Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/26
Renewals:	1/11/26

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	207	2	16	29	255	133	13	97	16	259	513
	Proposed	194	2	3	28	227	126	22	105	15	269	495
% +/- to Current Rates		**-6.35%**	**-5.26%**	**-81.52%**	**-4.99%**	**-10.98%**	**-4.99%**	**69.23%**	**8.72%**	**-5.11%**	**3.85%**	**-3.51%**
005	Current	207	2	16	29	255	133	13	97	16	259	513
	Proposed	194	2	3	28	227	126	22	105	15	269	495
% +/- to Current Rates		**-6.35%**	**-5.26%**	**-81.52%**	**-4.99%**	**-10.98%**	**-4.99%**	**69.23%**	**8.72%**	**-5.11%**	**3.85%**	**-3.51%**
006	Current	207	2	16	29	255	133	13	97	16	259	513
	Proposed	194	2	3	28	227	126	22	105	15	269	495
% +/- to Current Rates		**-6.35%**	**-5.26%**	**-81.52%**	**-4.99%**	**-10.98%**	**-4.99%**	**69.23%**	**8.72%**	**-5.11%**	**3.85%**	**-3.51%**
007	Current	207	2	16	29	255	133	13	97	16	259	513
	Proposed	194	2	3	28	227	126	22	105	15	269	495
% +/- to Current Rates		**-6.35%**	**-5.26%**	**-81.52%**	**-4.99%**	**-10.98%**	**-4.99%**	**69.23%**	**8.72%**	**-5.11%**	**3.85%**	**-3.51%**

* 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

Company Name:	XL Specialty Insurance Company

Implementation Dates (D/M/Y)

New Business:	1/11/26
Renewals:	1/11/26

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**
004	Current	129	1	10	33	173	150	13	49	16	228	402
	Proposed	123	1	2	31	158	142	22	47	15	226	384
% +/- to Current Rates		**-4.40%**	**-3.29%**	**-81.13%**	**-4.99%**	**-8.99%**	**-4.99%**	**69.23%**	**-5.37%**	**-5.11%**	**-0.85%**	**-4.36%**
005	Current	129	1	10	33	173	150	13	49	16	228	402
	Proposed	123	1	2	31	158	142	22	47	15	226	384
% +/- to Current Rates		**-4.40%**	**-3.29%**	**-81.13%**	**-4.99%**	**-8.99%**	**-4.99%**	**69.23%**	**-5.37%**	**-5.11%**	**-0.85%**	**-4.36%**
006	Current	129	1	10	33	173	150	13	49	16	228	402
	Proposed	123	1	2	31	158	142	22	47	15	226	384
% +/- to Current Rates		**-4.40%**	**-3.29%**	**-81.13%**	**-4.99%**	**-8.99%**	**-4.99%**	**69.23%**	**-5.37%**	**-5.11%**	**-0.85%**	**-4.36%**
007	Current	129	1	10	33	173	150	13	49	16	228	402
	Proposed	123	1	2	31	158	142	22	47	15	226	384
% +/- to Current Rates		**-4.40%**	**-3.29%**	**-81.13%**	**-4.99%**	**-8.99%**	**-4.99%**	**69.23%**	**-5.37%**	**-5.11%**	**-0.85%**	**-4.36%**

* 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

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/26
Renewals:	1/11/26

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	198	2	15	6	221	34	4	82	76	197	418
	Proposed	168	2	5	5	179	29	4	70	61	164	344
% +/- to Current Rates		**-14.93%**	**-14.73%**	**-69.79%**	**-15.07%**	**-18.75%**	**-15.00%**	**0.00%**	**-14.91%**	**-19.37%**	**-16.35%**	**-17.62%**
005	Current	198	2	15	6	221	34	4	82	76	197	418
	Proposed	168	2	5	5	179	29	4	70	61	164	344
% +/- to Current Rates		**-14.93%**	**-14.73%**	**-69.79%**	**-15.07%**	**-18.75%**	**-15.00%**	**0.00%**	**-14.91%**	**-19.37%**	**-16.35%**	**-17.62%**
006	Current	198	2	15	6	221	34	4	82	76	197	418
	Proposed	168	2	5	5	179	29	4	70	61	164	344
% +/- to Current Rates		**-14.93%**	**-14.73%**	**-69.79%**	**-15.07%**	**-18.75%**	**-15.00%**	**0.00%**	**-14.91%**	**-19.37%**	**-16.35%**	**-17.62%**
007	Current	198	2	15	6	221	34	4	82	76	197	418
	Proposed	168	2	5	5	179	29	4	70	61	164	344
% +/- to Current Rates		**-14.93%**	**-14.73%**	**-69.79%**	**-15.07%**	**-18.75%**	**-15.00%**	**0.00%**	**-14.91%**	**-19.37%**	**-16.35%**	**-17.62%**

* 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 12

Proposed: ATV - Heavy, RG 12

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/26
Renewals:	1/11/26

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	198	2	15	6	221	34	4	88	82	208	429
	Proposed	168	2	5	5	179	29	4	75	66	174	353
% +/- to Current Rates		**-14.93%**	**-14.73%**	**-69.79%**	**-15.07%**	**-18.75%**	**-15.00%**	**0.00%**	**-14.91%**	**-19.37%**	**-16.39%**	**-17.61%**
005	Current	198	2	15	6	221	34	4	88	82	208	429
	Proposed	168	2	5	5	179	29	4	75	66	174	353
% +/- to Current Rates		**-14.93%**	**-14.73%**	**-69.79%**	**-15.07%**	**-18.75%**	**-15.00%**	**0.00%**	**-14.91%**	**-19.37%**	**-16.39%**	**-17.61%**
006	Current	198	2	15	6	221	34	4	88	82	208	429
	Proposed	168	2	5	5	179	29	4	75	66	174	353
% +/- to Current Rates		**-14.93%**	**-14.73%**	**-69.79%**	**-15.07%**	**-18.75%**	**-15.00%**	**0.00%**	**-14.91%**	**-19.37%**	**-16.39%**	**-17.61%**
007	Current	198	2	15	6	221	34	4	88	82	208	429
	Proposed	168	2	5	5	179	29	4	75	66	174	353
% +/- to Current Rates		**-14.93%**	**-14.73%**	**-69.79%**	**-15.07%**	**-18.75%**	**-15.00%**	**0.00%**	**-14.91%**	**-19.37%**	**-16.39%**	**-17.61%**

* 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: ATV - Heavy, RG 13

Proposed: ATV - Heavy, RG 13

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/26
Renewals:	1/11/26

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**
004	Current	53	1	4	8	66	45	4	616	216	881	947
	Proposed	55	1	1	7	64	38	4	524	182	748	812
% +/- to Current Rates		**3.24%**	**-0.80%**	**-73.33%**	**-14.97%**	**-3.84%**	**-15.00%**	**0.00%**	**-14.98%**	**-15.70%**	**-15.09%**	**-14.30%**
005	Current	53	1	4	8	66	45	4	616	216	881	947
	Proposed	55	1	1	7	64	38	4	524	182	748	812
% +/- to Current Rates		**3.24%**	**-0.80%**	**-73.33%**	**-14.97%**	**-3.84%**	**-15.00%**	**0.00%**	**-14.98%**	**-15.70%**	**-15.09%**	**-14.30%**
006	Current	53	1	4	8	66	45	4	616	216	881	947
	Proposed	55	1	1	7	64	38	4	524	182	748	812
% +/- to Current Rates		**3.24%**	**-0.80%**	**-73.33%**	**-14.97%**	**-3.84%**	**-15.00%**	**0.00%**	**-14.98%**	**-15.70%**	**-15.09%**	**-14.30%**
007	Current	53	1	4	8	66	45	4	616	216	881	947
	Proposed	55	1	1	7	64	38	4	524	182	748	812
% +/- to Current Rates		**3.24%**	**-0.80%**	**-73.33%**	**-14.97%**	**-3.84%**	**-15.00%**	**0.00%**	**-14.98%**	**-15.70%**	**-15.09%**	**-14.30%**

* 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

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/26
Renewals:	1/11/26

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	46	1	4	8	59	45	4	790	277	1,115	1,174
	Proposed	55	1	1	7	64	38	4	671	233	947	1,010
% +/- to Current Rates		**18.73%**	**14.08%**	**-73.33%**	**-14.97%**	**7.62%**	**-15.00%**	**0.00%**	**-14.98%**	**-15.70%**	**-15.10%**	**-13.96%**
005	Current	46	1	4	8	59	45	4	790	277	1,115	1,174
	Proposed	55	1	1	7	64	38	4	671	233	947	1,010
% +/- to Current Rates		**18.73%**	**14.08%**	**-73.33%**	**-14.97%**	**7.62%**	**-15.00%**	**0.00%**	**-14.98%**	**-15.70%**	**-15.10%**	**-13.96%**
006	Current	46	1	4	8	59	45	4	790	277	1,115	1,174
	Proposed	55	1	1	7	64	38	4	671	233	947	1,010
% +/- to Current Rates		**18.73%**	**14.08%**	**-73.33%**	**-14.97%**	**7.62%**	**-15.00%**	**0.00%**	**-14.98%**	**-15.70%**	**-15.10%**	**-13.96%**
007	Current	46	1	4	8	59	45	4	790	277	1,115	1,174
	Proposed	55	1	1	7	64	38	4	671	233	947	1,010
% +/- to Current Rates		**18.73%**	**14.08%**	**-73.33%**	**-14.97%**	**7.62%**	**-15.00%**	**0.00%**	**-14.98%**	**-15.70%**	**-15.10%**	**-13.96%**

* 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

Company Name: XL Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/11/26
Renewals:	1/11/26

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	342	9	97	21	469	71	13	149	123	356	826
	Proposed	264	7	20	18	309	60	13	140	282	495	804
% +/- to Current Rates		**-22.61%**	**-24.62%**	**-79.79%**	**-14.99%**	**-34.11%**	**-15.00%**	**0.00%**	**-6.62%**	**128.91%**	**38.73%**	**-2.65%**
005	Current	342	9	97	21	469	71	13	149	123	356	826
	Proposed	264	7	20	18	309	60	13	140	282	495	804
% +/- to Current Rates		**-22.61%**	**-24.62%**	**-79.79%**	**-14.99%**	**-34.11%**	**-15.00%**	**0.00%**	**-6.62%**	**128.91%**	**38.73%**	**-2.65%**
006	Current	342	9	97	21	469	71	13	149	123	356	826
	Proposed	264	7	20	18	309	60	13	140	282	495	804
% +/- to Current Rates		**-22.61%**	**-24.62%**	**-79.79%**	**-14.99%**	**-34.11%**	**-15.00%**	**0.00%**	**-6.62%**	**128.91%**	**38.73%**	**-2.65%**
007	Current	342	9	97	21	469	71	13	149	123	356	826
	Proposed	264	7	20	18	309	60	13	140	282	495	804
% +/- to Current Rates		**-22.61%**	**-24.62%**	**-79.79%**	**-14.99%**	**-34.11%**	**-15.00%**	**0.00%**	**-6.62%**	**128.91%**	**38.73%**	**-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: PPA Class 7, DR 6, Coll RG 20, Comp based on 0.861 + 0.023 x (88,275 - 30,000)/1000

Proposed: PPA Class 19, DR 7, Coll RG based on 1.000 + 0.020 x (88,275 - 30,000)/1000, Comp RG based on 1.000 + 0.020 x (88,275 - 30,000)/1000