#### Company Name:

## Traders General 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

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	102	1	9	0	112	12	20	133	59	224	336
Proposed	102	1	9	0	112	12	20	116	59	207	319
% +/- to Current Rates	0.00%	0.00%	0.00%	#DIV/0!	0.00%	0.00%	0.00%	-12.78%	0.00%	-7.59%	-5.06%
005 Current	102	1	9	0	112	12	20	133	59	224	336
Proposed	102	1	9	0	112	12	20	116	59	207	319
% +/- to Current Rates	0.00%	0.00%	0.00%	#DIV/0!	0.00%	0.00%	0.00%	-12.78%	0.00%	-7.59%	-5.06%
006 Current	102	1	9	0	112	12	20	133	59	224	336
Proposed	102	1	9	0	112	12	20	116	59	207	319
% +/- to Current Rates	0.00%	0.00%	0.00%	#DIV/0!	0.00%	0.00%	0.00%	-12.78%	0.00%	-7.59%	-5.06%
007 Current	102	1	9	0	112	12	20	133	59	224	336
Proposed	102	1	9	0	112	12	20	116	59	207	319
% +/- to Current Rates	0.00%	0.00%	0.00%	#DIV/0!	0.00%	0.00%	0.00%	-12.78%	0.00%	-7.59%	-5.06%

\* 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: DR: 3, VRG: 11, Discounts/Surcharges: n/a

Proposed: DR: 3, VRG: 11, Discounts/Surcharges: n/a

Note: for Collision the \$500 deductible is new (see Section 4 - Rate Filing Support),

and only reflected in the proposed premium. As such, this is not a real change

Implementation Dates (D/M/Y)					
New Business:	Apr 1, 2021				
Renewals:	Apr 1, 2021				

Coverages: Liability and END 44 \$1,000,000 Limit Accident Benefits - Basic DCPD - \$0 Deductible Collision \$500 Deductible Comprehensive \$250 Deductible Company Name:

# Off Road Vehicle Profile 2:

#### **Operator 1:**

% +/- to Current Rates

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 Spor List price \$7,349,

No convictions 2013 Polaris Sportsman 500 4x4, CC: 498 List price \$7,349, Cash value \$6,000												
Statisti	cal 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	102	1	7	0	110	12	20	113	49	194	304
	Proposed	102	1	7	0	110	12	20	98	49	179	289
% +/- to Current F	Rates	0.00%	0.00%	0.00%	#DIV/0!	0.00%	0.00%	0.00%	-13.27%	0.00%	-7.73%	-4.93%
005	Current	102	1	7	0	110	12	20	113	49	194	304
	Proposed	102	1	7	0	110	12	20	98	49	179	289
% +/- to Current F	Rates	0.00%	0.00%	0.00%	#DIV/0!	0.00%	0.00%	0.00%	-13.27%	0.00%	-7.73%	-4.93%
006	Current	102	1	7	0	110	12	20	113	49	194	304
	Proposed	102	1	7	0	110	12	20	98	49	179	289
% +/- to Current F	Rates	0.00%	0.00%	0.00%	#DIV/0!	0.00%	0.00%	0.00%	-13.27%	0.00%	-7.73%	-4.93%
007	Current	102	1	7	0	110	12	20	113	49	194	304

110

0.00%

0

#DIV/0!

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.

102

0.00%

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

0.00%

Current: DR: 3, VRG: 09, Discounts/Surcharges: n/a

Proposed

Proposed: DR: 3, VRG: 09, Discounts/Surcharges: n/a

20

0.00%

12

0.00%

Note: for Collision the \$500 deductible is new (see Section 4 - Rate Filing Support),

98

-13.27%

and only reflected in the proposed premium. As such, this is not a real change

49

0.00%

179

-7.73%

289

-4.93%

Implementation Dates (D/M/Y)					
New Business:	Apr 1, 2021				
Renewals:	Apr 1, 2021				

Coverages: Liability and END 44 \$1,000,000 Limit Accident Benefits - Basic DCPD - \$0 Deductible Collision \$500 Deductible Comprehensive \$250 Deductible

Traders General Insurance Company