Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2026-11-01
Renewals:	2027-01-01

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	809	Included in BI	430	14	1,253	442	54	3,947	2,193	6,636	7,889
	Proposed	413	Included in BI	87	12	512	460	26	845	903	2,234	2,746
% +/- to Current Rates		**-48.95%**		**-79.77%**	**-14.29%**	**-59.14%**	**4.07%**	**-51.85%**	**-78.59%**	**-58.82%**	**-66.34%**	**-65.19%**
005	Current	770	Included in BI	409	14	1,193	421	54	3,759	2,089	6,323	7,516
	Proposed	188	Included in BI	49	12	249	255	26	694	747	1,722	1,971
% +/- to Current Rates		**-75.58%**		**-88.02%**	**-14.29%**	**-79.13%**	**-39.43%**	**-51.85%**	**-81.54%**	**-64.24%**	**-72.77%**	**-73.78%**
006	Current	770	Included in BI	409	14	1,193	421	54	3,759	2,089	6,323	7,516
	Proposed	170	Included in BI	40	12	222	272	26	845	874	2,017	2,239
% +/- to Current Rates		**-77.92%**		**-90.22%**	**-14.29%**	**-81.39%**	**-35.39%**	**-51.85%**	**-77.52%**	**-58.16%**	**-68.10%**	**-70.21%**
007	Current	770	Included in BI	409	14	1,193	421	54	3,759	2,089	6,323	7,516
	Proposed	190	Included in BI	47	12	249	281	26	765	1,012	2,084	2,333
% +/- to Current Rates		**-75.32%**		**-88.51%**	**-14.29%**	**-79.13%**	**-33.25%**	**-51.85%**	**-79.65%**	**-51.56%**	**-67.04%**	**-68.96%**

* 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: CCs: 300-599; Years Licensed: 3; Years Claim Free: 3; Years Minor Conviction Free: 3; Years Major Conviction Free: 3; Years Serious Conviction Free: 3; Years Fraud Conviction Free: 3; Number of Liable Charges: 0; Number of Minor Convictions: 0, Number of Major Convictions: 0; Number of Serious Convictions: 0; Number of Fraud Convictions: 0; Prior Insurance: Y; No Prior Lapsed; No License Suspension; Policy Tenure: 0; RGs: AB 3, COLL 23, COMP 17, DCPD 23; Discount: none; Surchage: None

Proposed:

CC	400-599cc	Convictions	None
Vehicle Age	9	Conviction Free Disc	10%
Driving Record	3	Years Licensed	3
IBC Class	Sport		

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Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2026-11-01
Renewals:	2027-01-01

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	113	Included in BI	45	11	169	86	43	410	456	995	1,164
	Proposed	244	Included in BI	77	13	334	192	26	740	984	1,942	2,276
% +/- to Current Rates		**115.93%**		**71.11%**	**18.18%**	**97.63%**	**123.26%**	**-39.53%**	**80.49%**	**115.79%**	**95.18%**	**95.53%**
005	Current	106	Included in BI	43	11	160	82	43	391	434	950	1,110
	Proposed	123	Included in BI	43	13	179	106	26	608	820	1,560	1,739
% +/- to Current Rates		**16.04%**		**0.00%**	**18.18%**	**11.88%**	**29.27%**	**-39.53%**	**55.50%**	**88.94%**	**64.21%**	**56.67%**
006	Current	106	Included in BI	43	11	160	82	43	391	434	950	1,110
	Proposed	114	Included in BI	35	13	162	114	26	740	953	1,833	1,995
% +/- to Current Rates		**7.55%**		**-18.60%**	**18.18%**	**1.25%**	**39.02%**	**-39.53%**	**89.26%**	**119.59%**	**92.95%**	**79.73%**
007	Current	106	Included in BI	43	11	160	82	43	391	434	950	1,110
	Proposed	124	Included in BI	42	13	179	118	26	670	1,098	1,912	2,091
% +/- to Current Rates		**16.98%**		**-2.33%**	**18.18%**	**11.88%**	**43.90%**	**-39.53%**	**71.36%**	**153.00%**	**101.26%**	**88.38%**

* 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: CCs: 1200+; Years Licensed: 25; Years Claim Free: 6; Years Minor Conviction Free: 3; Years Major Conviction Free: 3; Years Serious Conviction Free: 3; Years Fraud Conviction Free: 10; Number of Liable Charges: 0; Number of Minor Convictions: 0, Number of Major Convictions: 0; Number of Serious Convictions: 0; Number of Fraud Convictions: 0; Prior Insurance: Y; No Prior Lapsed; No License Suspension; Policy Tenure: 0; RGs: AB 5, COLL 23, COMP 26, DCPD 23; Recreational Discount: 20%; Surchage: None

Proposed:

CC	1300-2000cc	Convictions	None
Vehicle Age	11	Conviction Free Discc	10%
Driving Record	5	Years Licensed	5
IBC Class	Touring		

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Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2026-11-01
Renewals:	2027-01-01

Off Road Vehicle Profile 1:

Operator 1:
Male, Age 22 assume licensed 3 years
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	150	Included in BI	11	2	163	15	36	162	33	246	409
	Proposed	204	Included in BI	12	13	229	53	30	94	41	218	447
% +/- to Current Rates		**36.00%**		**9.09%**	**550.00%**	**40.49%**	**253.33%**	**-16.67%**	**-41.98%**	**24.24%**	**-11.38%**	**9.29%**
005	Current	150	Included in BI	11	2	163	15	36	162	33	246	409
	Proposed	100	Included in BI	7	13	120	29	30	77	34	170	290
% +/- to Current Rates		**-33.33%**		**-36.36%**	**550.00%**	**-26.38%**	**93.33%**	**-16.67%**	**-52.47%**	**3.03%**	**-30.89%**	**-29.10%**
006	Current	150	Included in BI	11	2	163	15	36	162	33	246	409
	Proposed	91	Included in BI	5	13	109	31	30	94	40	195	304
% +/- to Current Rates		**-39.33%**		**-54.55%**	**550.00%**	**-33.13%**	**106.67%**	**-16.67%**	**-41.98%**	**21.21%**	**-20.73%**	**-25.67%**
007	Current	150	Included in BI	11	2	163	15	36	162	33	246	409
	Proposed	100	Included in BI	6	13	119	32	30	85	46	193	312
% +/- to Current Rates		**-33.33%**		**-45.45%**	**550.00%**	**-26.99%**	**113.33%**	**-16.67%**	**-47.53%**	**39.39%**	**-21.54%**	**-23.72%**

* 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:

COLL RG	11	Discounts:	35%
COMP RG	11	Surcharges:	None
DCPD RG	11	Years At Fault Claims	3

Proposed:

CC	550-799	Convictions	None
Vehicle Age	10	Conviction Free Disc	10%
Driving Record	3	Years Licensed	3

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Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2026-11-01
Renewals:	2027-01-01

Off Road Vehicle Profile 2:

Operator 1:
Male, Age 43 assume licensed 20 years
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	96	Included in BI	7	2	105	10	36	115	33	194	299
	Proposed	166	Included in BI	11	13	190	38	30	81	44	193	383
% +/- to Current Rates		**72.92%**		**57.14%**	**550.00%**	**80.95%**	**280.00%**	**-16.67%**	**-29.57%**	**33.33%**	**-0.52%**	**28.09%**
005	Current	96	Included in BI	7	2	105	10	36	115	33	194	299
	Proposed	85	Included in BI	6	13	104	21	30	66	36	153	257
% +/- to Current Rates		**-11.46%**		**-14.29%**	**550.00%**	**-0.95%**	**110.00%**	**-16.67%**	**-42.61%**	**9.09%**	**-21.13%**	**-14.05%**
006	Current	96	Included in BI	7	2	105	10	36	115	33	194	299
	Proposed	78	Included in BI	5	13	96	23	30	81	42	176	272
% +/- to Current Rates		**-18.75%**		**-28.57%**	**550.00%**	**-8.57%**	**130.00%**	**-16.67%**	**-29.57%**	**27.27%**	**-9.28%**	**-9.03%**
007	Current	96	Included in BI	7	2	105	10	36	115	33	194	299
	Proposed	85	Included in BI	6	13	104	24	30	73	49	176	280
% +/- to Current Rates		**-11.46%**		**-14.29%**	**550.00%**	**-0.95%**	**140.00%**	**-16.67%**	**-36.52%**	**48.48%**	**-9.28%**	**-6.35%**

* 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:

COLL RG	11	Discounts:	35%
COMP RG	11	Surcharges:	None
DCPD RG	11	Years At Fault Claims	6

Proposed:

CC	250-549	Convictions	None
Vehicle Age	9	Conviction Free Disc	10%
Driving Record	5	Years Licensed	20

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Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2026-11-01
Renewals:	2027-01-01

Snow Vehicle - Profile 1:

Operator 1:
Male, Age 30 assume licensed 10 years
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	34	Included in BI	2	9	45	14	13	62	31	120	165
	Proposed	62	Included in BI	5	13	80	38	26	200	101	365	445
% +/- to Current Rates		**82.35%**		**150.00%**	**44.44%**	**77.78%**	**171.43%**	**100.00%**	**222.58%**	**225.81%**	**204.17%**	**169.70%**
005	Current	34	Included in BI	2	9	45	14	13	62	31	120	165
	Proposed	39	Included in BI	3	13	55	21	26	164	83	294	349
% +/- to Current Rates		**14.71%**		**50.00%**	**44.44%**	**22.22%**	**50.00%**	**100.00%**	**164.52%**	**167.74%**	**145.00%**	**111.52%**
006	Current	34	Included in BI	2	9	45	14	13	62	31	120	165
	Proposed	37	Included in BI	2	13	52	23	26	200	97	346	398
% +/- to Current Rates		**8.82%**		**0.00%**	**44.44%**	**15.56%**	**64.29%**	**100.00%**	**222.58%**	**212.90%**	**188.33%**	**141.21%**
007	Current	34	Included in BI	2	9	45	14	13	62	31	120	165
	Proposed	39	Included in BI	3	13	55	24	26	181	113	344	399
% +/- to Current Rates		**14.71%**		**50.00%**	**44.44%**	**22.22%**	**71.43%**	**100.00%**	**191.94%**	**264.52%**	**186.67%**	**141.82%**

* 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:

DC RG:	7	Discounts:	35%
COLL RG:	7	Surcharges:	None
COMP RG:	7	Years At Fault Claims	6

Proposed:

CC	250-549	Convictions	None
Drving Record	5	Conviction Free Disc	10%
Vehicle Age	10	Years Licensed	10

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Company Name: Definity Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2026-11-01
Renewals:	2027-01-01

Snow Vehicle - Profile 2:

Operator 1:
Male, Age 23 assume licensed 5 years
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	36	Included in BI	3	9	48	15	13	82	41	151	199
	Proposed	67	Included in BI	7	13	87	45	26	254	114	439	526
% +/- to Current Rates		**86.11%**		**133.33%**	**44.44%**	**81.25%**	**200.00%**	**100.00%**	**209.76%**	**178.05%**	**190.73%**	**164.32%**
005	Current	36	Included in BI	3	9	48	15	13	82	41	151	199
	Proposed	41	Included in BI	4	13	58	25	26	209	94	354	412
% +/- to Current Rates		**13.89%**		**33.33%**	**44.44%**	**20.83%**	**66.67%**	**100.00%**	**154.88%**	**129.27%**	**134.44%**	**107.04%**
006	Current	36	Included in BI	3	9	48	15	13	82	41	151	199
	Proposed	39	Included in BI	3	13	55	27	26	254	110	417	472
% +/- to Current Rates		**8.33%**		**0.00%**	**44.44%**	**14.58%**	**80.00%**	**100.00%**	**209.76%**	**168.29%**	**176.16%**	**137.19%**
007	Current	36	Included in BI	3	9	48	15	13	82	41	151	199
	Proposed	41	Included in BI	4	13	58	28	26	230	128	412	470
% +/- to Current Rates		**13.89%**		**33.33%**	**44.44%**	**20.83%**	**86.67%**	**100.00%**	**180.49%**	**212.20%**	**172.85%**	**136.18%**

* 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:

DC RG:	9	Discounts:	35%
COLL RG:	9	Surcharges:	None
COMP RG:	9	Years At Fault Claims	5

Proposed:

CC	550-799	Convictions	None
Drving Record	5	Conviction Free Disc	10%
Vehicle Age	11	Years Licensed	5

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Company Name: Definity Insurance Company

Implementation Dates (I	
New Business:	2026-
Renewals:	2027-

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**
004	Current	140	Included in BI	38	3	181	54	15	1340	503	1912
	Proposed	260	Included in BI	107	5	372	44	12	294	346	696
% +/- to Current Rates		**85.71%**		**181.58%**	**66.67%**	**105.52%**	**-18.52%**	**-20.00%**	**-78.06%**	**-31.21%**	**-63.60%**
005	Current	140	Included in BI	38	3	181	54	15	1340	503	1912
	Proposed	141	Included in BI	60	5	206	24	12	241	286	563
% +/- to Current Rates		**0.71%**		**57.89%**	**66.67%**	**13.81%**	**-55.56%**	**-20.00%**	**-82.01%**	**-43.14%**	**-70.55%**
006	Current	140	Included in BI	38	3	181	54	15	1340	503	1912
	Proposed	131	Included in BI	49	5	185	26	12	294	334	666
% +/- to Current Rates		**-6.43%**		**28.95%**	**66.67%**	**2.21%**	**-51.85%**	**-20.00%**	**-78.06%**	**-33.60%**	**-65.17%**
007	Current	140	Included in BI	38	3	181	54	15	1340	503	1912
	Proposed	141	Included in BI	58	5	204	27	12	266	387	692
% +/- to Current Rates		**0.71%**		**52.63%**	**66.67%**	**12.71%**	**-50.00%**	**-20.00%**	**-80.15%**	**-23.06%**	**-63.81%**

* 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: Years At Fault Claims Free: 6; Number of minor convictions: 0; Number of major convictions: 0; Number of serious convictions: 0; Number of fraud convictions: 0; Years minor conviction free: 3; Years major conviction free: 3; Years serious conviction free: 3; Years fraud conviction free: 10; RG: 29; Discounts: None; Surcharge: None

Secondary operator: No charge

Proposed:

Drving Record	9	Convictions	None
Vehicle Age	9	Conviction Free Disco	10%
Vehicle Length	40-45 feet	Years Licensed	10
Secondary operator:	No charge		

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D/M/Y)
11-01
01-01

:

Total of Mandatory and Optional
2093
1068
-48.97%
2093
769
-63.26%
2093
851
-59.34%
2093
896
-57.19%

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