

Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/3/2024
Renewals:	1/3/2024

**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	
004	Current	1273	15	99	12	1399	228	25	1379	866	2498	3897
	Proposed	1273	15	99	12	1399	228	25	1379	866	2498	3897
% +/- 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	1273	15	99	12	1399	228	25	1379	866	2498	3897
	Proposed	1273	15	99	12	1399	228	25	1379	866	2498	3897
% +/- 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	1273	15	99	12	1399	228	25	1379	866	2498	3897
	Proposed	1273	15	99	12	1399	228	25	1379	866	2498	3897
% +/- 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	1273	15	99	12	1399	228	25	1379	866	2498	3897
	Proposed	1273	15	99	12	1399	228	25	1379	866	2498	3897
% +/- 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.

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

Current:	Age 20, DR 3, Engine CC 599, COL \$500 ded, CMP \$500 ded, BI/PD/END44 1M limit, VRG 13
	Discount/Surcharge: Motorcycle Type Surcharge - Super Sport +90%, Motorcycle Type Surcharge - Turbo Engine +100%

Proposed:	Age 20, DR 3, Engine CC 599, COL \$500 ded, CMP \$500 ded, BI/PD/END44 1M limit, VRG 13
	Discount/Surcharge: Motorcycle Type Surcharge - Super Sport +90%, Motorcycle Type Surcharge - Turbo Engine +100%

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/3/2024
Renewals:	1/3/2024

**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	238	3	30	12	283	60	25	2124	575	2784	3067
Proposed	238	3	30	12	283	60	25	2124	575	2784	3067
% +/- 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%
<b>005</b> Current	238	3	30	12	283	60	25	2124	575	2784	3067
Proposed	238	3	30	12	283	60	25	2124	575	2784	3067
% +/- 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%
<b>006</b> Current	238	3	30	12	283	60	25	2124	575	2784	3067
Proposed	238	3	30	12	283	60	25	2124	575	2784	3067
% +/- 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%
<b>007</b> Current	238	3	30	12	283	60	25	2124	575	2784	3067
Proposed	238	3	30	12	283	60	25	2124	575	2784	3067
% +/- 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.

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

Current: Age 45, DR 3, Engine CC 1690, COL \$500 ded, CMP \$500 ded, BI/PD/END44 1M limit, VRG 23
Discount/Surcharge: Motorcycle Type Surcharge - Harley Davidson +50% for physical damage coverage

Proposed: Age 45, DR 3, Engine CC 1690, COL \$500 ded, CMP \$500 ded, BI/PD/END44 1M limit, VRG 23
Discount/Surcharge: Motorcycle Type Surcharge - Harley Davidson +50% for physical damage coverage

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/3/2024
Renewals:	1/3/2024

**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	97	1	7	12	117	15	15	103	70	203	320
Proposed	97	1	7	12	117	15	15	103	70	203	320
% +/- 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%
<b>005</b> Current	97	1	7	12	117	15	15	103	70	203	320
Proposed	97	1	7	12	117	15	15	103	70	203	320
% +/- 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%
<b>006</b> Current	97	1	7	12	117	15	15	103	70	203	320
Proposed	97	1	7	12	117	15	15	103	70	203	320
% +/- 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%
<b>007</b> Current	97	1	7	12	117	15	15	103	70	203	320
Proposed	97	1	7	12	117	15	15	103	70	203	320
% +/- 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.

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

Current: DR 3, Engine CC 722, COL \$500 ded, CMP \$500 ded, BI/PD/END44 1M limit, VRG 11

Discount/Surcharge: n/a

Proposed: DR 3, Engine CC 722, COL \$500 ded, CMP \$500 ded, BI/PD/END44 1M limit, VRG 11

Discount/Surcharge: n/a

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/3/2024
Renewals:	1/3/2024

**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
004	Current	71	1	5	12	89	15	15	103	70	292
	Proposed	71	1	5	12	89	15	15	103	70	292
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005	Current	71	1	5	12	89	15	15	103	70	292
	Proposed	71	1	5	12	89	15	15	103	70	292
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006	Current	71	1	5	12	89	15	15	103	70	292
	Proposed	71	1	5	12	89	15	15	103	70	292
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007	Current	71	1	5	12	89	15	15	103	70	292
	Proposed	71	1	5	12	89	15	15	103	70	292
% +/- to Current Rates		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.

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

Current:	DR 3, Engine CC 500, COL \$500 ded, CMP \$500 ded, BI/PD/END44 1M limit, VRG 11
	Discount/Surcharge: n/a

Proposed:	DR 3, Engine CC 500, COL \$500 ded, CMP \$500 ded, BI/PD/END44 1M limit, VRG 11
	Discount/Surcharge: n/a

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/3/2024
Renewals:	1/3/2024

**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	
004	Current	27	2	1	12	42	20	15	477	100	612	654
	Proposed	27	2	1	12	42	20	15	477	100	612	654
% +/- 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	27	2	1	12	42	20	15	477	100	612	654
	Proposed	27	2	1	12	42	20	15	477	100	612	654
% +/- 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	27	2	1	12	42	20	15	477	100	612	654
	Proposed	27	2	1	12	42	20	15	477	100	612	654
% +/- 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	27	2	1	12	42	20	15	477	100	612	654
	Proposed	27	2	1	12	42	20	15	477	100	612	654
% +/- 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.

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

Current:	DR 3, Engine CC 544, COL \$500 ded, CMP \$500 ded, BI/PD/END44 1M limit, VRG 12
	Discount/Surcharge: n/a

Proposed:	DR 3, Engine CC 544, COL \$500 ded, CMP \$500 ded, BI/PD/END44 1M limit, VRG 12
	Discount/Surcharge: n/a

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/3/2024
Renewals:	1/3/2024

**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	
004	Current	27	2	2	12	43	20	15	726	152	913	956
	Proposed	27	2	2	12	43	20	15	726	152	913	956
% +/- 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	27	2	2	12	43	20	15	726	152	913	956
	Proposed	27	2	2	12	43	20	15	726	152	913	956
% +/- 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	27	2	2	12	43	20	15	726	152	913	956
	Proposed	27	2	2	12	43	20	15	726	152	913	956
% +/- 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	27	2	2	12	43	20	15	726	152	913	956
	Proposed	27	2	2	12	43	20	15	726	152	913	956
% +/- 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.

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

Current:	DR 3, Engine CC 594, COL \$500 ded, CMP \$500 ded, BI/PD/END44 1M limit, VRG 14
	Discount/Surcharge: n/a

Proposed:	DR 3, Engine CC 594, COL \$500 ded, CMP \$500 ded, BI/PD/END44 1M limit, VRG 14
	Discount/Surcharge: n/a

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/3/2024
Renewals:	1/3/2024

**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	105	3	57	11	176	50	15	156	244	465	641
Proposed	105	3	57	11	176	50	15	156	244	465	641
% +/- 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%
<b>005</b> Current	105	3	57	11	176	50	15	156	244	465	641
Proposed	105	3	57	11	176	50	15	156	244	465	641
% +/- 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%
<b>006</b> Current	105	3	57	11	176	50	15	156	244	465	641
Proposed	105	3	57	11	176	50	15	156	244	465	641
% +/- 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%
<b>007</b> Current	105	3	57	11	176	50	15	156	244	465	641
Proposed	105	3	57	11	176	50	15	156	244	465	641
% +/- 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.

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

Current: Vehicle Class 01, DR 7, COL \$500 ded, CMP \$500 ded, BI/PD/END44 1M limit, VRG 40

Discount/Surcharge: Mature Driver Discount -10%

Note that main driver is assumed to have driver license over 14 years, so the inexperience surcharge does not apply

Proposed: Vehicle Class 01, DR 7, COL \$500 ded, CMP \$500 ded, BI/PD/END44 1M limit, VRG 40

Discount/Surcharge: Mature Driver Discount -10%

Note that main driver is assumed to have driver license over 14 years, so the inexperience surcharge does not apply

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