

Company Name:

United Insurance Company

Implementation Dates (D/M/Y)	
New Business:	4/3/2024
Renewals:	5/3/2024

**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
<b>004</b> Current	238	included in BI	18	29	285	135	13	73	12	233	518
Proposed	238	included in BI	18	29	285	135	13	73	12	233	518
% +/- to Current Rates	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	included in BI	18	29	285	135	13	73	12	233	518
Proposed	238	included in BI	18	29	285	135	13	73	12	233	518
% +/- to Current Rates	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	included in BI	18	29	285	135	13	73	12	233	518
Proposed	238	included in BI	18	29	285	135	13	73	12	233	518
% +/- to Current Rates	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	included in BI	18	29	285	135	13	73	12	233	518
Proposed	238	included in BI	18	29	285	135	13	73	12	233	518
% +/- 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: RG: 15, Class: 56, Engine Capacity: 401-750, DR: 3


Proposed: RG: 15, Class: 56, Engine Capacity: 401-750, DR: 3


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Company Name:

[Redacted Insurance Company Name]

Implementation Dates (D/M/Y)	
New Business:	4/3/2024
Renewals:	5/3/2024

**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					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>005</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>006</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>007</b> Current					0					0	0
Proposed					0					0	0
% +/- 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: We would not write this risk as the motorcycle has an engine capacity exceeding 1500cc.

[Redacted]

[Redacted]

[Redacted]

[Redacted]

Proposed: We would not write this risk as the motorcycle has an engine capacity exceeding 1500cc.

[Redacted]

[Redacted]

[Redacted]

[Redacted]

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Company Name:

ABC Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/11/2024
Renewals:	10/11/2024

**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	115	included in BI	9	6	130	22	4	82	62	170	300
	Proposed	115	included in BI	9	6	130	22	4	82	62	170	300
% +/- 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	115	included in BI	9	6	130	22	4	82	62	170	300
	Proposed	115	included in BI	9	6	130	22	4	82	62	170	300
% +/- 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	115	included in BI	9	6	130	22	4	82	62	170	300
	Proposed	115	included in BI	9	6	130	22	4	82	62	170	300
% +/- 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	115	included in BI	9	6	130	22	4	82	62	170	300
	Proposed	115	included in BI	9	6	130	22	4	82	62	170	300
% +/- 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: Class: 56; RG: 11; DR: 3; Engine Capacity: Heavy Engine

Proposed: Class: 56; RG: 11; DR: 3; Engine Capacity: Heavy Engine

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Company Name:

United Insurance Company

Implementation Dates (D/M/Y)	
New Business:	9/11/2024
Renewals:	10/11/2024

**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	115 included in BI	9	6	130	22	4	82	62	170	300
	Proposed	115 included in BI	9	6	130	22	4	82	62	170	300
% +/- 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	115 included in BI	9	6	130	22	4	82	62	170	300
	Proposed	115 included in BI	9	6	130	22	4	82	62	170	300
% +/- 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	115 included in BI	9	6	130	22	4	82	62	170	300
	Proposed	115 included in BI	9	6	130	22	4	82	62	170	300
% +/- 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	115 included in BI	9	6	130	22	4	82	62	170	300
	Proposed	115 included in BI	9	6	130	22	4	82	62	170	300
% +/- 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: Class: 56; RG: 11; DR: 3; Engine Capacity: Heavy Engine

Proposed: Class: 56; RG: 11; DR: 3; Engine Capacity: Heavy Engine

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Company Name:

United Insurance Company

Implementation Dates (D/M/Y)	
New Business:	4/3/2024
Renewals:	5/3/2024

**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
<b>004</b> Current	33	included in BI	3	8	44	24	4	492	121	641	685
Proposed	33	included in BI	3	8	44	24	4	492	121	641	685
% +/- to Current Rates	<b>0.00%</b>		<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>
<b>005</b> Current	33	included in BI	3	8	44	24	4	492	121	641	685
Proposed	33	included in BI	3	8	44	24	4	492	121	641	685
% +/- to Current Rates	<b>0.00%</b>		<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>
<b>006</b> Current	33	included in BI	3	8	44	24	4	492	121	641	685
Proposed	33	included in BI	3	8	44	24	4	492	121	641	685
% +/- to Current Rates	<b>0.00%</b>		<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>
<b>007</b> Current	33	included in BI	3	8	44	24	4	492	121	641	685
Proposed	33	included in BI	3	8	44	24	4	492	121	641	685
% +/- to Current Rates	<b>0.00%</b>		<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>

\* 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: Class 50; RG: 19; DR: 3

Proposed: Class 50; RG: 19; DR: 3

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Company Name:

United Insurance Company

Implementation Dates (D/M/Y)	
New Business:	4/3/2024
Renewals:	5/3/2024

**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
<b>004</b> Current	33	included in BI	3	8	44	24	4	654	161	843	887
Proposed	33	included in BI	3	8	44	24	4	654	161	843	887
% +/- to Current Rates	<b>0.00%</b>		<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>
<b>005</b> Current	33	included in BI	3	8	44	24	4	654	161	843	887
Proposed	33	included in BI	3	8	44	24	4	654	161	843	887
% +/- to Current Rates	<b>0.00%</b>		<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>
<b>006</b> Current	33	included in BI	3	8	44	24	4	654	161	843	887
Proposed	33	included in BI	3	8	44	24	4	654	161	843	887
% +/- to Current Rates	<b>0.00%</b>		<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>
<b>007</b> Current	33	included in BI	3	8	44	24	4	654	161	843	887
Proposed	33	included in BI	3	8	44	24	4	654	161	843	887
% +/- to Current Rates	<b>0.00%</b>		<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>

\* 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: Class 50; RG: 25; DR: 3

Proposed: Class 50; RG: 25; DR: 3

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Company Name:

[Redacted]

Implementation Dates (D/M/Y)	
New Business:	4/3/2024
Renewals:	5/3/2024

**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					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>005</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>006</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>007</b> Current					0					0	0
Proposed					0					0	0
% +/- 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: Since the unit is over \$75,000 in value, we would need to refer before binding.  
 [Redacted]  
 [Redacted]  
 [Redacted]  
 [Redacted]

Proposed: Since the unit is over \$75,000 in value, we would need to refer before binding.  
 [Redacted]  
 [Redacted]  
 [Redacted]  
 [Redacted]

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