

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/23
Renewals:	1/11/23

**Motorcycle Profile 1:**

**Operator 1:**

Male, Age 20  
 Licensed 3 years, Class M/ 6  
 New business  
 Annual mileage 3,000 km, commute 5km one way  
 No AF accidents  
 No convictions  
 2017 Yamaha YZF R6 ABS (IBC VC: YAGG)  
 List price \$13,999 (CC: 599)  
 Class Old/New: Sport/Sport

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$500 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	236	3	18	29	286	135	13	100	16	264	550
	Proposed	207	2	16	29	255	133	13	97	16	259	513
% +/- to Current Rates		-12.32%	-11.21%	-11.13%	0.49%	-10.93%	-1.55%	0.00%	-2.97%	-0.29%	-1.93%	-6.61%
005	Current	236	3	18	29	286	135	13	100	16	264	550
	Proposed	207	2	16	29	255	133	13	97	16	259	513
% +/- to Current Rates		-12.32%	-11.21%	-11.13%	0.49%	-10.93%	-1.55%	0.00%	-2.97%	-0.29%	-1.93%	-6.61%
006	Current	236	3	18	29	286	135	13	100	16	264	550
	Proposed	207	2	16	29	255	133	13	97	16	259	513
% +/- to Current Rates		-12.32%	-11.21%	-11.13%	0.49%	-10.93%	-1.55%	0.00%	-2.97%	-0.29%	-1.93%	-6.61%
007	Current	236	3	18	29	286	135	13	100	16	264	550
	Proposed	207	2	16	29	255	133	13	97	16	259	513
% +/- to Current Rates		-12.32%	-11.21%	-11.13%	0.49%	-10.93%	-1.55%	0.00%	-2.97%	-0.29%	-1.93%	-6.61%

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

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

Current: CC 401-750, YL 0-4, DR Other Assumed RG Relativity = 1.00

Proposed: CC 401-750, YL 0-4, DR Other Assumed RG Relativity = 1.00

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Company Name:

XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/23
Renewals:	1/11/23

**Motorcycle Profile 2:**

**Operator 1:**

Male, Age 45  
 Licensed 25 years, Class M/ 6  
 New business  
 Annual mileage 6,000 km  
 No AF accidents  
 No convictions  
 2015 Harley Davidson FLHTCU Ultra Classic Electra Glide (IBC VC: HD5406)  
 List price \$29,337 (CC: 1690)  
 Class New/Old: Touring/Touring

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	134	1	10	33	179	152	13	55	16	236	415
Proposed	129	1	10	33	173	150	13	49	16	228	402
% +/- to Current Rates	-3.93%	-2.71%	-2.62%	0.49%	-3.03%	-1.55%	0.00%	-9.91%	-0.29%	-3.32%	-3.19%
<b>005</b> Current	134	1	10	33	179	152	13	55	16	236	415
Proposed	129	1	10	33	173	150	13	49	16	228	402
% +/- to Current Rates	-3.93%	-2.71%	-2.62%	0.49%	-3.03%	-1.55%	0.00%	-9.91%	-0.29%	-3.32%	-3.19%
<b>006</b> Current	134	1	10	33	179	152	13	55	16	236	415
Proposed	129	1	10	33	173	150	13	49	16	228	402
% +/- to Current Rates	-3.93%	-2.71%	-2.62%	0.49%	-3.03%	-1.55%	0.00%	-9.91%	-0.29%	-3.32%	-3.19%
<b>007</b> Current	134	1	10	33	179	152	13	55	16	236	415
Proposed	129	1	10	33	173	150	13	49	16	228	402
% +/- to Current Rates	-3.93%	-2.71%	-2.62%	0.49%	-3.03%	-1.55%	0.00%	-9.91%	-0.29%	-3.32%	-3.19%

\* 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: CC over 750, YL 9 & over, DR Other Assumed RG Relativity = 1.00


Proposed: CC over 750, YL 9 & over, DR Other Assumed RG Relativity = 1.00


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Company Name: **XL Specialty Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	1/11/23
Renewals:	1/11/23

**Off Road Vehicle Profile 1:**

**Operator 1:**

Male, Age 22  
 New business  
 Pleasure use  
 No AF accidents  
 No convictions  
 2016 Suzuki LT-A750AXi King Quad 4x4 (IBC VC: M43901)  
 List price \$10,199 (CC: 722)  
 Class: Recreational

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$500 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	207	2	16	6	231	34	4	88	68	194	425
	Proposed	198	2	15	6	221	34	4	82	72	193	414
% +/- to Current Rates		-4.41%	-4.07%	-5.01%	0.53%	-4.32%	0.03%	0.00%	-6.74%	6.88%	-0.65%	-2.65%
005	Current	207	2	16	6	231	34	4	88	68	194	425
	Proposed	198	2	15	6	221	34	4	82	72	193	414
% +/- to Current Rates		-4.41%	-4.07%	-5.01%	0.53%	-4.32%	0.03%	0.00%	-6.74%	6.88%	-0.65%	-2.65%
006	Current	207	2	16	6	231	34	4	88	68	194	425
	Proposed	198	2	15	6	221	34	4	82	72	193	414
% +/- to Current Rates		-4.41%	-4.07%	-5.01%	0.53%	-4.32%	0.03%	0.00%	-6.74%	6.88%	-0.65%	-2.65%
007	Current	207	2	16	6	231	34	4	88	68	194	425
	Proposed	198	2	15	6	221	34	4	82	72	193	414
% +/- to Current Rates		-4.41%	-4.07%	-5.01%	0.53%	-4.32%	0.03%	0.00%	-6.74%	6.88%	-0.65%	-2.65%

\* 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: **ATV - Heavy, RG 12**


Proposed: **ATV - Heavy, RG 12**


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Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/23
Renewals:	1/11/23

**Off Road Vehicle Profile 2:**

**Operator 1:**

Male, Age 43  
 New business  
 Pleasure use  
 No AF accidents  
 No convictions  
 2017 Polaris Ranger 500 EFI 4x4 (IBC VC: Z3B900)  
 List price \$10,999 (CC:500)  
 Class: Recreational

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$500 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	207	2	16	6	231	34	4	94	73	206	436
	Proposed	198	2	15	6	221	34	4	88	78	204	425
% +/- to Current Rates		-4.41%	-4.07%	-5.01%	0.53%	-4.32%	0.03%	0.00%	-6.86%	6.88%	-0.70%	-2.62%
005	Current	207	2	16	6	231	34	4	94	73	206	436
	Proposed	198	2	15	6	221	34	4	88	78	204	425
% +/- to Current Rates		-4.41%	-4.07%	-5.01%	0.53%	-4.32%	0.03%	0.00%	-6.86%	6.88%	-0.70%	-2.62%
006	Current	207	2	16	6	231	34	4	94	73	206	436
	Proposed	198	2	15	6	221	34	4	88	78	204	425
% +/- to Current Rates		-4.41%	-4.07%	-5.01%	0.53%	-4.32%	0.03%	0.00%	-6.86%	6.88%	-0.70%	-2.62%
007	Current	207	2	16	6	231	34	4	94	73	206	436
	Proposed	198	2	15	6	221	34	4	88	78	204	425
% +/- to Current Rates		-4.41%	-4.07%	-5.01%	0.53%	-4.32%	0.03%	0.00%	-6.86%	6.88%	-0.70%	-2.62%

\* 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: ATV - Heavy, RG 13

Proposed: ATV - Heavy, RG 13

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Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/23
Renewals:	1/11/23

**Snow Vehicle - Profile 1:**

**Operator 1:**  
 Male, Age 30  
 New business  
 Pleasure use  
 No AF accidents  
 No convictions  
 2016 Polaris 550 Widetrak LX (IBC VC: PLW600)  
 List price \$9,999 (CC: 544)  
 Class: Utility

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	53	1	4	8	65	44	4	656	202	907	972
Proposed	53	1	4	8	66	45	4	616	216	881	947
% +/- to Current Rates	1.51%	1.12%	1.94%	2.05%	1.60%	0.85%	0.00%	-6.13%	6.81%	-2.88%	-2.58%
<b>005</b> Current	53	1	4	8	65	44	4	656	202	907	972
Proposed	53	1	4	8	66	45	4	616	216	881	947
% +/- to Current Rates	1.51%	1.12%	1.94%	2.05%	1.60%	0.85%	0.00%	-6.13%	6.81%	-2.88%	-2.58%
<b>006</b> Current	53	1	4	8	65	44	4	656	202	907	972
Proposed	53	1	4	8	66	45	4	616	216	881	947
% +/- to Current Rates	1.51%	1.12%	1.94%	2.05%	1.60%	0.85%	0.00%	-6.13%	6.81%	-2.88%	-2.58%
<b>007</b> Current	53	1	4	8	65	44	4	656	202	907	972
Proposed	53	1	4	8	66	45	4	616	216	881	947
% +/- to Current Rates	1.51%	1.12%	1.94%	2.05%	1.60%	0.85%	0.00%	-6.13%	6.81%	-2.88%	-2.58%

\* 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: RG 19


Proposed: RG 19


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Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/23
Renewals:	1/11/23

**Snow Vehicle - Profile 2:**

**Operator 1:**

Male, Age 23  
 New business  
 Pleasure use  
 No AF accidents  
 No convictions  
 2015 Ski-Doo MX Z X 600 H.O. RER (IBC VC: BPD501)  
 List price \$13,049 (CC: 594)  
 Class: Performance

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$500 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	53	1	4	8	65	44	4	841	258	1,148	1,213
	Proposed	53	1	4	8	66	45	4	790	277	1,115	1,181
% +/- to Current Rates		1.51%	1.12%	1.94%	2.05%	1.60%	0.85%	0.00%	-6.13%	7.13%	-2.86%	-2.62%
005	Current	53	1	4	8	65	44	4	841	258	1,148	1,213
	Proposed	53	1	4	8	66	45	4	790	277	1,115	1,181
% +/- to Current Rates		1.51%	1.12%	1.94%	2.05%	1.60%	0.85%	0.00%	-6.13%	7.13%	-2.86%	-2.62%
006	Current	53	1	4	8	65	44	4	841	258	1,148	1,213
	Proposed	53	1	4	8	66	45	4	790	277	1,115	1,181
% +/- to Current Rates		1.51%	1.12%	1.94%	2.05%	1.60%	0.85%	0.00%	-6.13%	7.13%	-2.86%	-2.62%
007	Current	53	1	4	8	65	44	4	841	258	1,148	1,213
	Proposed	53	1	4	8	66	45	4	790	277	1,115	1,181
% +/- to Current Rates		1.51%	1.12%	1.94%	2.05%	1.60%	0.85%	0.00%	-6.13%	7.13%	-2.86%	-2.62%

\* 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: RG 25


Proposed: RG 25


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Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/23
Renewals:	1/11/23

**Motor home - Profile 1:**

**Operator 1:**

Male, Age 55, Married  
 No driver training  
 Licensed over 10 years, Class G /5  
 New business  
 Pleasure use, annual mileage 6000 km  
 No AF accidents  
 No convictions  
 2017 Jayco Pinnacle 36FBTS  
 List price: \$88,275 (Type: 5th Wheel)

**Operator 2: (Secondary)**

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	294	8	82	12	396	72	20	250	98	440	836
Proposed	342	9	97	21	469	71	13	186	260	530	999
% +/- to Current Rates	16.09%	16.14%	18.29%	76.59%	18.40%	-1.53%	-35.00%	-25.35%	165.37%	20.62%	19.56%
<b>005</b> Current	294	8	82	12	396	72	20	250	98	440	836
Proposed	342	9	97	21	469	71	13	186	260	530	999
% +/- to Current Rates	16.09%	16.14%	18.29%	76.59%	18.40%	-1.53%	-35.00%	-25.35%	165.37%	20.62%	19.56%
<b>006</b> Current	294	8	82	12	396	72	20	250	98	440	836
Proposed	342	9	97	21	469	71	13	186	260	530	999
% +/- to Current Rates	16.09%	16.14%	18.29%	76.59%	18.40%	-1.53%	-35.00%	-25.35%	165.37%	20.62%	19.56%
<b>007</b> Current	294	8	82	12	396	72	20	250	98	440	836
Proposed	342	9	97	21	469	71	13	186	260	530	999
% +/- to Current Rates	16.09%	16.14%	18.29%	76.59%	18.40%	-1.53%	-35.00%	-25.35%	165.37%	20.62%	19.56%

\* 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: PPA Class 7, DR 6, Coll RG 20, Comp based on  $0.861 + 0.023 \times (88,275 - 30,000)/1000$

Proposed: PPA Class 7, DR 7, Coll RG based on  $1.000 + 0.020 \times (88,275 - 30,000)/1000$ , Comp RG based on  $1.000 + 0.020 \times (88,275 - 30,000)/1000$

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$\text{J} \times (88,275 - 30,000) / 1000$