

Company Name:

M. Suzuki Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**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
004	Current	265		29	294	135	13	100	17	264	558
	Proposed	236	3	18	286	135	13	100	17	264	550
% +/- to Current Rates		-3.11%	n/a	n/a	0.00%	-3.11%	0.00%	0.00%	0.00%	0.00%	-3.11%
005	Current	265		29	294	135	13	100	17	264	558
	Proposed	236	3	18	286	135	13	100	17	264	550
% +/- to Current Rates		-3.11%	n/a	n/a	0.00%	-3.11%	0.00%	0.00%	0.00%	0.00%	-3.11%
006	Current	265		29	294	135	13	100	17	264	558
	Proposed	236	3	18	286	135	13	100	17	264	550
% +/- to Current Rates		-3.11%	n/a	n/a	0.00%	-3.11%	0.00%	0.00%	0.00%	0.00%	-3.11%
007	Current	265		29	294	135	13	100	17	264	558
	Proposed	236	3	18	286	135	13	100	17	264	550
% +/- to Current Rates		-3.11%	n/a	n/a	0.00%	-3.11%	0.00%	0.00%	0.00%	0.00%	-3.11%

\* 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


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Company Name:

Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**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	151		33	183	152	13	55	17	237	420
	Proposed	134	1	10	33	179	13	55	17	237	415
% +/- to Current Rates		-3.11%	n/a	n/a	0.00%	-3.11%	0.00%	0.00%	0.00%	0.00%	-3.11%
005	Current	151		33	183	152	13	55	17	237	420
	Proposed	134	1	10	33	179	13	55	17	237	415
% +/- to Current Rates		-3.11%	n/a	n/a	0.00%	-3.11%	0.00%	0.00%	0.00%	0.00%	-3.11%
006	Current	151		33	183	152	13	55	17	237	420
	Proposed	134	1	10	33	179	13	55	17	237	415
% +/- to Current Rates		-3.11%	n/a	n/a	0.00%	-3.11%	0.00%	0.00%	0.00%	0.00%	-3.11%
007	Current	151		33	183	152	13	55	17	237	420
	Proposed	134	1	10	33	179	13	55	17	237	415
% +/- to Current Rates		-3.11%	n/a	n/a	0.00%	-3.11%	0.00%	0.00%	0.00%	0.00%	-3.11%

\* 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 >750, YL Over 9, DR Other, Assumed RG Relativity = 1.00


Proposed: CC >750, YL Over 9, DR Other, Assumed RG Relativity = 1.00


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Company Name:

L. Specialty Insurance Company

**Off Road Vehicle Profile 1:**

**Operator 1:**

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  
 No convictions  
 2014 Suzuki LT-A750 King Quad 4x4 CC: 722  
 List price \$11,444, Cash value \$10,000

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

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	232			6	238	34	4	82	72	192	430
Proposed	207	2	16	6	231	34	4	82	72	192	423
% +/- to Current Rates	-3.04%	n/a	n/a	0.00%	-3.04%	0.00%	0.00%	0.00%	0.00%	0.00%	-3.04%
<b>005</b> Current	232			6	238	34	4	82	72	192	430
Proposed	207	2	16	6	231	34	4	82	72	192	423
% +/- to Current Rates	-3.04%	n/a	n/a	0.00%	-3.04%	0.00%	0.00%	0.00%	0.00%	0.00%	-3.04%
<b>006</b> Current	232			6	238	34	4	82	72	192	430
Proposed	207	2	16	6	231	34	4	82	72	192	423
% +/- to Current Rates	-3.04%	n/a	n/a	0.00%	-3.04%	0.00%	0.00%	0.00%	0.00%	0.00%	-3.04%
<b>007</b> Current	232			6	238	34	4	82	72	192	430
Proposed	207	2	16	6	231	34	4	82	72	192	423
% +/- to Current Rates	-3.04%	n/a	n/a	0.00%	-3.04%	0.00%	0.00%	0.00%	0.00%	0.00%	-3.04%

\* 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 11

Proposed: ATV Heavy, RG 11

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Company Name:

Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**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

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	232		6	238	34	4	70	60	168	406
	Proposed	207	2	16	6	231	4	70	60	168	399
	% +/- to Current Rates	-3.04%	n/a	n/a	0.00%	-3.04%	0.00%	0.00%	0.00%	0.00%	-3.04%
005	Current	232		6	238	34	4	70	60	168	406
	Proposed	207	2	16	6	231	4	70	60	168	399
	% +/- to Current Rates	-3.04%	n/a	n/a	0.00%	-3.04%	0.00%	0.00%	0.00%	0.00%	-3.04%
006	Current	232		6	238	34	4	70	60	168	406
	Proposed	207	2	16	6	231	4	70	60	168	399
	% +/- to Current Rates	-3.04%	n/a	n/a	0.00%	-3.04%	0.00%	0.00%	0.00%	0.00%	-3.04%
007	Current	232		6	238	34	4	70	60	168	406
	Proposed	207	2	16	6	231	4	70	60	168	399
	% +/- to Current Rates	-3.04%	n/a	n/a	0.00%	-3.04%	0.00%	0.00%	0.00%	0.00%	-3.04%

\* 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 9

Proposed: ATV Heavy, RG 9

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Company Name:

[Redacted]

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**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

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	59			8	67	44	4	564	200	812	879
Proposed	53	1	4	8	65	44	4	564	200	812	877
% +/- to Current Rates	-3.04%	n/a	n/a	0.00%	-3.04%	0.00%	0.00%	0.00%	0.00%	0.00%	-3.04%
<b>005</b> Current	59			8	67	44	4	564	200	812	879
Proposed	53	1	4	8	65	44	4	564	200	812	877
% +/- to Current Rates	-3.04%	n/a	n/a	0.00%	-3.04%	0.00%	0.00%	0.00%	0.00%	0.00%	-3.04%
<b>006</b> Current	59			8	67	44	4	564	200	812	879
Proposed	53	1	4	8	65	44	4	564	200	812	877
% +/- to Current Rates	-3.04%	n/a	n/a	0.00%	-3.04%	0.00%	0.00%	0.00%	0.00%	0.00%	-3.04%
<b>007</b> Current	59			8	67	44	4	564	200	812	879
Proposed	53	1	4	8	65	44	4	564	200	812	877
% +/- to Current Rates	-3.04%	n/a	n/a	0.00%	-3.04%	0.00%	0.00%	0.00%	0.00%	0.00%	-3.04%

\* 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 9


Proposed: RG 9


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Company Name:

[Redacted]

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**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

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	59		8	67	44	4	626	221	895	962
	Proposed	53	1	4	8	65	4	626	221	895	960
% +/- to Current Rates		-3.04%	n/a	n/a	0.00%	-3.04%	0.00%	0.00%	0.00%	0.00%	-3.04%
005	Current	59		8	67	44	4	626	221	895	962
	Proposed	53	1	4	8	65	4	626	221	895	960
% +/- to Current Rates		-3.04%	n/a	n/a	0.00%	-3.04%	0.00%	0.00%	0.00%	0.00%	-3.04%
006	Current	59		8	67	44	4	626	221	895	962
	Proposed	53	1	4	8	65	4	626	221	895	960
% +/- to Current Rates		-3.04%	n/a	n/a	0.00%	-3.04%	0.00%	0.00%	0.00%	0.00%	-3.04%
007	Current	59		8	67	44	4	626	221	895	962
	Proposed	53	1	4	8	65	4	626	221	895	960
% +/- to Current Rates		-3.04%	n/a	n/a	0.00%	-3.04%	0.00%	0.00%	0.00%	0.00%	-3.04%

\* 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 8

[Redacted]

Proposed: RG 8

[Redacted]

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Company Name:

Specialty Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1-Sep-20
Renewals:	1-Sep-20

**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	Current	736		30	766	72	20	203	324	619	1,385
	Proposed	552	15	154	30	751	20	203	324	619	1,369
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	0.00%	0.00%	-2.13%
005	Current	420		12	432	72	20	170	324	586	1,018
	Proposed	315	8	88	12	423	20	170	324	586	1,009
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	0.00%	0.00%	-2.13%
006	Current	332		9	341	72	20	217	324	633	974
	Proposed	249	7	69	9	334	20	217	324	633	967
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	0.00%	0.00%	-2.13%
007	Current	420		12	432	72	20	170	324	586	1,018
	Proposed	315	8	88	12	423	20	170	324	586	1,009
	% +/- to Current Rates	-2.13%	n/a	n/a	0.00%	-2.13%	0.00%	0.00%	0.00%	0.00%	-2.13%

\* 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 (85,899 - 30,000) / 1000

Proposed: PPA Class 7, DR 6, Coll RG 20, Comp based on 0.861 + 0.023 x (85,899 - 30,000) / 1000

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