

Company Name: The Personal Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/30/2024
Renewals:	10/29/2024

**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	93	7	0	100	10	17	100	51	178	278
	Proposed	93	7	0	100	10	17	100	51	178	278
% +/- to Current Rates		0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005	Current	93	7	0	100	10	17	100	51	178	278
	Proposed	93	7	0	100	10	17	100	51	178	278
% +/- to Current Rates		0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006	Current	93	7	0	100	10	17	100	51	178	278
	Proposed	93	7	0	100	10	17	100	51	178	278
% +/- to Current Rates		0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007	Current	93	7	0	100	10	17	100	51	178	278
	Proposed	93	7	0	100	10	17	100	51	178	278
% +/- to Current Rates		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:

No discounts or surcharges applied.

Proposed:

No discounts or surcharges applied.

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Company Name:

The Personal Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/30/2024
Renewals:	10/29/2024

**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	93	7	0	100	10	17	100	51	178	278
	Proposed	93	7	0	100	10	17	100	51	178	278
% +/- to Current Rates		0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005	Current	93	7	0	100	10	17	100	51	178	278
	Proposed	93	7	0	100	10	17	100	51	178	278
% +/- to Current Rates		0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006	Current	93	7	0	100	10	17	100	51	178	278
	Proposed	93	7	0	100	10	17	100	51	178	278
% +/- to Current Rates		0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007	Current	93	7	0	100	10	17	100	51	178	278
	Proposed	93	7	0	100	10	17	100	51	178	278
% +/- to Current Rates		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:

No discounts or surcharges applied.

Proposed:

No discounts or surcharges applied.

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Company Name: The Personal Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/30/2024
Renewals:	10/29/2024

**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	211		21	0	232	114	17	1765	905	2801	3033
	Proposed	211		21	0	232	114	17	1765	905	2801	3033
% +/- 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>005</b>	Current	211		21	0	232	114	17	1765	905	2801	3033
	Proposed	211		21	0	232	114	17	1765	905	2801	3033
% +/- 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>006</b>	Current	211		21	0	232	114	17	1765	905	2801	3033
	Proposed	211		21	0	232	114	17	1765	905	2801	3033
% +/- 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>007</b>	Current	211		21	0	232	114	17	1765	905	2801	3033
	Proposed	211		21	0	232	114	17	1765	905	2801	3033
% +/- 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>

\* 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: Driving Record 3

No discounts or surcharges applied.

Proposed: Driving Record 3

No discounts or surcharges applied.

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Company Name:

The Personal Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/30/2024
Renewals:	10/29/2024

**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
004	Current	80	6	0	86	55	17	507	671	1250	1336
	Proposed	80	6	0	86	55	17	507	671	1250	1336
% +/- to Current Rates		0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005	Current	80	6	0	86	55	17	507	671	1250	1336
	Proposed	80	6	0	86	55	17	507	671	1250	1336
% +/- to Current Rates		0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006	Current	80	6	0	86	55	17	507	671	1250	1336
	Proposed	80	6	0	86	55	17	507	671	1250	1336
% +/- to Current Rates		0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007	Current	80	6	0	86	55	17	507	671	1250	1336
	Proposed	80	6	0	86	55	17	507	671	1250	1336
% +/- to Current Rates		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: **Driving Record 3**

No discounts or surcharges applied.

Proposed: **Driving Record 3**

No discounts or surcharges applied.

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Company Name:

The Personal Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/30/2024
Renewals:	10/29/2024

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
004	Current	387		107	0	494	44	17	464	1059	1584
	Proposed	387		107	0	494	44	17	464	1059	1584
% +/- to Current Rates		0.00%		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005	Current	387		107	0	494	44	17	464	1059	1584
	Proposed	387		107	0	494	44	17	464	1059	1584
% +/- to Current Rates		0.00%		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006	Current	387		107	0	494	44	17	464	1059	1584
	Proposed	387		107	0	494	44	17	464	1059	1584
% +/- to Current Rates		0.00%		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007	Current	387		107	0	494	44	17	464	1059	1584
	Proposed	387		107	0	494	44	17	464	1059	1584
% +/- to Current Rates		0.00%		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

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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: Driving Record 6

No discounts or surcharges applied.

Proposed: Driving Record 6

No discounts or surcharges applied.

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Company Name:

The Personal Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/30/2024
Renewals:	10/29/2024

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	28	2	0	30	12	17	355	56	440	470
	Proposed	28	2	0	30	12	17	355	56	440	470
% +/- 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	28	2	0	30	12	17	355	56	440	470
	Proposed	28	2	0	30	12	17	355	56	440	470
% +/- 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	28	2	0	30	12	17	355	56	440	470
	Proposed	28	2	0	30	12	17	355	56	440	470
% +/- 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	28	2	0	30	12	17	355	56	440	470
	Proposed	28	2	0	30	12	17	355	56	440	470
% +/- 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: Licensed 15 years

No discounts or surcharges applied.

Proposed: Licensed 15 years

No discounts or surcharges applied.

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Company Name: The Personal Insurance Company

Implementation Dates (D/M/Y)	
New Business:	8/30/2024
Renewals:	10/29/2024

**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	28	2	0	30	12	17	377	60	466	496
	Proposed	28	2	0	30	12	17	377	60	466	496
% +/- to Current Rates		0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005	Current	28	2	0	30	12	17	377	60	466	496
	Proposed	28	2	0	30	12	17	377	60	466	496
% +/- to Current Rates		0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006	Current	28	2	0	30	12	17	377	60	466	496
	Proposed	28	2	0	30	12	17	377	60	466	496
% +/- to Current Rates		0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007	Current	28	2	0	30	12	17	377	60	466	496
	Proposed	28	2	0	30	12	17	377	60	466	496
% +/- to Current Rates		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: Licensed 15 years

No discounts or surcharges applied.

Proposed: Licensed 15 years

No discounts or surcharges applied.

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