

Company Name: **Cumis General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	01-03-21
Renewals:	01-03-21

**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
<b>004</b> Current	203	2	19	28	252	66	19	374	368	827	1079
Proposed	203	2	17	30	252	71	22	360	348	801	1053
% +/- to Current Rates	<b>0.00%</b>	<b>0.00%</b>	<b>-10.53%</b>	<b>7.14%</b>	<b>0.00%</b>	<b>7.58%</b>	<b>15.79%</b>	<b>-3.74%</b>	<b>-5.43%</b>	<b>-3.14%</b>	<b>-2.41%</b>
<b>005</b> Current	185	2	17	28	232	60	19	362	358	799	1031
Proposed	185	2	16	30	233	65	22	349	339	775	1008
% +/- to Current Rates	<b>0.00%</b>	<b>0.00%</b>	<b>-5.88%</b>	<b>7.14%</b>	<b>0.43%</b>	<b>8.33%</b>	<b>15.79%</b>	<b>-3.59%</b>	<b>-5.31%</b>	<b>-3.00%</b>	<b>-2.23%</b>
<b>006</b> Current	185	2	17	28	232	60	19	362	358	799	1031
Proposed	185	2	16	30	233	65	22	349	339	775	1008
% +/- to Current Rates	<b>0.00%</b>	<b>0.00%</b>	<b>-5.88%</b>	<b>7.14%</b>	<b>0.43%</b>	<b>8.33%</b>	<b>15.79%</b>	<b>-3.59%</b>	<b>-5.31%</b>	<b>-3.00%</b>	<b>-2.23%</b>
<b>007</b> Current	185	2	17	28	232	60	19	362	358	799	1031
Proposed	185	2	16	30	233	65	22	349	339	775	1008
% +/- to Current Rates	<b>0.00%</b>	<b>0.00%</b>	<b>-5.88%</b>	<b>7.14%</b>	<b>0.43%</b>	<b>8.33%</b>	<b>15.79%</b>	<b>-3.59%</b>	<b>-5.31%</b>	<b>-3.00%</b>	<b>-2.23%</b>

\* 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:	Statistical Territory 004 - Territory:	U
	Statistical Territory 005 - Territory:	R
	Statistical Territory 006 - Territory:	R
	Statistical Territory 007 - Territory:	R
	Class:	252
	VRG AB:	3
	VRG DCPD:	23
	VRG COLL:	23
	VRG COMP:	18
	Driving Record:	3
	Moto Type:	Sport

Proposed:	Statistical Territory 004 - Territory:	U
	Statistical Territory 005 - Territory:	R
	Statistical Territory 006 - Territory:	R
	Statistical Territory 007 - Territory:	R
	Class:	252
	VRG AB:	3
	VRG DCPD:	22
	VRG COLL:	22
	VRG COMP:	17
	Driving Record:	3
	Moto Type:	Sport

Company Name: Cumis General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01-03-21
Renewals:	01-03-21

**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	131	2	13	28	174	120	19	380	647	1166	1340
	Proposed	131	1	12	30	174	129	22	394	662	1207	1381
% +/- to Current Rates		0.00%	-50.00%	-7.69%	7.14%	0.00%	7.50%	15.79%	3.68%	2.32%	3.52%	3.06%
005	Current	120	1	11	28	160	109	19	368	630	1126	1286
	Proposed	120	1	11	30	162	117	22	382	645	1166	1328
% +/- to Current Rates		0.00%	0.00%	0.00%	7.14%	1.25%	7.34%	15.79%	3.80%	2.38%	3.55%	3.27%
006	Current	120	1	11	28	160	109	19	368	630	1126	1286
	Proposed	120	1	11	30	162	117	22	382	645	1166	1328
% +/- to Current Rates		0%	0%	0%	7%	1.25%	7.34%	15.79%	3.80%	2.38%	3.55%	3.27%
007	Current	120	1	11	28	160	109	19	368	630	1126	1286
	Proposed	120	1	11	30	162	117	22	382	645	1166	1328
% +/- to Current Rates		0.00%	0.00%	0.00%	7.14%	1.25%	7.34%	15.79%	3.80%	2.38%	3.55%	3.27%

\* 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:	
Statistical Territory 004 - Territory:	U
Statistical Territory 005 - Territory:	R
Statistical Territory 006 - Territory:	R
Statistical Territory 007 - Territory:	R
Class:	652
VRG AB:	5
VRG DCPD:	23
VRG COLL:	23
VRG COMP:	25
Driving Record	6
Moto Type	Harley
Applicable Discount Extra -Vehicle	10%

Proposed:	
Statistical Territory 004 - Territory:	U
Statistical Territory 005 - Territory:	R
Statistical Territory 006 - Territory:	R
Statistical Territory 007 - Territory:	R
Class:	652
VRG AB:	5
VRG DCPD:	23
VRG COLL:	23
VRG COMP:	25
Driving Record	6
Moto Type	Harley
Applicable Discount Extra -Vehicle	10%