

Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	February 14, 2024
Renewals:	March 14, 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
004	Current	116	1	7	24	148	39	26	161	176	402	550
	Proposed	116	1	7	24	148	39	26	142	149	356	504
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-11.80%	-15.34%	-11.44%	-8.36%
005	Current	116	1	7	24	148	39	26	161	176	402	550
	Proposed	116	1	7	24	148	39	26	142	149	356	504
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-11.80%	-15.34%	-11.44%	-8.36%
006	Current	116	1	7	24	148	39	26	161	176	402	550
	Proposed	116	1	7	24	148	39	26	142	149	356	504
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-11.80%	-15.34%	-11.44%	-8.36%
007	Current	116	1	7	24	148	39	26	161	176	402	550
	Proposed	116	1	7	24	148	39	26	142	149	356	504
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-11.80%	-15.34%	-11.44%	-8.36%

\* 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:

No discount
No surcharge

Proposed:

No discount
No surcharge

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Company Name: Co-operators General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	February 14, 2024
Renewals:	March 14, 2024

**Off Road Vehicle Profile 2:**

**Operator 1:**

Male, Age 43  
 New business  
 Pleasure use  
 No AF accidents  
 No convictions  
 2017 Polaris Ranger 500 EFI 4x4 (IBC VC: Z3B900)  
 List price \$10,999 (CC:500)  
 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	116	1	7	24	148	39	26	111	139	315	463
Proposed	116	1	7	24	148	39	26	98	117	280	428
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-11.71%	-15.83%	-11.11%	-7.56%
<b>005</b> Current	116	1	7	24	148	39	26	111	139	315	463
Proposed	116	1	7	24	148	39	26	98	117	280	428
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-11.71%	-15.83%	-11.11%	-7.56%
<b>006</b> Current	116	1	7	24	148	39	26	111	139	315	463
Proposed	116	1	7	24	148	39	26	98	117	280	428
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-11.71%	-15.83%	-11.11%	-7.56%
<b>007</b> Current	116	1	7	24	148	39	26	111	139	315	463
Proposed	116	1	7	24	148	39	26	98	117	280	428
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-11.71%	-15.83%	-11.11%	-7.56%

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

Current:

No discount
No surcharge

Proposed:

No discount
No surcharge

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Company Name: **Co-operators General Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	February 14, 2024
Renewals:	March 14, 2024

**Snow Vehicle - Profile 1:**

**Operator 1:**  
 Male, Age 30  
 New business  
 Pleasure use  
 No AF accidents  
 No convictions  
 2016 Polaris 550 Widetrak LX (IBC VC: PLW600)  
 List price \$9,999 (CC: 544)  
 Class: Utility

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	81	1	5	9	96	58	11	178	83	330	426
Proposed	81	1	5	9	96	58	11	166	77	312	408
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-6.74%	-7.23%	-5.45%	-4.23%
<b>005</b> Current	81	1	5	9	96	58	11	178	83	330	426
Proposed	81	1	5	9	96	58	11	166	77	312	408
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-6.74%	-7.23%	-5.45%	-4.23%
<b>006</b> Current	81	1	5	9	96	58	11	178	83	330	426
Proposed	81	1	5	9	96	58	11	166	77	312	408
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-6.74%	-7.23%	-5.45%	-4.23%
<b>007</b> Current	81	1	5	9	96	58	11	178	83	330	426
Proposed	81	1	5	9	96	58	11	166	77	312	408
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-6.74%	-7.23%	-5.45%	-4.23%

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

Current:

No discount
No surcharge

Proposed:

No discount
No surcharge

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Implementation Dates (D/M/Y)	
New Business:	February 14, 2024
Renewals:	March 14, 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	81	1	6	9	97	58	11	270	111	450	547
Proposed	81	1	6	9	97	58	11	252	103	424	521
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-6.67%	-7.21%	-5.78%	-4.75%
<b>005</b> Current	81	1	6	9	97	58	11	270	111	450	547
Proposed	81	1	6	9	97	58	11	252	103	424	521
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-6.67%	-7.21%	-5.78%	-4.75%
<b>006</b> Current	81	1	6	9	97	58	11	270	111	450	547
Proposed	81	1	6	9	97	58	11	252	103	424	521
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-6.67%	-7.21%	-5.78%	-4.75%
<b>007</b> Current	81	1	6	9	97	58	11	270	111	450	547
Proposed	81	1	6	9	97	58	11	252	103	424	521
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-6.67%	-7.21%	-5.78%	-4.75%

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Current:

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