

Company Name: Elite Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/12/2024
Renewals:	1/2/2025

**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
004	Current	155	4	80	4	243	31	10	872	913	1156
	Proposed	144	4	88	4	240	32	10	779	821	1061
	% +/- to Current Rates	-7.10%	0.00%	10.00%	0.00%	-1.23%	3.23%	0.00%	-10.67%	-10.08%	-8.22%
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\* 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: Elite does not offer Collision and Comprehensive separately in current algorithm, and AP premium is filled under Collision column.  
 \$500 AP deductible is assumed. \$1000000 liability and END44 limit. Price of \$88275 maps to rate group 70.  
 No AF accident or conviction surcharge. No other discounts or surcharges apply.

Proposed: Elite proposes to offer Collision and Comprehensive separately, but AP premium is filled under Collision column for the purpose of showing rate change by coverage.  
 \$500 AP deductible is assumed. \$1000000 liability and END44 limit. Price of \$88275 maps to rate group 33.  
 The given risk is a 5th wheel trailer, it is assumed to be a Class C motorhome for the purpose of this rating example.  
 Vehicle age is assumed to be 7 since it's a 2017 model. No other discounts or surcharges apply.

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.