Facility Association

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

Implei	Implementation Dates (D/M/Y)							
New Business:	100 days post approval							
Renewals:	100 days post approval							

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 Curren	226	5	6	12	249	84	131	1212	863	2290	2539
Proposed	226	5	6	12	249	84	131	1212	863	2290	2539
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Curren	226	5	6	12	249	84	131	1212	863	2290	2539
Proposed	226	5	6	12	249	84	131	1212	863	2290	2539
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Curren	226	5	6	12	249	84	131	1212	863	2290	2539
Proposed	226	5	6	12	249	84	131	1212	863	2290	2539
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Curren	226	5	6	12	249	84	131	1212	863	2290	2539
Proposed	226	5	6	12	249	84	131	1212	863	2290	2539
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

Note: \$500 deductible for Comprehensive due to FA minimum deductible. (Rule 401)

Current:	DR	3	Coll Deductible	500
	Limit	1000000	Comp Deductible	500
	Conviction s/c	0%	DCPD RG	14
	Claim s/c	0%	Collision RG	14
	Engine Capacity	401-750	Comprehensive RG	14
	Years Licensed Liab.		Years Licensed	
	& DCPD	4 or less	Collision	Lic'd under 9 Yrs
	End 44 Engine Cap	101 cc or more		

Proposed:	DR	3	Coll Deductible	500
	Limit	1000000	Comp Deductible	500
	Conviction s/c	0%	DCPD RG	14
	Claim s/c	0%	Collision RG	14
	Engine Capacity	401-750	Comprehensive RG	14
	Years Licensed Liab.		Years Licensed	
	& DCPD	4 or less	Collision	Lic'd under 9 Yrs
	End 44 Engine Cap	101 cc or more		

Facility Association

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

Impler	Implementation Dates (D/M/Y)							
New Business:	100 days post approval							
Renewals:	100 days post approval							

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	134	4	10	12	160	95	131	1229	1433	2888	3048
Proposed	134	4	10	12	160	95	131	1229	1433	2888	3048
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	134	4	10	12	160	95	131	1229	1433	2888	3048
Proposed	134	4	10	12	160	95	131	1229	1433	2888	3048
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	134	4	10	12	160	95	131	1229	1433	2888	3048
Proposed	134	4	10	12	160	95	131	1229	1433	2888	3048
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	134	4	10	12	160	95	131	1229	1433	2888	3048
Proposed	134	4	10	12	160	95	131	1229	1433	2888	3048
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

Current	DR	3	Coll Deductible	750
	Limit	1000000	Comp Deductible	750
	Conviction s/c	0%	DCPD RG	23
	Claim s/c	0%	Collision RG	23
	Engine Capacity	over 750	Comprehensive RG	23
	Years Licensed Liab.		Years Licensed	
	& DCPD	9 or more	Collision	Lic'd 9 Yrs or more
	End 44 Engine Cap	101 cc or more		

Proposed:	DR
	Limi

d:	DR	3	Coll Deductible	750
	Limit	1000000	Comp Deductible	750
	Conviction s/c	0%	DCPD RG	23
	Claim s/c	0%	Collision RG	23
	Engine Capacity	over 750	Comprehensive RG	23
	Years Licensed Liab.		Years Licensed	
	& DCPD	9 or more	Collision	Lic'd 9 Yrs or more
	End 44 Engine Cap	101 cc or more		

Note: \$750 deductible for Collision and Comprehensive due to FA minimum deductible. (Rule 401)

Facility Association

Off Road Vehicle Profile 1:

Operator 1:

No convictions

Male, Age 22 Insured on a PP vehicle for 3 years Licensed 3 years, Class 5 license/ G or M in Ontario New business Pleasure use No AF accidents

List price \$11,444, Cash value \$10,000

Implementation Dates (D/M/Y)							
New Business:	100 days post approval						
Renewals:	100 days post approval						

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	165	8	6	12	191	22	31	192	78	323	514
Proposed	165	8	6	12	191	22	31	192	78	323	514
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	165	8	6	12	191	22	31	192	78	323	514
Proposed	165	8	6	12	191	22	31	192	78	323	514
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	165	8	6	12	191	22	31	192	78	323	514
Proposed	165	8	6	12	191	22	31	192	78	323	514
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	165	8	6	12	191	22	31	192	78	323	514
Proposed	165	8	6	12	191	22	31	192	78	323	514
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

Note: \$500 deductible for Comprehensive due to FA minimum deductible. (Rule 401)

Current:	Limit	1000000	Coll Deductible	500	
	Engine Capacity	Heavy	Comp Deductible	500	
	Conviction s/c	0%	DCPD RG	11	
	Claim s/c	0%	Collision RG	11	
			Comprehensive RG	11	

Proposed: Limit	1000000	Coll Deductible	500
Engine Capac	city Heavy	Comp Deductible	500
Conviction s/o	0%	DCPD RG	11
Claim s/c	0%	Collision RG	11
		Comprehensive RG	11

Facility Association

Off Road Vehicle Profile 2:

Operator 1:

Male, Age 43

Insured on a PP vehicle for 25 years

Licensed 20 years, Class 5 license/ G or M in Ontario

New business

Pleasure use

No AF accidents

No convictions

2013 Polaris Sportsman 500 4x4, CC: 498

List price \$7,349, Cash value \$6,000

Implementation Dates (D/M/Y)						
New Business:	100 days post approval					
Renewals:	100 days post approval					

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	165	8	5	12	190	22	31	164	65	282	472
Proposed	165	8	5	12	190	22	31	164	65	282	472
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	165	8	5	12	190	22	31	164	65	282	472
Proposed	165	8	5	12	190	22	31	164	65	282	472
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	165	8	5	12	190	22	31	164	65	282	472
Proposed	165	8	5	12	190	22	31	164	65	282	472
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	165	8	5	12	190	22	31	164	65	282	472
Proposed	165	8	5	12	190	22	31	164	65	282	472
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

Current: Limi	it	1000000	Coll Deductible	500	
Eng	ine Capacity	Heavy	Comp Deductible	500	
Con	viction s/c	0%	DCPD RG	9	
Clai	im s/c	0%	Collision RG	9	
			Comprehensive RG	9	<u> </u>

Proposea:	Lim
	Eng

l:	Limit	1000000	Coll Deductible	500
	Engine Capacity	Heavy	Comp Deductible	500
	Conviction s/c	0%	DCPD RG	9
	Claim s/c	0%	Collision RG	9
			Comprehensive RG	9

Note: \$500 deductible for Comprehensive due to FA minimum deductible. (Rule 401)

Facility Association

Snow Vehicle - Profile 1:

Operator 1:

Male, Age 30

Insured on a PP vehicle for 10 years

Licensed 10 years, Class 5 license/G in Ontario or applicable

New business

Pleasure use

No AF accidents

No convictions

2014 Polaris Indy 550 Voyager

CC: 544

List price \$8,399, Cash value \$7,200

Implementation Dates (D/M/Y)							
New Business:	100 days post approval						
Renewals:	100 days post approval						

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	41	4	2	12	59	20	30	1500	224	1774	1833
Proposed	41	4	2	12	59	20	30	1500	224	1774	1833
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	41	4	2	12	59	20	30	1500	224	1774	1833
Proposed	41	4	2	12	59	20	30	1500	224	1774	1833
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	41	4	2	12	59	20	30	1500	224	1774	1833
Proposed	41	4	2	12	59	20	30	1500	224	1774	1833
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	41	4	2	12	59	20	30	1500	224	1774	1833
Proposed	41	4	2	12	59	20	30	1500	224	1774	1833
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

Current:	Limit	1000000	Coll Deductible	500	
	Conviction s/c	0%	Comp Deductible	500	
	Claim s/c	0%	DCPD RG	12	
			Collision RG	12	
			Comprehensive RG	12	

Proposed: Limit	1000000	Coll Deductible	500
Conviction s/c	0%	Comp Deductible	500
Claim s/c	0%	DCPD RG	12
		Collision RG	12
		Comprehensive RG	12

Note: \$500 deductible for Comprehensive due to FA minimum deductible. (Rule 401)

Facility Association

Snow Vehicle - Profile 2:

Operator 1:

Male, Age 23

Insured on a PP vehicle for 5 years

Licensed 5 years, Class 5 license/G in Ontario or applicable

New business

Pleasure use

No AF accidents

No convictions

2013 Ski-Doo MX Z Sport 600 ACE CC: 600

List price \$9,449, Cash value \$6,750

Implementation Dates (D/M/Y)						
New Business:	100 days post approval					
Renewals:	100 days post approval					

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	41	4	2	12	59	20	30	1500	224	1774	1833
Proposed	41	4	2	12	59	20	30	1500	224	1774	1833
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	41	4	2	12	59	20	30	1500	224	1774	1833
Proposed	41	4	2	12	59	20	30	1500	224	1774	1833
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	41	4	2	12	. 59	20	30	1500	224	1774	1833
Proposed	41	4	2	12	59	20	30	1500	224	1774	1833
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	41	4	2	12	. 59	20	30	1500	224	1774	1833
Proposed	41	4	2	12	59	20	30	1500	224	1774	1833
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

Current:	Limit	1000000	Coll Deductible	500
	Conviction s/c	0%	Comp Deductible	500
	Claim s/c	0%	DCPD RG	12
			Collision RG	12
			Comprehensive RG	12

Proposed: Limit	1000000	Coll Deductible	500
Conviction s/c	0%	Comp Deductible	500
Claim s/c	0%	DCPD RG	12
		Collision RG	12
		Comprehensive RG	12

Note: \$500 deductible for Comprehensive due to FA minimum deductible. (Rule 401)

Facility Association

Motor home - Profile 1:

Operator 1:

Male, Age 55, Married
No driver training
Licensed over 10 years, Class 5 license/G in Ontario
New business
Pleasure use, annual mileage 6000 km
No AF accidents in over 10 years
No convictions in over 10 years
2015 Jayco Pinnacle 36RSQS
List price: \$85 899

Operator 2: (Secondary)

Female, Age 53, Married

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

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 Curre	nt 1210	40	365	36	1651	181	19	288	1936	2424	4075
Propose	d 1210	40	365	36	1651	181	19	288	1936	2424	4075
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Curre	nt 493	20	147	36	696	141	19	239	1936	2335	3031
Propose	d 493	20	147	36	696	141	19	239	1936	2335	3031
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Curre	nt 469	20	142	36	667	141	19	265	1936	2361	3028
Propose	d 469	20	142	36	667	141	19	265	1936	2361	3028
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Curre	nt 493	20	147	36	696	141	19	239	1936	2335	3031
Propose	d 493	20	147	36	696	141	19	239	1936	2335	3031
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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

Current:	Class	01	Coll Deductible	4500	
	DR	5	Comp Deductible	4500	
	Limit	1000000	DCPD RG	37	
	Conviction s/c	0%	Collision RG	37	
	Claim s/c	0%	Comprehensive RG	86	
	Clean Driver Dicount	0%	AB RG	10	

Proposed	Class	01	Coll Deductible	4500
	DR	5	Comp Deductible	4500
	Limit	1000000	DCPD RG	37
	Conviction s/c	0%	Collision RG	37
	Claim s/c	0%	Comprehensive RG	86
	Clean Driver Dicount	0%	AB RG	10

Note: \$500 deductible for Comprehensive due to FA minimum deductible. (Rule 401)