

Company Name: Belair Insurance Company Inc.

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

Implementation Dates (D/M/Y)	
New Business:	02/05/2025
Renewals:	01/07/2025

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					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
005 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
006 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
007 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 do not write this risk

Proposed:	We do not write this risk

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Company Name: Belair Insurance Company Inc.

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

Implementation Dates (D/M/Y)	
New Business:	02/05/2025
Renewals:	01/07/2025

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	134	incl. with BI	10	9	153	109	39	418	280	846	999
Proposed	134	incl. with BI	10	9	153	109	39	420	281	849	1002
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.48%	0.36%	0.4%	0.3%
005 Current	134	incl. with BI	10	9	153	109	39	418	280	846	999
Proposed	134	incl. with BI	10	9	153	109	39	420	281	849	1002
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.48%	0.36%	0.4%	0.3%
006 Current	134	incl. with BI	10	9	153	109	39	418	280	846	999
Proposed	134	incl. with BI	10	9	153	109	39	420	281	849	1002
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.48%	0.36%	0.4%	0.3%
007 Current	134	incl. with BI	10	9	153	109	39	418	280	846	999
Proposed	134	incl. with BI	10	9	153	109	39	420	281	849	1002
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.48%	0.36%	0.4%	0.3%

* 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 Coll: 25; RG Comp: 25
	Possible 20% discount if the insured also has a PPV policy with Belair Insurance Company Inc.

Proposed:	Class: 56; RG Coll: 25; RG Comp: 25
	Possible 20% discount if the insured also has a PPV policy with Belair Insurance Company Inc.

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Company Name: Belair Insurance Company Inc.

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

Implementation Dates (D/M/Y)	
New Business:	02/05/2025
Renewals:	01/07/2025

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	94	incl. with BI	7	9	110	32	41	117	71	261	371
	Proposed	94	incl. with BI	7	9	110	32	41	117	72	262	372
% +/- to Current Rates		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.41%	0.4%	0.3%
005	Current	94	incl. with BI	7	9	110	32	41	117	71	261	371
	Proposed	94	incl. with BI	7	9	110	32	41	117	72	262	372
% +/- to Current Rates		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.41%	0.4%	0.3%
006	Current	94	incl. with BI	7	9	110	32	41	117	71	261	371
	Proposed	94	incl. with BI	7	9	110	32	41	117	72	262	372
% +/- to Current Rates		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.41%	0.4%	0.3%
007	Current	94	incl. with BI	7	9	110	32	41	117	71	261	371
	Proposed	94	incl. with BI	7	9	110	32	41	117	72	262	372
% +/- to Current Rates		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.41%	0.4%	0.3%

* 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: 56H; RG Coll: 13; RG Comp: 13

Possible 20% discount if the insured also has a PPV policy with Belair Insurance Company Inc.

Proposed: Class: 56H; RG Coll: 13; RG Comp: 13

Possible 20% discount if the insured also has a PPV policy with Belair Insurance Company Inc.

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Company Name: Belair Insurance Company Inc.

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

Implementation Dates (D/M/Y)	
New Business:	02/05/2025
Renewals:	01/07/2025

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	94	incl. with BI	7	9	110	32	41	117	71	261	371
Proposed	94	incl. with BI	7	9	110	32	41	117	72	262	372
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.41%	0.4%	0.3%
005 Current	94	incl. with BI	7	9	110	32	41	117	71	261	371
Proposed	94	incl. with BI	7	9	110	32	41	117	72	262	372
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.41%	0.4%	0.3%
006 Current	94	incl. with BI	7	9	110	32	41	117	71	261	371
Proposed	94	incl. with BI	7	9	110	32	41	117	72	262	372
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.41%	0.4%	0.3%
007 Current	94	incl. with BI	7	9	110	32	41	117	71	261	371
Proposed	94	incl. with BI	7	9	110	32	41	117	72	262	372
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.41%	0.4%	0.3%

* 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: 56H; RG Coll: 13; RG Comp: 13
	Possible 20% discount if the insured also has a PPV policy with Belair Insurance Company Inc.

Proposed:	Class: 56H; RG Coll: 13; RG Comp: 13
	Possible 20% discount if the insured also has a PPV policy with Belair Insurance Company Inc.

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Company Name: Belair Insurance Company Inc.

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

Implementation Dates (D/M/Y)	
New Business:	02/05/2025
Renewals:	01/07/2025

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	24	incl. with BI	1	11	36	33	23	427	150	633	669
Proposed	24	incl. with BI	1	11	36	33	23	427	150	633	669
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.0%	0.0%
005 Current	24	incl. with BI	1	11	36	33	23	427	150	633	669
Proposed	24	incl. with BI	1	11	36	33	23	427	150	633	669
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.0%	0.0%
006 Current	24	incl. with BI	1	11	36	33	23	427	150	633	669
Proposed	24	incl. with BI	1	11	36	33	23	427	150	633	669
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.0%	0.0%
007 Current	24	incl. with BI	1	11	36	33	23	427	150	633	669
Proposed	24	incl. with BI	1	11	36	33	23	427	150	633	669
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.0%	0.0%

* 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 Coll: 12; RG Comp: 12
	Possible 20% discount if the insured also has a PPV policy with Belair Insurance Company Inc.

Proposed:	Class: 50; RG Coll: 12; RG Comp: 12
	Possible 20% discount if the insured also has a PPV policy with Belair Insurance Company Inc.

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Company Name: Belair Insurance Company Inc.

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

Implementation Dates (D/M/Y)	
New Business:	02/05/2025
Renewals:	01/07/2025

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	24	incl. with BI	1	11	36	33	23	627	207	890	926
Proposed	24	incl. with BI	1	11	36	33	23	628	208	892	928
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	0.48%	0.2%	0.2%
005 Current	24	incl. with BI	1	11	36	33	23	627	207	890	926
Proposed	24	incl. with BI	1	11	36	33	23	628	208	892	928
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	0.48%	0.2%	0.2%
006 Current	24	incl. with BI	1	11	36	33	23	627	207	890	926
Proposed	24	incl. with BI	1	11	36	33	23	628	208	892	928
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	0.48%	0.2%	0.2%
007 Current	24	incl. with BI	1	11	36	33	23	627	207	890	926
Proposed	24	incl. with BI	1	11	36	33	23	628	208	892	928
% +/- to Current Rates	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.16%	0.48%	0.2%	0.2%

* 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 Coll: 14; RG Comp: 14
	Possible 20% discount if the insured also has a PPV policy with Belair Insurance Company Inc.

Proposed:	Class: 50; RG Coll: 14; RG Comp: 14
	Possible 20% discount if the insured also has a PPV policy with Belair Insurance Company Inc.

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Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	02/05/2025
Renewals:	01/07/2025

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					0					0	0
004 Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
005 Current					0					0	0
005 Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
006 Current					0					0	0
006 Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
007 Current					0					0	0
007 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 do not write this risk

Proposed: We do not write this risk

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