

Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	January 1st, 2024
Renewals:	January 1st, 2024

**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
<b>004</b> Current					0					0	0
Proposed	196	2	16	19	233	88	13	125	14	240	473
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>005</b> Current					0					0	0
Proposed	196	2	16	19	233	88	13	125	14	240	473
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>006</b> Current					0					0	0
Proposed	196	2	16	19	233	88	13	125	14	240	473
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>007</b> Current					0					0	0
Proposed	196	2	16	19	233	88	13	125	14	240	473
% +/- to Current Rates					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.

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

Current:


Proposed:

DR 3
RG- VICC CLEAR DCPD 23 COLL 23 COMP 18
CLAIM FREE DISCOUNT (All coverages excl END 44) 5%

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	January 1st, 2024
Renewals:	January 1st, 2024

**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
<b>004</b> Current					0					0	0
Proposed	122	1	10	19	152	88	13	64	26	191	343
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>005</b> Current					0					0	0
Proposed	122	1	10	19	152	88	13	64	26	191	343
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>006</b> Current					0					0	0
Proposed	122	1	10	19	152	88	13	64	26	191	343
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>007</b> Current					0					0	0
Proposed	122	1	10	19	152	88	13	64	26	191	343
% +/- to Current Rates					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.

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

Current:


Proposed:

DR 6
RG - VICC CLEAR DCPD 23 COLL 23 COMP 26
CLAIM FREE DISCOUNT (All coverages excl END 44) 5%

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Company Name: Zenith Insurance Company

Implementation Dates (D/M/Y)	
New Business:	January 1st, 2024
Renewals:	January 1st, 2024

**Off Road Vehicle Profile 1:**

**Operator 1:**

Male, Age 22  
 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
<b>004</b> Current					0					0	0
Proposed	188	2	10	5	205	33	4	78	69	184	389
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>005</b> Current					0					0	0
Proposed	188	2	10	5	205	33	4	78	69	184	389
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>006</b> Current					0					0	0
Proposed	188	2	10	5	205	33	4	78	69	184	389
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>007</b> Current					0					0	0
Proposed	188	2	10	5	205	33	4	78	69	184	389
% +/- to Current Rates					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.

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

Current:


Proposed:

RG DCPD 12 COLL 12 COMP 12
CLAIM FREE DISCOUNT (All coverages excl END 44) 5%

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Implementation Dates (D/M/Y)	
New Business:	January 1st, 2024
Renewals:	January 1st, 2024

**Snow Vehicle - Profile 2:**

**Operator 1:**

Male, Age 23  
 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
<b>004</b> Current					0					0	0
Proposed	51	1	8	8	68	43	4	777	272	1096	1164
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>005</b> Current					0					0	0
Proposed	51	1	8	8	68	43	4	777	272	1096	1164
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>006</b> Current					0					0	0
Proposed	51	1	8	8	68	43	4	777	272	1096	1164
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>007</b> Current					0					0	0
Proposed	51	1	8	8	68	43	4	777	272	1096	1164
% +/- to Current Rates					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.

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

Current:


Proposed: RG DCPD 18 COLL 18 COMP 18  
 CLAIM FREE DISCOUNT (All coverages excl END 44) 5%


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Implementation Dates (D/M/Y)	
New Business:	January 1st, 2024
Renewals:	January 1st, 2024

**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	Total of Mandatory and Optional
<b>004</b> Current					0					0	0
Proposed	310	8	113	20	451	67	13	159	249	488	939
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>005</b> Current					0					0	0
Proposed	310	8	113	20	451	67	13	159	249	488	939
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>006</b> Current					0					0	0
Proposed	310	8	113	20	451	67	13	159	249	488	939
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>007</b> Current					0					0	0
Proposed	310	8	113	20	451	67	13	159	249	488	939
% +/- to Current Rates					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.

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

Current:


Proposed:

DR 6
RG DCPD 89 COLL 89 COMP 89
CLAIM FREE DISCOUNT (All coverages excl END 44) 5%

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