
No AF accidents
No convictions
2016 Honda CR-V EX 4DR AWD (IBC VC: 0271 01) Price New: **$36,000**

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits - Basic
DCPD - $0 Deductible
Collision $1,000 Deductible
Comprehensive $500 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**
Halifax (B3H)	Current	595	26	549	204	23	1397	18	555	901	1474	2871
	Proposed	486	21	782	166	23	1478	18	409	906	1333	2811
% +/- to Current Rates		**-18.3%**	**-19.2%**	**42.4%**	**-18.6%**	**0.0%**	**5.8%**	**0.0%**	**-26.3%**	**0.6%**	**-9.6%**	**-2.1%**
Dartmouth (B3A)	Current	627	27	579	214	23	1470	18	588	974	1580	3050
	Proposed	641	28	1,031	218	23	1941	18	542	1,224	1784	3725
% +/- to Current Rates		**2.2%**	**3.7%**	**78.1%**	**1.9%**	**0.0%**	**32.0%**	**0.0%**	**-7.8%**	**25.7%**	**12.9%**	**22.1%**
Sydney (B1R)	Current	683	29	605	217	23	1557	18	666	1,382	2066	3623
	Proposed	698	30	1,078	222	23	2051	18	613	1,736	2367	4418
% +/- to Current Rates		**2.2%**	**3.4%**	**78.2%**	**2.3%**	**0.0%**	**31.7%**	**0.0%**	**-8.0%**	**25.6%**	**14.6%**	**21.9%**
North Sydney (B2A)	Current	683	29	605	217	23	1557	18	666	1,382	2066	3623
	Proposed	698	30	1,078	222	23	2051	18	613	1,736	2367	4418
% +/- to Current Rates		**2.2%**	**3.4%**	**78.2%**	**2.3%**	**0.0%**	**31.7%**	**0.0%**	**-8.0%**	**25.6%**	**14.6%**	**21.9%**
New Glasgow (B2H	Current	350	15	319	140	23	847	18	414	981	1413	2260
	Proposed	365	16	579	145	23	1128	18	389	1,258	1665	2793
% +/- to Current Rates		**4.3%**	**6.7%**	**81.5%**	**3.6%**	**0.0%**	**33.2%**	**0.0%**	**-6.0%**	**28.2%**	**17.8%**	**23.6%**
Amherst (B4H)	Current	350	15	319	140	23	847	18	414	981	1413	2260
	Proposed	365	16	579	145	23	1128	18	389	1,258	1665	2793
% +/- to Current Rates		**4.3%**	**6.7%**	**81.5%**	**3.6%**	**0.0%**	**33.2%**	**0.0%**	**-6.0%**	**28.2%**	**17.8%**	**23.6%**
Antigonish (B2G)	Current	350	15	319	140	23	847	18	414	981	1413	2260
	Proposed	365	16	579	145	23	1128	18	389	1,258	1665	2793
% +/- to Current Rates		**4.3%**	**6.7%**	**81.5%**	**3.6%**	**0.0%**	**33.2%**	**0.0%**	**-6.0%**	**28.2%**	**17.8%**	**23.6%**
Kentville (B4N)	Current	395	17	379	175	23	989	18	498	1,126	1642	2631
	Proposed	412	18	689	182	23	1324	18	467	1,444	1929	3253
% +/- to Current Rates		**4.3%**	**5.9%**	**81.8%**	**4.0%**	**0.0%**	**33.9%**	**0.0%**	**-6.2%**	**28.2%**	**17.5%**	**23.6%**
Yarmouth (B5A)	Current	397	17	369	176	23	982	18	489	1,220	1727	2709
	Proposed	413	18	670	183	23	1307	18	459	1,563	2040	3347
% +/- to Current Rates		**4.0%**	**5.9%**	**81.6%**	**4.0%**	**0.0%**	**33.1%**	**0.0%**	**-6.1%**	**28.1%**	**18.1%**	**23.6%**

* 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: Type of Use: U3, DR: U6, # yrs licensed: 27, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 9001 - 10000, Commute: 15, Renewal Discount: N, MVD: N, CF: Y

Proposed: Type of Use: U3, DR: U6, # yrs licensed: 27, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 9001 - 10000, Commute: 15, Renewal Discount: N, MVD: N, CF: Y

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	August 15, 2026
Renewal Business:	August 15, 2026

Company Name: Heartland Farm Mutual Inc.

Profile 2 - Private Passenger: **Very Experienced Male**

Principal Operator

Male, Single
No Driver training
Licensed 52 years, Class 5 license/G in Ontario:
New Business
Annual Mileage: 10,000 km Commute: 15 km
No AF accidents
No convictions

2016 Honda CR-V EX 4DR AWD (IBC VC: 0271 01) Price New: **$36,000**

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits - Basic
DCPD - $0 Deductible
Collision $1,000 Deductible
Comprehensive $500 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**
Halifax (B3H)	Current	621	27	573	204	23	1448	18	571	901	1490	2938
	Proposed	508	22	816	166	23	1535	18	421	906	1345	2880
% +/- to Current Rates		**-18.2%**	**-18.5%**	**42.4%**	**-18.6%**	**0.0%**	**6.0%**	**0.0%**	**-26.3%**	**0.6%**	**-9.7%**	**-2.0%**
Dartmouth (B3A)	Current	655	28	604	214	23	1524	18	606	974	1598	3122
	Proposed	669	29	1,076	218	23	2015	18	558	1,224	1800	3815
% +/- to Current Rates		**2.1%**	**3.6%**	**78.1%**	**1.9%**	**0.0%**	**32.2%**	**0.0%**	**-7.9%**	**25.7%**	**12.6%**	**22.2%**
Sydney (B1R)	Current	712	31	631	217	23	1614	18	686	1,382	2086	3700
	Proposed	728	31	1,125	222	23	2129	18	632	1,736	2386	4515
% +/- to Current Rates		**2.2%**	**0.0%**	**78.3%**	**2.3%**	**0.0%**	**31.9%**	**0.0%**	**-7.9%**	**25.6%**	**14.4%**	**22.0%**
North Sydney (B2A)	Current	712	31	631	217	23	1614	18	686	1,382	2086	3700
	Proposed	728	31	1,125	222	23	2129	18	632	1,736	2386	4515
% +/- to Current Rates		**2.2%**	**0.0%**	**78.3%**	**2.3%**	**0.0%**	**31.9%**	**0.0%**	**-7.9%**	**25.6%**	**14.4%**	**22.0%**
New Glasgow (B2H	Current	365	16	332	140	23	876	18	427	981	1426	2302
	Proposed	381	16	604	145	23	1169	18	401	1,258	1677	2846
% +/- to Current Rates		**4.4%**	**0.0%**	**81.9%**	**3.6%**	**0.0%**	**33.4%**	**0.0%**	**-6.1%**	**28.2%**	**17.6%**	**23.6%**
Amherst (B4H)	Current	365	16	332	140	23	876	18	427	981	1426	2302
	Proposed	381	16	604	145	23	1169	18	401	1,258	1677	2846
% +/- to Current Rates		**4.4%**	**0.0%**	**81.9%**	**3.6%**	**0.0%**	**33.4%**	**0.0%**	**-6.1%**	**28.2%**	**17.6%**	**23.6%**
Antigonish (B2G)	Current	365	16	332	140	23	876	18	427	981	1426	2302
	Proposed	381	16	604	145	23	1169	18	401	1,258	1677	2846
% +/- to Current Rates		**4.4%**	**0.0%**	**81.9%**	**3.6%**	**0.0%**	**33.4%**	**0.0%**	**-6.1%**	**28.2%**	**17.6%**	**23.6%**
Kentville (B4N)	Current	413	18	395	175	23	1024	18	513	1,126	1657	2681
	Proposed	430	18	719	182	23	1372	18	481	1,444	1943	3315
% +/- to Current Rates		**4.1%**	**0.0%**	**82.0%**	**4.0%**	**0.0%**	**34.0%**	**0.0%**	**-6.2%**	**28.2%**	**17.3%**	**23.6%**
Yarmouth (B5A)	Current	414	18	385	176	23	1016	18	504	1,220	1742	2758
	Proposed	431	19	699	183	23	1355	18	473	1,563	2054	3409
% +/- to Current Rates		**4.1%**	**5.6%**	**81.6%**	**4.0%**	**0.0%**	**33.4%**	**0.0%**	**-6.2%**	**28.1%**	**17.9%**	**23.6%**

* 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: Type of Use: U3, DR: U6, # yrs licensed: 52, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 9001 - 10000, Commute: 15, Renewal Discount: N, MVD: N, CF: Y

Proposed: Type of Use: U3, DR: U6, # yrs licensed: 52, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 9001 - 10000, Commute: 15, Renewal Discount: N, MVD: N, CF: Y

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	August 15, 2026
Renewal Business:	August 15, 2026

Company Name: Heartland Farm Mutual Inc.

Profile 1 - Private Passenger: **Inexperienced Female**

Principal Operator

Female, Single
No Driver training
Licensed 2 years, Class 5 license/G in Ontario:
New Business
Annual Mileage: 10,000 km Commute: 15 km
No AF accidents
No convictions

2016 Honda CR-V EX 4DR AWD (**IBC VC: 0271 01**) Price New: **$36,000**

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits - Basic
DCPD - $0 Deductible
Collision $1,000 Deductible
Comprehensive $500 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**
Halifax (B3H)	Current	4,704	202	3,969	386	29	9290	18	3,998	1,024	5040	14330
	Proposed	3,846	165	5,660	315	29	10015	18	2,945	1,030	3993	14008
% +/- to Current Rates		**-18.2%**	**-18.3%**	**42.6%**	**-18.4%**	**0.0%**	**7.8%**	**0.0%**	**-26.3%**	**0.6%**	**-20.8%**	**-2.2%**
Dartmouth (B3A)	Current	4,959	213	4,185	405	29	9791	18	4,240	1,108	5366	15157
	Proposed	5,068	218	7,459	414	29	13188	18	3,904	1,392	5314	18502
% +/- to Current Rates		**2.2%**	**2.3%**	**78.2%**	**2.2%**	**0.0%**	**34.7%**	**0.0%**	**-7.9%**	**25.6%**	**-1.0%**	**22.1%**
Sydney (B1R)	Current	5,397	232	4,375	412	29	10445	18	4,801	1,571	6390	16835
	Proposed	5,516	237	7,796	420	29	13998	18	4,420	1,974	6412	20410
% +/- to Current Rates		**2.2%**	**2.2%**	**78.2%**	**1.9%**	**0.0%**	**34.0%**	**0.0%**	**-7.9%**	**25.7%**	**0.3%**	**21.2%**
North Sydney (B2A)	Current	5,397	232	4,375	412	29	10445	18	4,801	1,571	6390	16835
	Proposed	5,516	237	7,796	420	29	13998	18	4,420	1,974	6412	20410
% +/- to Current Rates		**2.2%**	**2.2%**	**78.2%**	**1.9%**	**0.0%**	**34.0%**	**0.0%**	**-7.9%**	**25.7%**	**0.3%**	**21.2%**
New Glasgow (B2H	Current	2,768	119	2,305	264	29	5485	18	2,984	1,115	4117	9602
	Proposed	2,886	124	4,189	275	29	7503	18	2,802	1,430	4250	11753
% +/- to Current Rates		**4.3%**	**4.2%**	**81.7%**	**4.2%**	**0.0%**	**36.8%**	**0.0%**	**-6.1%**	**28.3%**	**3.2%**	**22.4%**
Amherst (B4H)	Current	2,768	119	2,305	264	29	5485	18	2,984	1,115	4117	9602
	Proposed	2,886	124	4,189	275	29	7503	18	2,802	1,430	4250	11753
% +/- to Current Rates		**4.3%**	**4.2%**	**81.7%**	**4.2%**	**0.0%**	**36.8%**	**0.0%**	**-6.1%**	**28.3%**	**3.2%**	**22.4%**
Antigonish (B2G)	Current	2,768	119	2,305	264	29	5485	18	2,984	1,115	4117	9602
	Proposed	2,886	124	4,189	275	29	7503	18	2,802	1,430	4250	11753
% +/- to Current Rates		**4.3%**	**4.2%**	**81.7%**	**4.2%**	**0.0%**	**36.8%**	**0.0%**	**-6.1%**	**28.3%**	**3.2%**	**22.4%**
Kentville (B4N)	Current	3,126	134	2,740	332	29	6361	18	3,586	1,280	4884	11245
	Proposed	3,259	140	4,981	346	29	8755	18	3,367	1,641	5026	13781
% +/- to Current Rates		**4.3%**	**4.5%**	**81.8%**	**4.2%**	**0.0%**	**37.6%**	**0.0%**	**-6.1%**	**28.2%**	**2.9%**	**22.6%**
Yarmouth (B5A)	Current	3,135	135	2,666	333	29	6298	18	3,523	1,387	4928	11226
	Proposed	3,268	140	4,847	347	29	8631	18	3,308	1,777	5103	13734
% +/- to Current Rates		**4.2%**	**3.7%**	**81.8%**	**4.2%**	**0.0%**	**37.0%**	**0.0%**	**-6.1%**	**28.1%**	**3.6%**	**22.3%**

* 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: Type of Use: U18, DR: U2, # yrs licensed: 2, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 9001 - 10000, Commute: 15, Renewal Discount: N, MVD: N, CF: N due to not being licensed in the past 3 years of claims free time period

Proposed: Type of Use: U18, DR: U2, # yrs licensed: 2, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 9001 - 10000, Commute: 15, Renewal Discount: N, MVD: N, CF: N due to not being licensed in the past 3 years of claims free time period

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	August 15, 2026
Renewal Business:	August 15, 2026

Company Name: Heartland Farm Mutual Inc.

Profile 2 - Private Passenger: **Experienced Female**

Principal Operator

Female, Single
No Driver training
Licensed 27 years, Class 5 license/G in Ontario:
New Business
Annual Mileage: 10,000 km Commute: 15 km
No AF accidents
No convictions

2016 Honda CR-V EX 4DR AWD (IBC VC: 0271 01) Price New: **$36,000**

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits - Basic
DCPD - $0 Deductible
Collision $1,000 Deductible
Comprehensive $500 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**
Halifax (B3H)	Current	595	26	549	204	23	1397	18	555	901	1474	2871
	Proposed	486	21	782	166	23	1478	18	409	906	1333	2811
% +/- to Current Rates		**-18.3%**	**-19.2%**	**42.4%**	**-18.6%**	**0.0%**	**5.8%**	**0.0%**	**-26.3%**	**0.6%**	**-9.6%**	**-2.1%**
Dartmouth (B3A)	Current	627	27	579	214	23	1470	18	588	974	1580	3050
	Proposed	641	28	1,031	218	23	1941	18	542	1,224	1784	3725
% +/- to Current Rates		**2.2%**	**3.7%**	**78.1%**	**1.9%**	**0.0%**	**32.0%**	**0.0%**	**-7.8%**	**25.7%**	**12.9%**	**22.1%**
Sydney (B1R)	Current	683	29	605	217	23	1557	18	666	1,382	2066	3623
	Proposed	698	30	1,078	222	23	2051	18	613	1,736	2367	4418
% +/- to Current Rates		**2.2%**	**3.4%**	**78.2%**	**2.3%**	**0.0%**	**31.7%**	**0.0%**	**-8.0%**	**25.6%**	**14.6%**	**21.9%**
North Sydney (B2A)	Current	683	29	605	217	23	1557	18	666	1,382	2066	3623
	Proposed	698	30	1,078	222	23	2051	18	613	1,736	2367	4418
% +/- to Current Rates		**2.2%**	**3.4%**	**78.2%**	**2.3%**	**0.0%**	**31.7%**	**0.0%**	**-8.0%**	**25.6%**	**14.6%**	**21.9%**
New Glasgow (B2H)	Current	350	15	319	140	23	847	18	414	981	1413	2260
	Proposed	365	16	579	145	23	1128	18	389	1,258	1665	2793
% +/- to Current Rates		**4.3%**	**6.7%**	**81.5%**	**3.6%**	**0.0%**	**33.2%**	**0.0%**	**-6.0%**	**28.2%**	**17.8%**	**23.6%**
Amherst (B4H)	Current	350	15	319	140	23	847	18	414	981	1413	2260
	Proposed	365	16	579	145	23	1128	18	389	1,258	1665	2793
% +/- to Current Rates		**4.3%**	**6.7%**	**81.5%**	**3.6%**	**0.0%**	**33.2%**	**0.0%**	**-6.0%**	**28.2%**	**17.8%**	**23.6%**
Antigonish (B2G)	Current	350	15	319	140	23	847	18	414	981	1413	2260
	Proposed	365	16	579	145	23	1128	18	389	1,258	1665	2793
% +/- to Current Rates		**4.3%**	**6.7%**	**81.5%**	**3.6%**	**0.0%**	**33.2%**	**0.0%**	**-6.0%**	**28.2%**	**17.8%**	**23.6%**
Kentville (B4N)	Current	395	17	379	175	23	989	18	498	1,126	1642	2631
	Proposed	412	18	689	182	23	1324	18	467	1,444	1929	3253
% +/- to Current Rates		**4.3%**	**5.9%**	**81.8%**	**4.0%**	**0.0%**	**33.9%**	**0.0%**	**-6.2%**	**28.2%**	**17.5%**	**23.6%**
Yarmouth (B5A)	Current	397	17	369	176	23	982	18	489	1,220	1727	2709
	Proposed	413	18	670	183	23	1307	18	459	1,563	2040	3347
% +/- to Current Rates		**4.0%**	**5.9%**	**81.6%**	**4.0%**	**0.0%**	**33.1%**	**0.0%**	**-6.1%**	**28.1%**	**18.1%**	**23.6%**

* 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: Type of Use: U3, DR: U6, # yrs licensed: 27, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 9001 - 10000, Commute: 15, Renewal Discount: N, MVD: N, CF: Y

Proposed: Type of Use: U3, DR: U6, # yrs licensed: 27, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 9001 - 10000, Commute: 15, Renewal Discount: N, MVD: N, CF: Y

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	August 15, 2026
Renewal Business:	August 15, 2026

Company Name: Heartland Farm Mutual Inc.

Profile 2 - Private Passenger: **Very Experienced Female**

Principal Operator

Female, Single
No Driver training
Licensed 52 years, Class 5 license/G in Ontario:
New Business
Annual Mileage: 10,000 km Commute: 15 km
No AF accidents
No convictions

2016 Honda CR-V EX 4DR AWD **(IBC VC: 0271 01)** Price New: **$36,000**

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits - Basic
DCPD - $0 Deductible
Collision $1,000 Deductible
Comprehensive $500 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**
Halifax (B3H)	Current	621	27	573	204	23	1448	18	571	901	1490	2938
	Proposed	508	22	816	166	23	1535	18	421	906	1345	2880
% +/- to Current Rates		**-18.2%**	**-18.5%**	**42.4%**	**-18.6%**	**0.0%**	**6.0%**	**0.0%**	**-26.3%**	**0.6%**	**-9.7%**	**-2.0%**
Dartmouth (B3A)	Current	655	28	604	214	23	1524	18	606	974	1598	3122
	Proposed	669	29	1,076	218	23	2015	18	558	1,224	1800	3815
% +/- to Current Rates		**2.1%**	**3.6%**	**78.1%**	**1.9%**	**0.0%**	**32.2%**	**0.0%**	**-7.9%**	**25.7%**	**12.6%**	**22.2%**
Sydney (B1R)	Current	712	31	631	217	23	1614	18	686	1,382	2086	3700
	Proposed	728	31	1,125	222	23	2129	18	632	1,736	2386	4515
% +/- to Current Rates		**2.2%**	**0.0%**	**78.3%**	**2.3%**	**0.0%**	**31.9%**	**0.0%**	**-7.9%**	**25.6%**	**14.4%**	**22.0%**
North Sydney (B2A)	Current	712	31	631	217	23	1614	18	686	1,382	2086	3700
	Proposed	728	31	1,125	222	23	2129	18	632	1,736	2386	4515
% +/- to Current Rates		**2.2%**	**0.0%**	**78.3%**	**2.3%**	**0.0%**	**31.9%**	**0.0%**	**-7.9%**	**25.6%**	**14.4%**	**22.0%**
New Glasgow (B2H	Current	365	16	332	140	23	876	18	427	981	1426	2302
	Proposed	381	16	604	145	23	1169	18	401	1,258	1677	2846
% +/- to Current Rates		**4.4%**	**0.0%**	**81.9%**	**3.6%**	**0.0%**	**33.4%**	**0.0%**	**-6.1%**	**28.2%**	**17.6%**	**23.6%**
Amherst (B4H)	Current	365	16	332	140	23	876	18	427	981	1426	2302
	Proposed	381	16	604	145	23	1169	18	401	1,258	1677	2846
% +/- to Current Rates		**4.4%**	**0.0%**	**81.9%**	**3.6%**	**0.0%**	**33.4%**	**0.0%**	**-6.1%**	**28.2%**	**17.6%**	**23.6%**
Antigonish (B2G)	Current	365	16	332	140	23	876	18	427	981	1426	2302
	Proposed	381	16	604	145	23	1169	18	401	1,258	1677	2846
% +/- to Current Rates		**4.4%**	**0.0%**	**81.9%**	**3.6%**	**0.0%**	**33.4%**	**0.0%**	**-6.1%**	**28.2%**	**17.6%**	**23.6%**
Kentville (B4N)	Current	413	18	395	175	23	1024	18	513	1,126	1657	2681
	Proposed	430	18	719	182	23	1372	18	481	1,444	1943	3315
% +/- to Current Rates		**4.1%**	**0.0%**	**82.0%**	**4.0%**	**0.0%**	**34.0%**	**0.0%**	**-6.2%**	**28.2%**	**17.3%**	**23.6%**
Yarmouth (B5A)	Current	414	18	385	176	23	1016	18	504	1,220	1742	2758
	Proposed	431	19	699	183	23	1355	18	473	1,563	2054	3409
% +/- to Current Rates		**4.1%**	**5.6%**	**81.6%**	**4.0%**	**0.0%**	**33.4%**	**0.0%**	**-6.2%**	**28.1%**	**17.9%**	**23.6%**

* 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: Type of Use: U3, DR: U6, # yrs licensed: 52, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 9001 - 10000, Commute: 15, Renewal Discount: N, MVD: N, CF: Y

Proposed: Type of Use: U3, DR: U6, # yrs licensed: 52, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 9001 - 10000, Commute: 15, Renewal Discount: N, MVD: N, CF: Y

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	August 15, 2026
Renewal Business:	August 15, 2026

Company Name: Heartland Farm Mutual Inc.

Profile 1 - Private Passenger: **Electric Vehicle**

Principal Operator

Male, Single
No Driver training
Licensed 22 years, Class 5 license/G in Ontario:
New Business
Annual Mileage: 15,000 km Commute: 15 km
No AF accidents
No convictions

2023 Tesla Model Y 75D LONG RANGE 4DR AWD (IBC VC: 4024 00) Price New: **$86,000**

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits - Basic
DCPD - $0 Deductible
Collision $1,000 Deductible
Comprehensive $500 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**
Halifax (B3H)	Current	635	27	1,173	235	27	2097	18	1,356	1,146	2520	4617
	Proposed	519	22	1,058	189	26	1814	18	1,244	762	2024	3838
% +/- to Current Rates		**-18.3%**	**-18.5%**	**-9.8%**	**-19.6%**	**-3.7%**	**-13.5%**	**0.0%**	**-8.3%**	**-33.5%**	**-19.7%**	**-16.9%**
Dartmouth (B3A)	Current	669	29	1,236	247	27	2208	18	1,438	1,240	2696	4904
	Proposed	684	29	1,394	249	26	2382	18	1,649	1,031	2698	5080
% +/- to Current Rates		**2.2%**	**0.0%**	**12.8%**	**0.8%**	**-3.7%**	**7.9%**	**0.0%**	**14.7%**	**-16.9%**	**0.1%**	**3.6%**
Sydney (B1R)	Current	728	31	1,292	251	27	2329	18	1,628	1,758	3404	5733
	Proposed	744	32	1,457	253	26	2512	18	1,867	1,461	3346	5858
% +/- to Current Rates		**2.2%**	**3.2%**	**12.8%**	**0.8%**	**-3.7%**	**7.9%**	**0.0%**	**14.7%**	**-16.9%**	**-1.7%**	**2.2%**
North Sydney (B2A)	Current	728	31	1,292	251	27	2329	18	1,628	1,758	3404	5733
	Proposed	744	32	1,457	253	26	2512	18	1,867	1,461	3346	5858
% +/- to Current Rates		**2.2%**	**3.2%**	**12.8%**	**0.8%**	**-3.7%**	**7.9%**	**0.0%**	**14.7%**	**-16.9%**	**-1.7%**	**2.2%**
New Glasgow (B2H	Current	373	16	681	161	27	1258	18	1,012	1,248	2278	3536
	Proposed	389	17	783	165	26	1380	18	1,184	1,058	2260	3640
% +/- to Current Rates		**4.3%**	**6.3%**	**15.0%**	**2.5%**	**-3.7%**	**9.7%**	**0.0%**	**17.0%**	**-15.2%**	**-0.8%**	**2.9%**
Amherst (B4H)	Current	373	16	681	161	27	1258	18	1,012	1,248	2278	3536
	Proposed	389	17	783	165	26	1380	18	1,184	1,058	2260	3640
% +/- to Current Rates		**4.3%**	**6.3%**	**15.0%**	**2.5%**	**-3.7%**	**9.7%**	**0.0%**	**17.0%**	**-15.2%**	**-0.8%**	**2.9%**
Antigonish (B2G)	Current	373	16	681	161	27	1258	18	1,012	1,248	2278	3536
	Proposed	389	17	783	165	26	1380	18	1,184	1,058	2260	3640
% +/- to Current Rates		**4.3%**	**6.3%**	**15.0%**	**2.5%**	**-3.7%**	**9.7%**	**0.0%**	**17.0%**	**-15.2%**	**-0.8%**	**2.9%**
Kentville (B4N)	Current	422	18	810	202	27	1479	18	1,216	1,433	2667	4146
	Proposed	440	19	931	208	26	1624	18	1,422	1,215	2655	4279
% +/- to Current Rates		**4.3%**	**5.6%**	**14.9%**	**3.0%**	**-3.7%**	**9.8%**	**0.0%**	**16.9%**	**-15.2%**	**-0.4%**	**3.2%**
Yarmouth (B5A)	Current	423	18	788	203	27	1459	18	1,195	1,552	2765	4224
	Proposed	441	19	906	208	26	1600	18	1,398	1,316	2732	4332
% +/- to Current Rates		**4.3%**	**5.6%**	**15.0%**	**2.5%**	**-3.7%**	**9.7%**	**0.0%**	**17.0%**	**-15.2%**	**-1.2%**	**2.6%**

* 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: Type of Use: U3, DR: U6, # yrs licensed: 22, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 14001 - 15000, Commute: 15, Renewal Discount: N, MVD: N, CF: Y

Proposed: Type of Use: U3, DR: U6, # yrs licensed: 22, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 14001 - 15000, Commute: 15, Renewal Discount: N, MVD: N, CF: Y

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	August 15, 2026
Renewal Business:	August 15, 2026

Company Name: Heartland Farm Mutual Inc.

Profile 8 - Private Passenger: **Parent and Child**

Operator 1: **COMBINED**

Female, Married
No Driver training
Licensed 32 years, Class 5 license/G in Ontario:
New Business
Annual Mileage: 15,000 km Commute: 10 km
No AF accidents
No convictions

2016 Dodge Grand Caravan SE (IBC VC: 2662 00) Price New: **$29,000**

Operator 2 (Occasional):

Male, Single
Driver training
Licensed 2 years, Class 5 license/G in Ontario
New Business
No AF accidents
No convictions

Coverages:

Liability and END 44 $1,000,000 Limit
Accident Benefits - Basic
DCPD - $0 Deductible
Collision $1,000 Deductible
Comprehensive $500 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**
Halifax (B3H)	Current	4608	198	3302	677	50	8835	18	3651	464	4133	12968
	Proposed	3767	162	2416	472	51	6868	18	2768	371	3157	10025
% +/- to Current Rates		**-18.25%**	**-18.18%**	**-26.83%**	**-30.28%**	**2.00%**	**-22.3%**	**0.00%**	**-24.19%**	**-20.04%**	**-23.6%**	**-22.7%**
Dartmouth (B3A)	Current	4859	209	3482	710	50	9310	18	3871	502	4391	13701
	Proposed	4965	213	3184	619	51	9032	18	3669	502	4189	13221
% +/- to Current Rates		**2.18%**	**1.91%**	**-8.56%**	**-12.82%**	**2.00%**	**-3.0%**	**0.00%**	**-5.22%**	**0.00%**	**-4.6%**	**-3.5%**
Sydney (B1R)	Current	5287	227	3638	721	50	9923	18	4384	712	5114	15037
	Proposed	5404	233	3327	629	51	9644	18	4155	711	4884	14528
% +/- to Current Rates		**2.21%**	**2.64%**	**-8.55%**	**-12.76%**	**2.00%**	**-2.8%**	**0.00%**	**-5.22%**	**-0.14%**	**-4.5%**	**-3.4%**
North Sydney (B2A)	Current	5287	227	3638	721	50	9923	18	4384	712	5114	15037
	Proposed	5404	233	3327	629	51	9644	18	4155	711	4884	14528
% +/- to Current Rates		**2.21%**	**2.64%**	**-8.55%**	**-12.76%**	**2.00%**	**-2.8%**	**0.00%**	**-5.22%**	**-0.14%**	**-4.5%**	**-3.4%**
New Glasgow (B2H)	Current	2712	117	1917	463	50	5259	18	2724	506	3248	8507
	Proposed	2827	121	1787	412	51	5198	18	2633	515	3166	8364
% +/- to Current Rates		**4.24%**	**3.42%**	**-6.78%**	**-11.02%**	**2.00%**	**-1.2%**	**0.00%**	**-3.34%**	**1.78%**	**-2.5%**	**-1.7%**
Amherst (B4H)	Current	2712	117	1917	463	50	5259	18	2724	506	3248	8507
	Proposed	2827	121	1787	412	51	5198	18	2633	515	3166	8364
% +/- to Current Rates		**4.24%**	**3.42%**	**-6.78%**	**-11.02%**	**2.00%**	**-1.2%**	**0.00%**	**-3.34%**	**1.78%**	**-2.5%**	**-1.7%**
Antigonish (B2G)	Current	2712	117	1917	463	50	5259	18	2724	506	3248	8507
	Proposed	2827	121	1787	412	51	5198	18	2633	515	3166	8364
% +/- to Current Rates		**4.24%**	**3.42%**	**-6.78%**	**-11.02%**	**2.00%**	**-1.2%**	**0.00%**	**-3.34%**	**1.78%**	**-2.5%**	**-1.7%**
Kentville (B4N)	Current	3063	132	2279	582	50	6106	18	3274	581	3873	9979
	Proposed	3193	137	2126	518	51	6025	18	3166	592	3776	9801
% +/- to Current Rates		**4.24%**	**3.79%**	**-6.71%**	**-11.00%**	**2.00%**	**-1.3%**	**0.00%**	**-3.30%**	**1.89%**	**-2.5%**	**-1.8%**
Yarmouth (B5A)	Current	3071	132	2218	584	50	6055	18	3217	629	3864	9919
	Proposed	3201	138	2068	519	51	5977	18	3110	641	3769	9746
% +/- to Current Rates		**4.23%**	**4.55%**	**-6.76%**	**-11.13%**	**2.00%**	**-1.3%**	**0.00%**	**-3.33%**	**1.91%**	**-2.5%**	**-1.7%**

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

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

Current:

Proposed:

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	August 15, 2026
Renewal Business:	August 15, 2026

Company Name: Heartland Farm Mutual Inc.

Profile 8-PO Private Passenger:

Operator 1:
Female, Married
No Driver training
Licensed 32 years, Class 5 license/G in Ontario:
New Business
Annual Mileage: 15,000 km Commute: 10 km
No AF accidents
No convictions
2016 Dodge Grand Caravan SE **(IBC VC: 2662 00)** Price New: **$29,000**

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits - Basic
DCPD - $0 Deductible
Collision $1,000 Deductible
Comprehensive $500 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**
Halifax (B3H)	Current	588	25	455	234	22	1324	18	525	217	760	2084
	Proposed	480	21	333	163	23	1020	18	398	174	590	1610
% +/- to Current Rates		**-18.4%**	**-16.0%**	**-26.8%**	**-30.3%**	**4.5%**	**-23.0%**	**0.0%**	**-24.2%**	**-19.8%**	**-22.4%**	**-22.7%**
Dartmouth (B3A)	Current	620	27	480	245	22	1394	18	556	235	809	2203
	Proposed	633	27	439	214	23	1336	18	527	235	780	2116
% +/- to Current Rates		**2.1%**	**0.0%**	**-8.5%**	**-12.7%**	**4.5%**	**-4.2%**	**0.0%**	**-5.2%**	**0.0%**	**-3.6%**	**-3.9%**
Sydney (B1R)	Current	674	29	501	249	22	1475	18	630	333	981	2456
	Proposed	689	30	458	217	23	1417	18	597	333	948	2365
% +/- to Current Rates		**2.2%**	**3.4%**	**-8.6%**	**-12.9%**	**4.5%**	**-3.9%**	**0.0%**	**-5.2%**	**0.0%**	**-3.4%**	**-3.7%**
North Sydney (B2A)	Current	674	29	501	249	22	1475	18	630	333	981	2456
	Proposed	689	30	458	217	23	1417	18	597	333	948	2365
% +/- to Current Rates		**2.2%**	**3.4%**	**-8.6%**	**-12.9%**	**4.5%**	**-3.9%**	**0.0%**	**-5.2%**	**0.0%**	**-3.4%**	**-3.7%**
New Glasgow (B2H	Current	346	15	264	160	22	807	18	391	237	646	1453
	Proposed	361	15	246	142	23	787	18	378	241	637	1424
% +/- to Current Rates		**4.3%**	**0.0%**	**-6.8%**	**-11.3%**	**4.5%**	**-2.5%**	**0.0%**	**-3.3%**	**1.7%**	**-1.4%**	**-2.0%**
Amherst (B4H)	Current	346	15	264	160	22	807	18	391	237	646	1453
	Proposed	361	15	246	142	23	787	18	378	241	637	1424
% +/- to Current Rates		**4.3%**	**0.0%**	**-6.8%**	**-11.3%**	**4.5%**	**-2.5%**	**0.0%**	**-3.3%**	**1.7%**	**-1.4%**	**-2.0%**
Antigonish (B2G)	Current	346	15	264	160	22	807	18	391	237	646	1453
	Proposed	361	15	246	142	23	787	18	378	241	637	1424
% +/- to Current Rates		**4.3%**	**0.0%**	**-6.8%**	**-11.3%**	**4.5%**	**-2.5%**	**0.0%**	**-3.3%**	**1.7%**	**-1.4%**	**-2.0%**
Kentville (B4N)	Current	391	17	314	201	22	945	18	470	272	760	1705
	Proposed	407	17	293	179	23	919	18	455	277	750	1669
% +/- to Current Rates		**4.1%**	**0.0%**	**-6.7%**	**-10.9%**	**4.5%**	**-2.8%**	**0.0%**	**-3.2%**	**1.8%**	**-1.3%**	**-2.1%**
Yarmouth (B5A)	Current	392	17	306	202	22	939	18	462	294	774	1713
	Proposed	408	18	285	179	23	913	18	447	300	765	1678
% +/- to Current Rates		**4.1%**	**5.9%**	**-6.9%**	**-11.4%**	**4.5%**	**-2.8%**	**0.0%**	**-3.2%**	**2.0%**	**-1.2%**	**-2.0%**

* 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: Type of Use: U3, DR: U6, # yrs licensed: 32, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 14001 - 15000, Commute: 10, Renewal Discount: N, MVD: N, CF: Y

Proposed: Type of Use: U3, DR: U6, # yrs licensed: 32, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 14001 - 15000, Commute: 10, Renewal Discount: N, MVD: N, CF: Y

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	August 15, 2026
Renewal Business:	August 15, 2026

Company Name: Heartland Farm Mutual Inc.

Profile 8-OO Private Passenger:

Operator 2 (Occasional):
Male, Single
Driver training
Licensed 2 years, Class 5 license/G in Ontario
New Business
No AF accidents
No convictions

2016 Dodge Grand Caravan SE (**IBC VC: 2662 00**) Price New: **$29,000**

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits - Basic
DCPD - $0 Deductible
Collision $1,000 Deductible
Comprehensive $500 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
Halifax (B3H)	Current	4,020	173	2,847	443	28	7511	-	3,126	247	3373	10884
	Proposed	3,287	141	2,083	309	28	5848	-	2,370	197	2567	8415
% +/- to Current Rates		**-18.2%**	**-18.5%**	**-26.8%**	**-30.2%**	**0.0%**	**-22.1%**		**-24.2%**	**-20.2%**	**-23.9%**	**-22.7%**
Dartmouth (B3A)	Current	4,239	182	3,002	465	28	7916	-	3,315	267	3582	11498
	Proposed	4,332	186	2,745	405	28	7696	-	3,142	267	3409	11105
% +/- to Current Rates		**2.2%**	**2.2%**	**-8.6%**	**-12.9%**	**0.0%**	**-2.8%**		**-5.2%**	**0.0%**	**-4.8%**	**-3.4%**
Sydney (B1R)	Current	4,613	198	3,137	472	28	8448	-	3,754	379	4133	12581
	Proposed	4,715	203	2,869	412	28	8227	-	3,558	378	3936	12163
% +/- to Current Rates		**2.2%**	**2.5%**	**-8.5%**	**-12.7%**	**0.0%**	**-2.6%**		**-5.2%**	**-0.3%**	**-4.8%**	**-3.3%**
North Sydney (B2A)	Current	4,613	198	3,137	472	28	8448	-	3,754	379	4133	12581
	Proposed	4,715	203	2,869	412	28	8227	-	3,558	378	3936	12163
% +/- to Current Rates		**2.2%**	**2.5%**	**-8.5%**	**-12.7%**	**0.0%**	**-2.6%**		**-5.2%**	**-0.3%**	**-4.8%**	**-3.3%**
New Glasgow (B2H)	Current	2,366	102	1,653	303	28	4452	-	2,333	269	2602	7054
	Proposed	2,466	106	1,541	270	28	4411	-	2,255	274	2529	6940
% +/- to Current Rates		**4.2%**	**3.9%**	**-6.8%**	**-10.9%**	**0.0%**	**-0.9%**		**-3.3%**	**1.9%**	**-2.8%**	**-1.6%**
Amherst (B4H)	Current	2,366	102	1,653	303	28	4452	-	2,333	269	2602	7054
	Proposed	2,466	106	1,541	270	28	4411	-	2,255	274	2529	6940
% +/- to Current Rates		**4.2%**	**3.9%**	**-6.8%**	**-10.9%**	**0.0%**	**-0.9%**		**-3.3%**	**1.9%**	**-2.8%**	**-1.6%**
Antigonish (B2G)	Current	2,366	102	1,653	303	28	4452	-	2,333	269	2602	7054
	Proposed	2,466	106	1,541	270	28	4411	-	2,255	274	2529	6940
% +/- to Current Rates		**4.2%**	**3.9%**	**-6.8%**	**-10.9%**	**0.0%**	**-0.9%**		**-3.3%**	**1.9%**	**-2.8%**	**-1.6%**
Kentville (B4N)	Current	2,672	115	1,965	381	28	5161	-	2,804	309	3113	8274
	Proposed	2,786	120	1,833	339	28	5106	-	2,711	315	3026	8132
% +/- to Current Rates		**4.3%**	**4.3%**	**-6.7%**	**-11.0%**	**0.0%**	**-1.1%**		**-3.3%**	**1.9%**	**-2.8%**	**-1.7%**
Yarmouth (B5A)	Current	2,679	115	1,912	382	28	5116	-	2,755	335	3090	8206
	Proposed	2,793	120	1,783	340	28	5064	-	2,663	341	3004	8068
% +/- to Current Rates		**4.3%**	**4.3%**	**-6.7%**	**-11.0%**	**0.0%**	**-1.0%**		**-3.3%**	**1.8%**	**-2.8%**	**-1.7%**

* 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: Type of Use: U10, DR: U2, # yrs licensed: 2, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 0, Commute: 0, Renewal Discount: N, MVD: N, CF: N due to not being licensed in the past 3 years of claims free time period

Proposed: Type of Use: U10, DR: U2, # yrs licensed: 2, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 0, Commute: 0, Renewal Discount: N, MVD: N, CF: N due to not being licensed in the past 3 years of claims free time period

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	August 15, 2026
Renewal Business:	August 15, 2026

Company Name: Heartland Farm Mutual Inc.

Profile 9 - Private Passenger: **Adult Couple**

Operator 1: **COMBINED**

Male, Married
No Driver training
Licensed 20 years, Class 5 license/G in Ontario:
New Business
Annual Mileage: 15,000 km Commute: 10 km
No AF accidents
No convictions

2018 Nissan Rogue S 4DR AWD **(IBC VC: 1478 00)** Price New: **$30,000**

Operator 2 (Occasional):

Female, Married
No Driver training
Licensed 22 years, Class 5 license/G in Ontario
New Business
No AF accidents
No convictions

Coverages:

Liability and END 44 $1,000,000 Limit
Accident Benefits - Basic
DCPD - $0 Deductible
Collision $1,000 Deductible
Comprehensive $500 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**
Halifax (B3H)	Current	693	30	741	229	26	1719	18	882	280	1180	2899
	Proposed	567	24	567	187	25	1370	18	642	226	886	2256
% +/- to Current Rates		**-18.18%**	**-20.00%**	**-23.48%**	**-18.34%**	**-3.85%**	**-20.3%**	**0.00%**	**-27.21%**	**-19.29%**	**-24.9%**	**-22.2%**
Dartmouth (B3A)	Current	731	31	781	240	26	1809	18	935	303	1256	3065
	Proposed	747	32	747	245	25	1796	18	851	306	1175	2971
% +/- to Current Rates		**2.19%**	**3.23%**	**-4.35%**	**2.08%**	**-3.85%**	**-0.7%**	**0.00%**	**-8.98%**	**0.99%**	**-6.4%**	**-3.1%**
Sydney (B1R)	Current	796	34	817	244	26	1917	18	1059	429	1506	3423
	Proposed	813	35	781	249	25	1903	18	964	434	1416	3319
% +/- to Current Rates		**2.14%**	**2.94%**	**-4.41%**	**2.05%**	**-3.85%**	**-0.7%**	**0.00%**	**-8.97%**	**1.17%**	**-6.0%**	**-3.0%**
North Sydney (B2A)	Current	796	34	817	244	26	1917	18	1059	429	1506	3423
	Proposed	813	35	781	249	25	1903	18	964	434	1416	3319
% +/- to Current Rates		**2.14%**	**2.94%**	**-4.41%**	**2.05%**	**-3.85%**	**-0.7%**	**0.00%**	**-8.97%**	**1.17%**	**-6.0%**	**-3.0%**
New Glasgow (B2H)	Current	408	18	430	157	26	1039	18	658	305	981	2020
	Proposed	425	18	420	163	25	1051	18	611	314	943	1994
% +/- to Current Rates		**4.17%**	**0.00%**	**-2.33%**	**3.82%**	**-3.85%**	**1.2%**	**0.00%**	**-7.14%**	**2.95%**	**-3.9%**	**-1.3%**
Amherst (B4H)	Current	408	18	430	157	26	1039	18	658	305	981	2020
	Proposed	425	18	420	163	25	1051	18	611	314	943	1994
% +/- to Current Rates		**4.17%**	**0.00%**	**-2.33%**	**3.82%**	**-3.85%**	**1.2%**	**0.00%**	**-7.14%**	**2.95%**	**-3.9%**	**-1.3%**
Antigonish (B2G)	Current	408	18	430	157	26	1039	18	658	305	981	2020
	Proposed	425	18	420	163	25	1051	18	611	314	943	1994
% +/- to Current Rates		**4.17%**	**0.00%**	**-2.33%**	**3.82%**	**-3.85%**	**1.2%**	**0.00%**	**-7.14%**	**2.95%**	**-3.9%**	**-1.3%**
Kentville (B4N)	Current	461	20	511	197	26	1215	18	791	350	1159	2374
	Proposed	480	21	499	205	25	1230	18	734	361	1113	2343
% +/- to Current Rates		**4.12%**	**5.00%**	**-2.35%**	**4.06%**	**-3.85%**	**1.2%**	**0.00%**	**-7.21%**	**3.14%**	**-4.0%**	**-1.3%**
Yarmouth (B5A)	Current	462	20	498	197	26	1203	18	777	379	1174	2377
	Proposed	482	21	486	205	25	1219	18	721	390	1129	2348
% +/- to Current Rates		**4.33%**	**5.00%**	**-2.41%**	**4.06%**	**-3.85%**	**1.3%**	**0.00%**	**-7.21%**	**2.90%**	**-3.8%**	**-1.2%**

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

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

Current:

Proposed:

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	August 15, 2026
Renewal Business:	August 15, 2026

Company Name: Heartland Farm Mutual Inc.

Profile 9-PO Private Passenger:

Operator 1:
Male, Married
No Driver training
Licensed 20 years, Class 5 license/G in Ontario:
New Business
Annual Mileage: 15,000 km Commute: 10 km
No AF accidents
No convictions
2018 Nissan Rogue S 4DR AWD (IBC VC: 1487 00) Price New: $30,000

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits - Basic
DCPD - $0 Deductible
Collision $1,000 Deductible
Comprehensive $500 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
Halifax (B3H)	Current	693	30	741	229	26	1719	18	882	280	1180	2899
	Proposed	567	24	567	187	25	1370	18	642	226	886	2256
% +/- to Current Rates		-18.2%	-20.0%	-23.5%	-18.3%	-3.8%	-20.3%	0.0%	-27.2%	-19.3%	-24.9%	-22.2%
Dartmouth (B3A)	Current	731	31	781	240	26	1809	18	935	303	1256	3065
	Proposed	747	32	747	245	25	1796	18	851	306	1175	2971
% +/- to Current Rates		2.2%	3.2%	-4.4%	2.1%	-3.8%	-0.7%	0.0%	-9.0%	1.0%	-6.4%	-3.1%
Sydney (B1R)	Current	796	34	817	244	26	1917	18	1,059	429	1506	3423
	Proposed	813	35	781	249	25	1903	18	964	434	1416	3319
% +/- to Current Rates		2.1%	2.9%	-4.4%	2.0%	-3.8%	-0.7%	0.0%	-9.0%	1.2%	-6.0%	-3.0%
North Sydney (B2A)	Current	796	34	817	244	26	1917	18	1,059	429	1506	3423
	Proposed	813	35	781	249	25	1903	18	964	434	1416	3319
% +/- to Current Rates		2.1%	2.9%	-4.4%	2.0%	-3.8%	-0.7%	0.0%	-9.0%	1.2%	-6.0%	-3.0%
New Glasgow (B2H)	Current	408	18	430	157	26	1039	18	658	305	981	2020
	Proposed	425	18	420	163	25	1051	18	611	314	943	1994
% +/- to Current Rates		4.2%	0.0%	-2.3%	3.8%	-3.8%	1.2%	0.0%	-7.1%	3.0%	-3.9%	-1.3%
Amherst (B4H)	Current	408	18	430	157	26	1039	18	658	305	981	2020
	Proposed	425	18	420	163	25	1051	18	611	314	943	1994
% +/- to Current Rates		4.2%	0.0%	-2.3%	3.8%	-3.8%	1.2%	0.0%	-7.1%	3.0%	-3.9%	-1.3%
Antigonish (B2G)	Current	408	18	430	157	26	1039	18	658	305	981	2020
	Proposed	425	18	420	163	25	1051	18	611	314	943	1994
% +/- to Current Rates		4.2%	0.0%	-2.3%	3.8%	-3.8%	1.2%	0.0%	-7.1%	3.0%	-3.9%	-1.3%
Kentville (B4N)	Current	461	20	511	197	26	1215	18	791	350	1159	2374
	Proposed	480	21	499	205	25	1230	18	734	361	1113	2343
% +/- to Current Rates		4.1%	5.0%	-2.3%	4.1%	-3.8%	1.2%	0.0%	-7.2%	3.1%	-4.0%	-1.3%
Yarmouth (B5A)	Current	462	20	498	197	26	1203	18	777	379	1174	2377
	Proposed	482	21	486	205	25	1219	18	721	390	1129	2348
% +/- to Current Rates		4.3%	5.0%	-2.4%	4.1%	-3.8%	1.3%	0.0%	-7.2%	2.9%	-3.8%	-1.2%

* 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: Type of Use: U2, DR: U6, # yrs licensed: 20, Liability Limit: 1000000, Drivers / Vehicles: more than 1, Annual Distance: 14001 - 15000, Commute: 10, Renewal Discount: N, MVD: N, CF: Y

Proposed: Type of Use: U2, DR: U6, # yrs licensed: 20, Liability Limit: 1000000, Drivers / Vehicles: more than 1, Annual Distance: 14001 - 15000, Commute: 10, Renewal Discount: N, MVD: N, CF: Y

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	August 15, 2026
Renewal Business:	August 15, 2026

Company Name: Heartland Farm Mutual Inc.

Profile 9-OO Private Passenger:

Operator 2 (Occasional):
Female, Married
No Driver training
Licensed 22 years, Class 5 license/G in Ontario
New Business
No AF accidents
No convictions

2018 Nissan Rogue S 4DR AWD (**IBC VC: 1487 00**) Price New: $30,000

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits - Basic
DCPD - $0 Deductible
Collision $1,000 Deductible
Comprehensive $500 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**
Halifax (B3H)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							**0.0%**				**0.0%**	**0.0%**
Dartmouth (B3A)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							**0.0%**				**0.0%**	**0.0%**
Sydney (B1R)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							**0.0%**				**0.0%**	**0.0%**
North Sydney (B2A)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							**0.0%**				**0.0%**	**0.0%**
New Glasgow (B2H)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							**0.0%**				**0.0%**	**0.0%**
Amherst (B4H)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							**0.0%**				**0.0%**	**0.0%**
Antigonish (B2G)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							**0.0%**				**0.0%**	**0.0%**
Kentville (B4N)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							**0.0%**				**0.0%**	**0.0%**
Yarmouth (B5A)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							**0.0%**				**0.0%**	**0.0%**

* 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 for spouse

Proposed: No charge for spouse

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	August 15, 2026
Renewal Business:	August 15, 2026

Company Name: Heartland Farm Mutual Inc.

Profile 10 - Private Passenger: **Senior Couple**

Operator 1: **COMBINED**

Male, Married
No Driver training
Licensed 54 years, Class 5 license/G in Ontario:
New Business
Annual Mileage: 7,500 km Commute: None
No AF accidents
No convictions

2016 Toyota Corolla LE 4DR **(IBC VC: 0458 00)** Price New: **$22,000**

Operator 2 (Occasional):

Female, Married
No Driver training
Licensed 50 years, Class 5 license/G in Ontario
New Business
No AF accidents
No convictions

Coverages:

Liability and END 44 $1,000,000 Limit
Accident Benefits - Basic
DCPD - $0 Deductible
Collision $1,000 Deductible
Comprehensive $500 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**
Halifax (B3H)	Current	602	26	508	214	24	1374	18	639	217	874	2248
	Proposed	492	21	394	179	25	1111	18	474	152	644	1755
% +/- to Current Rates		**-18.27%**	**-19.23%**	**-22.44%**	**-16.36%**	**4.17%**	**-19.1%**	**0.00%**	**-25.82%**	**-29.95%**	**-26.3%**	**-21.9%**
Dartmouth (B3A)	Current	635	27	535	224	24	1445	18	677	235	930	2375
	Proposed	649	28	519	235	25	1456	18	628	205	851	2307
% +/- to Current Rates		**2.20%**	**3.70%**	**-2.99%**	**4.91%**	**4.17%**	**0.8%**	**0.00%**	**-7.24%**	**-12.77%**	**-8.5%**	**-2.9%**
Sydney (B1R)	Current	691	30	560	228	24	1533	18	767	333	1118	2651
	Proposed	706	30	543	239	25	1543	18	711	291	1020	2563
% +/- to Current Rates		**2.17%**	**0.00%**	**-3.04%**	**4.82%**	**4.17%**	**0.7%**	**0.00%**	**-7.30%**	**-12.61%**	**-8.8%**	**-3.3%**
North Sydney (B2A)	Current	691	30	560	228	24	1533	18	767	333	1118	2651
	Proposed	706	30	543	239	25	1543	18	711	291	1020	2563
% +/- to Current Rates		**2.17%**	**0.00%**	**-3.04%**	**4.82%**	**4.17%**	**0.7%**	**0.00%**	**-7.30%**	**-12.61%**	**-8.8%**	**-3.3%**
New Glasgow (B2H)	Current	354	15	295	146	24	834	18	477	237	732	1566
	Proposed	369	16	292	157	25	859	18	451	211	680	1539
% +/- to Current Rates		**4.24%**	**6.67%**	**-1.02%**	**7.53%**	**4.17%**	**3.0%**	**0.00%**	**-5.45%**	**-10.97%**	**-7.1%**	**-1.7%**
Amherst (B4H)	Current	354	15	295	146	24	834	18	477	237	732	1566
	Proposed	369	16	292	157	25	859	18	451	211	680	1539
% +/- to Current Rates		**4.24%**	**6.67%**	**-1.02%**	**7.53%**	**4.17%**	**3.0%**	**0.00%**	**-5.45%**	**-10.97%**	**-7.1%**	**-1.7%**
Antigonish (B2G)	Current	354	15	295	146	24	834	18	477	237	732	1566
	Proposed	369	16	292	157	25	859	18	451	211	680	1539
% +/- to Current Rates		**4.24%**	**6.67%**	**-1.02%**	**7.53%**	**4.17%**	**3.0%**	**0.00%**	**-5.45%**	**-10.97%**	**-7.1%**	**-1.7%**
Kentville (B4N)	Current	400	17	350	184	24	975	18	573	272	863	1838
	Proposed	417	18	347	197	25	1004	18	542	242	802	1806
% +/- to Current Rates		**4.25%**	**5.88%**	**-0.86%**	**7.07%**	**4.17%**	**3.0%**	**0.00%**	**-5.41%**	**-11.03%**	**-7.1%**	**-1.7%**
Yarmouth (B5A)	Current	401	17	341	184	24	967	18	563	294	875	1842
	Proposed	418	18	337	197	25	995	18	532	262	812	1807
% +/- to Current Rates		**4.24%**	**5.88%**	**-1.17%**	**7.07%**	**4.17%**	**2.9%**	**0.00%**	**-5.51%**	**-10.88%**	**-7.2%**	**-1.9%**

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

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

Current:

Proposed:

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	August 15, 2026
Renewal Business:	August 15, 2026

Company Name: Heartland Farm Mutual Inc.

Profile 10-PO Private Passenger:

Operator 1:
Male, Married
No Driver training
Licensed 54 years, Class 5 license/G in Ontario:
New Business
Annual Mileage: 7,500 km Commute: None
No AF accidents
No convictions
2016 Toyota Corolla LE 4DR **(IBC VC: 0458 00)** Price New: **$22,000**

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits - Basic
DCPD - $0 Deductible
Collision $1,000 Deductible
Comprehensive $500 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**
Halifax (B3H)	Current	602	26	508	214	24	1374	18	639	217	874	2248
	Proposed	492	21	394	179	25	1111	18	474	152	644	1755
% +/- to Current Rates		**-18.3%**	**-19.2%**	**-22.4%**	**-16.4%**	**4.2%**	**-19.1%**	**0.0%**	**-25.8%**	**-30.0%**	**-26.3%**	**-21.9%**
Dartmouth (B3A)	Current	635	27	535	224	24	1445	18	677	235	930	2375
	Proposed	649	28	519	235	25	1456	18	628	205	851	2307
% +/- to Current Rates		**2.2%**	**3.7%**	**-3.0%**	**4.9%**	**4.2%**	**0.8%**	**0.0%**	**-7.2%**	**-12.8%**	**-8.5%**	**-2.9%**
Sydney (B1R)	Current	691	30	560	228	24	1533	18	767	333	1118	2651
	Proposed	706	30	543	239	25	1543	18	711	291	1020	2563
% +/- to Current Rates		**2.2%**	**0.0%**	**-3.0%**	**4.8%**	**4.2%**	**0.7%**	**0.0%**	**-7.3%**	**-12.6%**	**-8.8%**	**-3.3%**
North Sydney (B2A)	Current	691	30	560	228	24	1533	18	767	333	1118	2651
	Proposed	706	30	543	239	25	1543	18	711	291	1020	2563
% +/- to Current Rates		**2.2%**	**0.0%**	**-3.0%**	**4.8%**	**4.2%**	**0.7%**	**0.0%**	**-7.3%**	**-12.6%**	**-8.8%**	**-3.3%**
New Glasgow (B2H)	Current	354	15	295	146	24	834	18	477	237	732	1566
	Proposed	369	16	292	157	25	859	18	451	211	680	1539
% +/- to Current Rates		**4.2%**	**6.7%**	**-1.0%**	**7.5%**	**4.2%**	**3.0%**	**0.0%**	**-5.5%**	**-11.0%**	**-7.1%**	**-1.7%**
Amherst (B4H)	Current	354	15	295	146	24	834	18	477	237	732	1566
	Proposed	369	16	292	157	25	859	18	451	211	680	1539
% +/- to Current Rates		**4.2%**	**6.7%**	**-1.0%**	**7.5%**	**4.2%**	**3.0%**	**0.0%**	**-5.5%**	**-11.0%**	**-7.1%**	**-1.7%**
Antigonish (B2G)	Current	354	15	295	146	24	834	18	477	237	732	1566
	Proposed	369	16	292	157	25	859	18	451	211	680	1539
% +/- to Current Rates		**4.2%**	**6.7%**	**-1.0%**	**7.5%**	**4.2%**	**3.0%**	**0.0%**	**-5.5%**	**-11.0%**	**-7.1%**	**-1.7%**
Kentville (B4N)	Current	400	17	350	184	24	975	18	573	272	863	1838
	Proposed	417	18	347	197	25	1004	18	542	242	802	1806
% +/- to Current Rates		**4.3%**	**5.9%**	**-0.9%**	**7.1%**	**4.2%**	**3.0%**	**0.0%**	**-5.4%**	**-11.0%**	**-7.1%**	**-1.7%**
Yarmouth (B5A)	Current	401	17	341	184	24	967	18	563	294	875	1842
	Proposed	418	18	337	197	25	995	18	532	262	812	1807
% +/- to Current Rates		**4.2%**	**5.9%**	**-1.2%**	**7.1%**	**4.2%**	**2.9%**	**0.0%**	**-5.5%**	**-10.9%**	**-7.2%**	**-1.9%**

* 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: Type of Use: U1, DR: U6, # yrs licensed: 54, Liability Limit: 1000000, Drivers / Vehicles: more than 1, Annual Distance: 7001 - 8000, Commute: 0, Renewal Discount: N, MVD: N, CF: Y

Proposed: Type of Use: U1, DR: U6, # yrs licensed: 54, Liability Limit: 1000000, Drivers / Vehicles: more than 1, Annual Distance: 7001 - 8000, Commute: 0, Renewal Discount: N, MVD: N, CF: Y

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	August 15, 2026
Renewal Business:	August 15, 2026

Company Name: Heartland Farm Mutual Inc.

Profile 10-OO Private Passenger:

Operator 2 (Occasional):
Female, Married
No Driver training
Licensed 50 years, Class 5 license/G in Ontario
New Business
No AF accidents
No convictions

2016 Toyota Corolla LE 4DR (**IBC VC: 0458 00**) Price New: **$22,000**

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits - Basic
DCPD - $0 Deductible
Collision $1,000 Deductible
Comprehensive $500 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
Halifax (B3H)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.0%				0.0%	0.0%
Dartmouth (B3A)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.0%				0.0%	0.0%
Sydney (B1R)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.0%				0.0%	0.0%
North Sydney (B2A)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.0%				0.0%	0.0%
New Glasgow (B2H)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.0%				0.0%	0.0%
Amherst (B4H)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.0%				0.0%	0.0%
Antigonish (B2G)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.0%				0.0%	0.0%
Kentville (B4N)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.0%				0.0%	0.0%
Yarmouth (B5A)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							0.0%				0.0%	0.0%

* 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 for spouse

Proposed: No charge for spouse

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	August 15, 2026
Renewal Business:	August 15, 2026

Company Name: Heartland Farm Mutual Inc.

Profile 11 - Private Passenger: **New Immigrant**

Operator 1:

Female, Single
No Driver training
Licensed 2 years, Class 5 license/G in Ontario:
New Business
Annual Mileage: 10,000 km Commute: 25 km
No AF accidents
No convictions

2018 Honda CR-V EX 4DR AWD **(IBC VC: 0271 01)** Price New: **$36,000**

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits - Basic
DCPD - $0 Deductible
Collision $1,000 Deductible
Comprehensive $500 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**
Halifax (B3H)	Current	4,913	211	4,146	386	29	9685	18	4,204	1,024	5246	14931
	Proposed	4,017	173	5,911	315	29	10445	18	3,097	1,030	4145	14590
% +/- to Current Rates		**-18.2%**	**-18.0%**	**42.6%**	**-18.4%**	**0.0%**	**7.8%**	**0.0%**	**-26.3%**	**0.6%**	**-21.0%**	**-2.3%**
Dartmouth (B3A)	Current	5,180	223	4,371	405	29	10208	18	4,459	1,108	5585	15793
	Proposed	5,294	227	7,790	414	29	13754	18	4,106	1,392	5516	19270
% +/- to Current Rates		**2.2%**	**1.8%**	**78.2%**	**2.2%**	**0.0%**	**34.7%**	**0.0%**	**-7.9%**	**25.6%**	**-1.2%**	**22.0%**
Sydney (B1R)	Current	5,637	242	4,569	412	29	10889	18	5,049	1,571	6638	17527
	Proposed	5,761	248	8,143	420	29	14601	18	4,649	1,974	6641	21242
% +/- to Current Rates		**2.2%**	**2.5%**	**78.2%**	**1.9%**	**0.0%**	**34.1%**	**0.0%**	**-7.9%**	**25.7%**	**0.0%**	**21.2%**
North Sydney (B2A)	Current	5,637	242	4,569	412	29	10889	18	5,049	1,571	6638	17527
	Proposed	5,761	248	8,143	420	29	14601	18	4,649	1,974	6641	21242
% +/- to Current Rates		**2.2%**	**2.5%**	**78.2%**	**1.9%**	**0.0%**	**34.1%**	**0.0%**	**-7.9%**	**25.7%**	**0.0%**	**21.2%**
New Glasgow (B2H	Current	2,891	124	2,407	264	29	5715	18	3,138	1,115	4271	9986
	Proposed	3,014	130	4,375	275	29	7823	18	2,947	1,430	4395	12218
% +/- to Current Rates		**4.3%**	**4.8%**	**81.8%**	**4.2%**	**0.0%**	**36.9%**	**0.0%**	**-6.1%**	**28.3%**	**2.9%**	**22.4%**
Amherst (B4H)	Current	2,891	124	2,407	264	29	5715	18	3,138	1,115	4271	9986
	Proposed	3,014	130	4,375	275	29	7823	18	2,947	1,430	4395	12218
% +/- to Current Rates		**4.3%**	**4.8%**	**81.8%**	**4.2%**	**0.0%**	**36.9%**	**0.0%**	**-6.1%**	**28.3%**	**2.9%**	**22.4%**
Antigonish (B2G)	Current	2,891	124	2,407	264	29	5715	18	3,138	1,115	4271	9986
	Proposed	3,014	130	4,375	275	29	7823	18	2,947	1,430	4395	12218
% +/- to Current Rates		**4.3%**	**4.8%**	**81.8%**	**4.2%**	**0.0%**	**36.9%**	**0.0%**	**-6.1%**	**28.3%**	**2.9%**	**22.4%**
Kentville (B4N)	Current	3,265	140	2,862	332	29	6628	18	3,771	1,280	5069	11697
	Proposed	3,404	146	5,202	346	29	9127	18	3,542	1,641	5201	14328
% +/- to Current Rates		**4.3%**	**4.3%**	**81.8%**	**4.2%**	**0.0%**	**37.7%**	**0.0%**	**-6.1%**	**28.2%**	**2.6%**	**22.5%**
Yarmouth (B5A)	Current	3,274	141	2,785	333	29	6562	18	3,705	1,387	5110	11672
	Proposed	3,413	147	5,062	347	29	8998	18	3,480	1,777	5275	14273
% +/- to Current Rates		**4.2%**	**4.3%**	**81.8%**	**4.2%**	**0.0%**	**37.1%**	**0.0%**	**-6.1%**	**28.1%**	**3.2%**	**22.3%**

* 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: Type of Use: U18, DR: U2, # yrs licensed: 2, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 9001 - 10000, Commute: 25, Renewal Discount: N, MVD: N, CF: N due to not being licensed in the past 3 years of claims free time period

Proposed: Type of Use: U18, DR: U2, # yrs licensed: 2, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 9001 - 10000, Commute: 25, Renewal Discount: N, MVD: N, CF: N due to not being licensed in the past 3 years of claims free time period

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	August 15, 2026
Renewal Business:	August 15, 2026

Company Name: Heartland Farm Mutual Inc.

Profile 12 - Private Passenger: **Blue Collar Worker**

Operator 1:
Male, Single
No Driver training
Licensed 17 years, Class 5 license/G in Ontario:
New Business
Annual Mileage: 20,000 km Commute: 35 km
No AF accidents
No convictions
2018 Ford F150 XLT Supercrew 4WD (IBC VC: 3558 01) Price New: **$47,000**

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits - Basic
DCPD - $0 Deductible
Collision $1,000 Deductible
Comprehensive $500 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**
Halifax (B3H)	Current	735	32	678	123	23	1591	18	992	631	1641	3232
	Proposed	601	26	967	100	23	1717	18	726	494	1238	2955
% +/- to Current Rates		**-18.2%**	**-18.8%**	**42.6%**	**-18.7%**	**0.0%**	**7.9%**	**0.0%**	**-26.8%**	**-21.7%**	**-24.6%**	**-8.6%**
Dartmouth (B3A)	Current	775	33	715	129	23	1675	18	1,052	682	1752	3427
	Proposed	792	34	1,275	132	23	2256	18	962	668	1648	3904
% +/- to Current Rates		**2.2%**	**3.0%**	**78.3%**	**2.3%**	**0.0%**	**34.7%**	**0.0%**	**-8.6%**	**-2.1%**	**-5.9%**	**13.9%**
Sydney (B1R)	Current	844	36	748	131	23	1782	18	1,191	967	2176	3958
	Proposed	862	37	1,332	134	23	2388	18	1,090	947	2055	4443
% +/- to Current Rates		**2.1%**	**2.8%**	**78.1%**	**2.3%**	**0.0%**	**34.0%**	**0.0%**	**-8.5%**	**-2.1%**	**-5.6%**	**12.3%**
North Sydney (B2A)	Current	844	36	748	131	23	1782	18	1,191	967	2176	3958
	Proposed	862	37	1,332	134	23	2388	18	1,090	947	2055	4443
% +/- to Current Rates		**2.1%**	**2.8%**	**78.1%**	**2.3%**	**0.0%**	**34.0%**	**0.0%**	**-8.5%**	**-2.1%**	**-5.6%**	**12.3%**
New Glasgow (B2H)	Current	433	19	394	84	23	953	18	740	687	1445	2398
	Proposed	451	19	716	88	23	1297	18	691	686	1395	2692
% +/- to Current Rates		**4.2%**	**0.0%**	**81.7%**	**4.8%**	**0.0%**	**36.1%**	**0.0%**	**-6.6%**	**-0.1%**	**-3.5%**	**12.3%**
Amherst (B4H)	Current	433	19	394	84	23	953	18	740	687	1445	2398
	Proposed	451	19	716	88	23	1297	18	691	686	1395	2692
% +/- to Current Rates		**4.2%**	**0.0%**	**81.7%**	**4.8%**	**0.0%**	**36.1%**	**0.0%**	**-6.6%**	**-0.1%**	**-3.5%**	**12.3%**
Antigonish (B2G)	Current	433	19	394	84	23	953	18	740	687	1445	2398
	Proposed	451	19	716	88	23	1297	18	691	686	1395	2692
% +/- to Current Rates		**4.2%**	**0.0%**	**81.7%**	**4.8%**	**0.0%**	**36.1%**	**0.0%**	**-6.6%**	**-0.1%**	**-3.5%**	**12.3%**
Kentville (B4N)	Current	489	21	468	106	23	1107	18	890	788	1696	2803
	Proposed	510	22	851	110	23	1516	18	830	788	1636	3152
% +/- to Current Rates		**4.3%**	**4.8%**	**81.8%**	**3.8%**	**0.0%**	**36.9%**	**0.0%**	**-6.7%**	**0.0%**	**-3.5%**	**12.5%**
Yarmouth (B5A)	Current	490	21	456	106	23	1096	18	874	854	1746	2842
	Proposed	511	22	828	110	23	1494	18	816	853	1687	3181
% +/- to Current Rates		**4.3%**	**4.8%**	**81.6%**	**3.8%**	**0.0%**	**36.3%**	**0.0%**	**-6.6%**	**-0.1%**	**-3.4%**	**11.9%**

* 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: Type of Use: U3, DR: U6, # yrs licensed: 17, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 19001 - 20000, Commute: 35, Renewal Discount: N, MVD: N, CF: Y

Proposed: Type of Use: U3, DR: U6, # yrs licensed: 17, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 19001 - 20000, Commute: 35, Renewal Discount: N, MVD: N, CF: Y

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	August 15, 2026
Renewal Business:	August 15, 2026

Company Name: Heartland Farm Mutual Inc.

Profile 13 - Private Passenger: **Infrequent Driver**

Operator 1:
Female, Single
No Driver training
Licensed 5 years, Class 5 license/G in Ontario:
New Business
Annual Mileage: 5,000 km Commute: none
No AF accidents
No convictions
2014 Honda Civic DX 4DR (**IBC VC: 0210 01**) Price New: **$17,000**

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits - Basic
DCPD - $0 Deductible
Collision $1,000 Deductible
Comprehensive $500 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**
Halifax (B3H)	Current	1,437	62	792	257	21	2569	18	793	156	967	3536
	Proposed	1,175	50	600	216	22	2063	18	604	108	730	2793
% +/- to Current Rates		**-18.2%**	**-19.4%**	**-24.2%**	**-16.0%**	**4.8%**	**-19.7%**	**0.0%**	**-23.8%**	**-30.8%**	**-24.5%**	**-21.0%**
Dartmouth (B3A)	Current	1,515	65	835	270	21	2706	18	842	168	1028	3734
	Proposed	1,548	67	790	283	22	2710	18	801	146	965	3675
% +/- to Current Rates		**2.2%**	**3.1%**	**-5.4%**	**4.8%**	**4.8%**	**0.1%**	**0.0%**	**-4.9%**	**-13.1%**	**-6.1%**	**-1.6%**
Sydney (B1R)	Current	1,649	71	873	274	21	2888	18	953	239	1210	4098
	Proposed	1,685	72	826	288	22	2893	18	907	207	1132	4025
% +/- to Current Rates		**2.2%**	**1.4%**	**-5.4%**	**5.1%**	**4.8%**	**0.2%**	**0.0%**	**-4.8%**	**-13.4%**	**-6.4%**	**-1.8%**
North Sydney (B2A)	Current	1,649	71	873	274	21	2888	18	953	239	1210	4098
	Proposed	1,685	72	826	288	22	2893	18	907	207	1132	4025
% +/- to Current Rates		**2.2%**	**1.4%**	**-5.4%**	**5.1%**	**4.8%**	**0.2%**	**0.0%**	**-4.8%**	**-13.4%**	**-6.4%**	**-1.8%**
New Glasgow (B2H	Current	846	36	460	176	21	1539	18	592	169	779	2318
	Proposed	882	38	444	188	22	1574	18	575	150	743	2317
% +/- to Current Rates		**4.3%**	**5.6%**	**-3.5%**	**6.8%**	**4.8%**	**2.3%**	**0.0%**	**-2.9%**	**-11.2%**	**-4.6%**	**0.0%**
Amherst (B4H)	Current	846	36	460	176	21	1539	18	592	169	779	2318
	Proposed	882	38	444	188	22	1574	18	575	150	743	2317
% +/- to Current Rates		**4.3%**	**5.6%**	**-3.5%**	**6.8%**	**4.8%**	**2.3%**	**0.0%**	**-2.9%**	**-11.2%**	**-4.6%**	**0.0%**
Antigonish (B2G)	Current	846	36	460	176	21	1539	18	592	169	779	2318
	Proposed	882	38	444	188	22	1574	18	575	150	743	2317
% +/- to Current Rates		**4.3%**	**5.6%**	**-3.5%**	**6.8%**	**4.8%**	**2.3%**	**0.0%**	**-2.9%**	**-11.2%**	**-4.6%**	**0.0%**
Kentville (B4N)	Current	955	41	547	221	21	1785	18	712	194	924	2709
	Proposed	996	43	528	237	22	1826	18	691	172	881	2707
% +/- to Current Rates		**4.3%**	**4.9%**	**-3.5%**	**7.2%**	**4.8%**	**2.3%**	**0.0%**	**-2.9%**	**-11.3%**	**-4.7%**	**-0.1%**
Yarmouth (B5A)	Current	958	41	532	222	21	1774	18	699	211	928	2702
	Proposed	998	43	514	237	22	1814	18	679	186	883	2697
% +/- to Current Rates		**4.2%**	**4.9%**	**-3.4%**	**6.8%**	**4.8%**	**2.3%**	**0.0%**	**-2.9%**	**-11.8%**	**-4.8%**	**-0.2%**

* 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: Type of Use: U19, DR: U5, # yrs licensed: 5, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 1 - 5000, Commute: 0, Renewal Discount: N, MVD: N, CF: Y

Proposed: Type of Use: U19, DR: U5, # yrs licensed: 5, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 1 - 5000, Commute: 0, Renewal Discount: N, MVD: N, CF: Y

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	August 15, 2026
Renewal Business:	August 15, 2026

Company Name: Heartland Farm Mutual Inc.

Profile 14 - Private Passenger: **Older Vehicle**

Operator 1:

Male, Married
No Driver training
Licensed 30 years, Class 5 license/G in Ontario:
New Business
Annual Mileage: 7,000 km Commute: 5 km
No AF accidents
No convictions

2000 Nissan Altima GXE 4DR (**IBC VC: 0910 02**) Price New: **$25,000**

Coverages:
Liability and END 44 $1,000,000 Limit
Accident Benefits - Basic
DCPD - $0 Deductible
Collision $1,000 Deductible
Comprehensive $500 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**
Halifax (B3H)	Current	538	23	196	162	22	941	18	170	86	274	1215
	Proposed	440	19	190	196	23	868	18	206	71	295	1163
% +/- to Current Rates		**-18.2%**	**-17.4%**	**-3.1%**	**21.0%**	**4.5%**	**-7.8%**	**0.0%**	**21.2%**	**-17.4%**	**7.7%**	**-4.3%**
Dartmouth (B3A)	Current	567	24	207	170	22	990	18	181	93	292	1282
	Proposed	579	25	250	258	23	1135	18	273	96	387	1522
% +/- to Current Rates		**2.1%**	**4.2%**	**20.8%**	**51.8%**	**4.5%**	**14.6%**	**0.0%**	**50.8%**	**3.2%**	**32.5%**	**18.7%**
Sydney (B1R)	Current	617	27	216	173	22	1055	18	204	132	354	1409
	Proposed	631	27	261	262	23	1204	18	309	137	464	1668
% +/- to Current Rates		**2.3%**	**0.0%**	**20.8%**	**51.4%**	**4.5%**	**14.1%**	**0.0%**	**51.5%**	**3.8%**	**31.1%**	**18.4%**
North Sydney (B2A)	Current	617	27	216	173	22	1055	18	204	132	354	1409
	Proposed	631	27	261	262	23	1204	18	309	137	464	1668
% +/- to Current Rates		**2.3%**	**0.0%**	**20.8%**	**51.4%**	**4.5%**	**14.1%**	**0.0%**	**51.5%**	**3.8%**	**31.1%**	**18.4%**
New Glasgow (B2H	Current	316	14	114	111	22	577	18	127	93	238	815
	Proposed	330	14	140	171	23	678	18	196	99	313	991
% +/- to Current Rates		**4.4%**	**0.0%**	**22.8%**	**54.1%**	**4.5%**	**17.5%**	**0.0%**	**54.3%**	**6.5%**	**31.5%**	**21.6%**
Amherst (B4H)	Current	316	14	114	111	22	577	18	127	93	238	815
	Proposed	330	14	140	171	23	678	18	196	99	313	991
% +/- to Current Rates		**4.4%**	**0.0%**	**22.8%**	**54.1%**	**4.5%**	**17.5%**	**0.0%**	**54.3%**	**6.5%**	**31.5%**	**21.6%**
Antigonish (B2G)	Current	316	14	114	111	22	577	18	127	93	238	815
	Proposed	330	14	140	171	23	678	18	196	99	313	991
% +/- to Current Rates		**4.4%**	**0.0%**	**22.8%**	**54.1%**	**4.5%**	**17.5%**	**0.0%**	**54.3%**	**6.5%**	**31.5%**	**21.6%**
Kentville (B4N)	Current	357	15	135	139	22	668	18	153	107	278	946
	Proposed	373	16	167	215	23	794	18	236	114	368	1162
% +/- to Current Rates		**4.5%**	**6.7%**	**23.7%**	**54.7%**	**4.5%**	**18.9%**	**0.0%**	**54.2%**	**6.5%**	**32.4%**	**22.8%**
Yarmouth (B5A)	Current	358	15	132	140	22	667	18	150	116	284	951
	Proposed	374	16	162	216	23	791	18	232	123	373	1164
% +/- to Current Rates		**4.5%**	**6.7%**	**22.7%**	**54.3%**	**4.5%**	**18.6%**	**0.0%**	**54.7%**	**6.0%**	**31.3%**	**22.4%**

* 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: Type of Use: U3, DR: U6, # yrs licensed: 30, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 6001 - 7000, Commute: 5, Renewal Discount: N, MVD: N, CF: Y

Proposed: Type of Use: U3, DR: U6, # yrs licensed: 30, Liability Limit: 1000000, Drivers / Vehicles: 1, Annual Distance: 6001 - 7000, Commute: 5, Renewal Discount: N, MVD: N, CF: Y

Amendment Date	
Implementation Dates (D/M/Y)	
New Business:	August 15, 2026
Renewal Business:	August 15, 2026

Company Name: Heartland Farm Mutual Inc.

Profile 15 - Private Passenger: **Older Vehicle** ***insured only for May 1-Sept 30***

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

Operator 1:
Male, Married
No Driver training
Licensed 25 years, Class 5 license/G in Ontario:
New Business
Annual Mileage: 1,000 km Commute: None
No AF accidents
No convictions

2012 Chevrolet Corvette 2DR Coupe **(IBC VC: 5507 00)** Price New: **$63,000**

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**
Halifax (B3H)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							**0.0%**				**0.0%**	**0.0%**
Dartmouth (B3A)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							**0.0%**				**0.0%**	**0.0%**
Sydney (B1R)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							**0.0%**				**0.0%**	**0.0%**
North Sydney (B2A)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							**0.0%**				**0.0%**	**0.0%**
New Glasgow (B2H)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							**0.0%**				**0.0%**	**0.0%**
Amherst (B4H)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							**0.0%**				**0.0%**	**0.0%**
Antigonish (B2G)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							**0.0%**				**0.0%**	**0.0%**
Kentville (B4N)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							**0.0%**				**0.0%**	**0.0%**
Yarmouth (B5A)	Current						0				0	0
	Proposed						0				0	0
% +/- to Current Rates							**0.0%**				**0.0%**	**0.0%**

* 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: Automobile policies of period less than 6 months are not offered

Proposed: Automobile policies of period less than 6 months are not offered

Section N-6: Financial Data (Appendix D)

Please find below the Summary of Financial Data.

Appendix D - Summary Financial Information

Company	Heartland Farm Mutual Inc.					
	2021	**2022**	**2023**	**2024**	**2025**	**Source: OSFI P&C-1/2**
ROE	7.94%	3.99%	6.73%	12.30%	9.93%	p10.60, r48
Claims Ratio						
year of Account	43.17%	47.28%				p10.60, r30
year of Accident	54.56%	59.59%				p10.60, r31
Canada- Automobile Total						
Incurred Claims & Adj Expenses (A)	19,112.00	32,510.00				p67.30, c19 r29
Earned Premiums (B)	53,659.00	63,583.00				p67.20, c19 r29
Ratio (A)/(B)	35.6%	51.1%				
Nova Scotia						
Incurred Claims & Adj Expenses (C)	-	-				p67.30, c03 r29
Earned Premiums (D)	-	2.00				p67.20, c03 r29
Ratio (C)/(D)		0.0%				
Expense Ratio	43.93%	40.56%				p10.60, r33
	IFRS 4	IFRS 4	IFRS 17	IFRS 17	IFRS 17	

Fields not available under P&C-1/2 after migration to the IFRS17 accounting rules.

**** if pages 67.10-67.30 are on a consolidated basis for the Company, provide the equivalent numbers on a non-consolidated basis and note that this change was made.***

Input the most recent available year for OSFI P&C 1/2 in cell F2. It current is set to 2017

Appendix Z

RISKS TO BE REFERRED

The following risks must be referred to the Company for approval to bind coverage:

1. Applicants where the applicant or any listed driver has been cancelled or non-renewed by any insurer in the past 3 years.
2. Applicant or operator who has had licence suspended or cancelled during the past 6 years.
3. Applicant has 1 or more minor convictions in the preceding 3 years if PO is licensed less than 4 years;
4. Vehicles modified, customized or altered to be one of a kind models
5. Applicants or operators claiming driving experience outside of Canada or the United States in the last 6 years.
6. Where the registered owner of the vehicle does not have a valid driver's license.
7. The processing date is more than thirty (30) days after the transaction date;
8. Any policy that requires a Certificate of Financial Responsibility to be filed or attached to the Policy;
9. There have been two (2) at-fault losses assigned to the policy within the preceding six (6) years.
10. Any automobile where a NSEF #28A is to be added.
11. The value of the risk is greater than $100,000.
12. Any risk that generates a refer type message on the Broker Portal.
13. Any automobiles operated in the USA for more than ninety (90) days.
14. There have been three (3) or more vehicle substitutions within a policy term.

RISKS NOT WRITTEN

For Private Passenger Automobiles and Miscellaneous Vehicles (Motorhomes, Trailers/Campers, Off Road Vehicles and Snowmobiles)

We will decline to issue, terminate, or refuse to renew a contract for any risks where any of the following conditions exist:

RULE	Applicant or Insured Person
1	The applicant wilfully made a false statement in respect of a claim under an automobile insurance contract;
2	The applicant gives false particulars of the automobile to be insured or of the applicant or driver's record to the prejudice of the insurer;
3	The applicant fails to provide rating and underwriting information (such as previous insurer, policy number(s), driver's license number(s), V.I.N. number(s), etc.) required for policy issuance within 30 days of the effective date of the policy;
4	The applicant knowingly misrepresented, failed to disclose, or disclosed false information about the automobile(s) to be insured, or has knowingly misrepresented, failed to disclose, or disclosed false information that was required to be disclosed in the application for automobile insurance or when requesting a change to an existing policy;
5	1 or more conviction(s) for automobile insurance fraud in the preceding 10 years;
6	The applicant is not a permanent resident of the province and intends to be in the province for less than 1 year;
7	The applicant is without a valid driver's license. This includes any applicant or driver with a driver's license from another province, state or country, or an international driver's license, who does not obtain a valid provincial driver's license within 90 days of the inception of a policy;
8	Persons who fail to provide necessary underwriting information as required and described on an application/change to existing to properly evaluate the risk and/or persons who do not or refuse to provide complete and/or accurate information with respect to claims settlement;

9	Any cancellation for material misrepresentation in the preceding 3 years;
10	Any risk where there have been acts or threats thereof, of physical harm, death, or **verbal abuse** to any Employee of the Company, its Brokers, or Representatives;
11	Breach of policy condition;
12	The named insured and/or principal operator does not provide a residential address such that the garaging location cannot be determined or provides a post office box address without declaring a legal address;
13	The applicant or named insured or principal operator of the vehicle is not ordinarily a resident of Canada or does not plan to remain in Canada for at least one (1) year;
14	The broker no longer has an active contract with the Company. However, the risk may qualify as new business or renewal business through another broker of Heartland Farm Mutual Inc., subject to the applicable underwriting rules;
	Cancellations
15	Where there are outstanding premiums owed to the Company;
16	3 or more cancellations of non-payment of automobile insurance premiums in the preceding 3 years;
17	1 or more cancellation(s) for material misrepresentation or non-disclosure in the preceding 3 years;
	Operators and Drivers
18	Where the operator of the vehicle is not in possession of a valid Nova Scotia driver's licence to operate the class of vehicle to be driven and/or when the applicant/insured is the only operator and his/her licence is currently suspended;
19	The operator has had a lapse in insurance coverage of over twenty-four (24) months as a result of a termination of an insurance contract for failure to pay premiums due; or due to non-disclosure of convictions or claims;

20	The operator has had a lapse in insurance coverage of over twenty-four (24) months due to a suspension of driver's license as a result of a conviction related to the use and operation of an automobile;
	Convictions
21	has been convicted and subsequently suspended in the past 3 years;
22	1 or more major conviction(s) in the preceding 6 years;
23	1 or more criminal conviction(s) in the preceding 6 years;
24	Any operator has had three (3) or more minor convictions in the preceding three (3) years;
25	2 or more minor convictions in the preceding 3 years if PO is licensed less than 4 years;
26	The total number of minor convictions for all operators on any automobile including any operator away at school, in the preceding three (3) years is six (6) or more;
	At-Fault Accidents
27	Any operator licensed four (4) years or more has been assigned two (2) or more at fault losses in the preceding six (6) years;
28	Any operator licensed less than four (4) years has been assigned one (1) or more at fault loss in the preceding four (4) years;
	Combinations (Convictions, At Fault Accidents and Non-payments)
29	2 or more at-fault accidents in the preceding 5 years and 3 or more minor convictions in the preceding 3 years;
30	The applicant or named insured has had two (2) or more cancellations for non-payment of premium within the preceding three (3) years, and any operator has had two (2) or more minor convictions within the preceding three (3) years;
31	The applicant or named insured has had one (1) or more cancellations for non-payment of premium within the preceding three (3) years and any operator has had three (3) or more minor convictions within the preceding three (3) years;

32	Any operator licensed four (4) years or more has been assigned one (1) at fault loss in the preceding six (6) years and the applicant or named insured has had two (2) or more cancellations for non-payment of premium within the preceding three (3) years;
33	Any operator licensed four (4) years or more has been assigned one (1) at fault loss in the preceding six (6) years and two (2) or more minor convictions within the preceding three (3) years;
34	Any operator licensed four (4) years or more has been assigned one (1) at-fault loss in the preceding six (6) years and one (1) or more minor convictions within the preceding three (3) years and the applicant or named insured has had one (1) cancellation for non-payment of premium within the preceding three (3) years;
35	PO licensed less than 5 years and an operator has 1 minor conviction in the preceding 3 years and 1 or more cancellation for Non Payment in the preceding 3 yrs;
	Automobile(s)
36	is garaged/operated for more than 6 months outside of the province, except students temporarily away from home;
37	The automobile(s) does not presently carry compulsory driving coverage, and has not carried compulsory driving coverage in the preceding twelve (12) months or has had Endorsement 16 applied. See miscellaneous section for rule specific to miscellaneous type automobiles;
38	Any automobile that is unfit, unsafe or fails a government approved MVI (Motor Vehicle Inspection);
39	Any automobile where the Vehicle Identification Number (VIN) cannot be validated by the Vehicle Information Centre of Canada (VICC);
40	Any automobile that has been branded “Irreparable” , “Salvage”, or “Rebuilt”;
41	Any automobile designed to be one of a kind or one for which parts are no longer available or manufactured in Canada;
42	Any automobile that is used for a purpose other than that for which it has been designed.

Major

Major Conviction

Major conviction means conviction of the following offences under any Act governing highway traffic or offences substantially the same committed outside Canada, including but not limited to:

Accompany driver failure to identify themselves;	Speeding in school or playground zones;
Accompanying driver excess blood alchohol;	Speeding 31km or more but less than 50km over speed limit
Failure to report an accident or to give your name and licence number	Driving without insurance
Improper passing in school or playground zones	Permit novice/learner/restricted driver to drive in contravention of licence conditions
Improper passing of school buses;	Accompany driver fail/refuse to provide breath sample
Fail to stop for emergency vehicle	Using a hand held electronic device (Distracted Driving);
	Failure to give name and licence number in the event of an accident to police or other persons entitled to such information

Criminal and Serious

Criminal/Serious Conviction

Criminal convictions means any Traffic offence under the Criminal Code of Canada (CCC) or under an Act governing highway traffic or any other Act or one of the following offences or one substantially the same committed inside or outside of Canada, including but not limited to:

Driving while license is under suspension;	Failure to pass a breathalyzer or blood test;
Driving without due care and attention;	Failure to stop at the scene of an accident;
Failure or refusal to submit to a breathalyzer or blood test;	Failure to remain at the scene of an accident ;
Criminal negligence committed in the operation or use of a motor vehicle;	Failure to stop for police officer resulting in an extended suspension of license;
Novice driver fail/refuse submit breath test;	Speeding 60km or more over the speed limit;
Racing;	Stunting
Careless driving;	Impaired driving;
Dangerous driving;	Hit and run;

Rating Rules

Overview

Our rating algorithm requires an electronic means for quoting. It is only available and generated by Automobile Quoting Vendors or our Digital Portal (Quantum).

Automobiles are rated according to:

a) The use, territory and value
b) The driving experience of the driver
c) # of drivers and vehicles

Definitions:

Principal Operator	The principal driver assigned to the vehicle
Occasional Operator	Driver with less than 9 years of driving experience assigned to a vehicle and not principal.
Secondary Operator	Any other operator

Multiple Drivers and Automobiles
The policy will be rated according to the highest rated driver.

Where there is more than one (1) automobile and operator in a household each operator should be assigned as a “principal operator” for rating purposes with any additional operator assigned as secondary or occasional operator as appropriate.

Number of drivers is defined as the number of unique Private Passenger Vehicle operators on a policy, excluding occasional operators.

Number of vehicles is defined as the number of unique Private Passenger Vehicles on a policy, excluding vehicles with Comprehensive or Specified Perils coverage only.

Territories

The rating territory applicable should be that in which the automobile “is and will be primarily used and usually kept”. Essentially, this means where the automobile is garaged.

Rating Territory	Stat Code	District / Region