

Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01/01/2021
Renewals:	01/01/2021

Motorcycle Profile 1:

Operator 1:

Male, Age 20
 Licensed 3 years, Appropriate class license
 New business
 Annual mileage 3,000 km, commute 5km one way
 No AF accidents
 No convictions
 2014 Yamaha YZF R6 CC: 599
 List price \$12,599, Cash value \$11,000

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

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

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

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

Current: We would not write this risk as the motorcycle is part of the prohibited motorcycle list.

Proposed: We would not write this risk as the motorcycle is part of the prohibited motorcycle list.

Company Name:

Exact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01/01/2021
Renewals:	01/01/2021

Motorcycle Profile 2:

Operator 1:

Male, Age 45
 Insured on a PP vehicle for 25 years
 Licensed 25 years, Class 6 license/M in Ontario
 New business
 Annual mileage 6,000 km
 No AF accidents
 No convictions
 2013 FLHT ULTRA CC: 1690
 List price \$26,645, Cash value \$22,299

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

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

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

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

Current: We would not write this risk as the motorcycle has an engine capacity exceeding 1500cc.

Proposed: We would not write this risk as the motorcycle has an engine capacity exceeding 1500cc.

Company Name:

West Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01/01/2021
Renewals:	01/01/2021

Off Road Vehicle Profile 2:

Operator 1:

Male, Age 43
 Insured on a PP vehicle for 25 years
 Licensed 20 years, Class 5 license/ G or M in Ontario
 New business
 Pleasure use
 No AF accidents
 No convictions
 2013 Polaris Sportsman 500 4x4, CC: 498
 List price \$7,349, Cash value \$6,000

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	115	included in BI	9	6	130	22	4	70	60	156	286
Proposed	115	included in BI	9	6	130	22	4	70	60	156	286
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	115	included in BI	9	6	130	22	4	70	60	156	286
Proposed	115	included in BI	9	6	130	22	4	70	60	156	286
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	115	included in BI	9	6	130	22	4	70	60	156	286
Proposed	115	included in BI	9	6	130	22	4	70	60	156	286
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	115	included in BI	9	6	130	22	4	70	60	156	286
Proposed	115	included in BI	9	6	130	22	4	70	60	156	286
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

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

Current: Class: 56; RG: 9, DR: 3, Engine Capacity: Heavy

Proposed: Class: 56; RG: 9, DR: 3, Engine Capacity: Heavy

Company Name:

West Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01/01/2021
Renewals:	01/01/2021

Snow Vehicle - Profile 1:

Operator 1:

Male, Age 30
 Insured on a PP vehicle for 10 years
 Licensed 10 years, Class 5 license/G in Ontario or applicable
 New business
 Pleasure use
 No AF accidents
 No convictions
 2014 Polaris Indy 550 Voyager CC: 544
 List price \$8,399, Cash value \$7,200

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	33	included in BI	3	8	44	24	4	423	120	571	615
Proposed	33	included in BI	3	8	44	24	4	423	120	571	615
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	33	included in BI	3	8	44	24	4	423	120	571	615
Proposed	33	included in BI	3	8	44	24	4	423	120	571	615
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	33	included in BI	3	8	44	24	4	423	120	571	615
Proposed	33	included in BI	3	8	44	24	4	423	120	571	615
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	33	included in BI	3	8	44	24	4	423	120	571	615
Proposed	33	included in BI	3	8	44	24	4	423	120	571	615
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

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

Current: Class 50; RG: 16; DR: 3

Proposed: Class 50; RG: 16; DR: 3

Company Name:

West Insurance Company

Snow Vehicle - Profile 2:

Operator 1:

Male, Age 23
 Insured on a PP vehicle for 5 years
 Licensed 5 years, Class 5 license/G in Ontario or applicable
 New business
 Pleasure use
 No AF accidents
 No convictions
 2013 Ski-Doo MX Z Sport 600 ACE CC: 600
 List price \$9,449, Cash value \$6,750

Implementation Dates (D/M/Y)	
New Business:	01/01/2021
Renewals:	01/01/2021

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	33	included in BI	3	8	44	24	4	469	133	630	674
Proposed	33	included in BI	3	8	44	24	4	469	133	630	674
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	33	included in BI	3	8	44	24	4	469	133	630	674
Proposed	33	included in BI	3	8	44	24	4	469	133	630	674
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	33	included in BI	3	8	44	24	4	469	133	630	674
Proposed	33	included in BI	3	8	44	24	4	469	133	630	674
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	33	included in BI	3	8	44	24	4	469	133	630	674
Proposed	33	included in BI	3	8	44	24	4	469	133	630	674
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

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

Current: Class 50; RG: 18; DR: 3

Proposed: Class 50; RG: 18; DR: 3

Company Name:

West Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01/01/2021
Renewals:	01/01/2021

Motor home - Profile 1:

Operator 1:

Male, Age 55, Married
 No driver training
 Licensed over 10 years, Class 5 license/G in Ontario
 New business
 Pleasure use, annual mileage 6000 km
 No AF accidents in over 10 years
 No convictions in over 10 years
 2015 Jayco Pinnacle 36RSQS
 List price: \$85 899

Operator 2: (Secondary)

Female, Age 53, Married
 Licensed over 10 years, Class 5 license/G in Ontario
 No AF accidents in over 10 years
 No convictions in over 10 years

Coverages:

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

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

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

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

Current: Since the unit is over \$75,000 in value, we would need to refer before binding.

Proposed: Since the unit is over \$75,000 in value, we would need to refer before binding.