

Company Name: **Verasure Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	April 25th, 2022
Renewals:	June 9th, 2022

**Motorcycle Profile 1:**

**Operator 1:**

Male, Age 20  
 Licensed 3 years, Appropriate class license  
 New business  
 Annual mileage 3,000 km, commute 5km one way  
 No AF accidents  
 No convictions  
 2014 Yamaha YZF R6 CC: 599  
 List price \$12,599, Cash value \$11,000

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 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	181	2	11	10	204	95	29	491	612	1227	1431
Proposed	196	2	15	19	232	88	13	116	13	230	462
% +/- to Current Rates	<b>8.29%</b>	<b>0.00%</b>	<b>36.36%</b>	<b>90.00%</b>	<b>13.73%</b>	<b>-7.37%</b>	<b>-55.17%</b>	<b>-76.37%</b>	<b>-97.88%</b>	<b>-81.26%</b>	<b>-67.71%</b>
<b>005</b> Current	181	2	11	10	204	95	29	491	612	1227	1431
Proposed	196	2	15	19	232	88	13	116	13	230	462
% +/- to Current Rates	<b>8.29%</b>	<b>0.00%</b>	<b>36.36%</b>	<b>90.00%</b>	<b>13.73%</b>	<b>-7.37%</b>	<b>-55.17%</b>	<b>-76.37%</b>	<b>-97.88%</b>	<b>-81.26%</b>	<b>-67.71%</b>
<b>006</b> Current	181	2	11	10	204	95	29	491	612	1227	1431
Proposed	196	2	15	19	232	88	13	116	13	230	462
% +/- to Current Rates	<b>8.29%</b>	<b>0.00%</b>	<b>36.36%</b>	<b>90.00%</b>	<b>13.73%</b>	<b>-7.37%</b>	<b>-55.17%</b>	<b>-76.37%</b>	<b>-97.88%</b>	<b>-81.26%</b>	<b>-67.71%</b>
<b>007</b> Current	181	2	11	10	204	95	29	491	612	1227	1431
Proposed	196	2	15	19	232	88	13	116	13	230	462
% +/- to Current Rates	<b>8.29%</b>	<b>0.00%</b>	<b>36.36%</b>	<b>90.00%</b>	<b>13.73%</b>	<b>-7.37%</b>	<b>-55.17%</b>	<b>-76.37%</b>	<b>-97.88%</b>	<b>-81.26%</b>	<b>-67.71%</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:

DR 3
RG DCPD 14 COLL 14 COMP 14
CLAIM FREE DISCOUNT(All coverages) 5%

Proposed:

DR 3
RG- VICC CLEAR DCPD 22 COLL 22 COMP 17
CLAIM FREE DISCOUNT (All coverages excl END 44) 5%

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: Verasure Insurance Company

Implementation Dates (D/M/Y)	
New Business:	April 25th, 2022
Renewals:	June 9th, 2022

**Motorcycle Profile 2:**

**Operator 1:**

Male, Age 45  
 Insured on a PP vehicle for 25 years  
 Licensed 25 years, Class 6 license/M in Ontario  
 New business  
 Annual mileage 6,000 km  
 No AF accidents  
 No convictions  
 2013 FLHT ULTRA CC: 1690  
 List price \$26,645, Cash value \$22,299

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 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	108	1	10	10	129	95	29	803	1039	1966	2095
Proposed	122	1	10	19	152	88	13	64	27	192	344
% +/- to Current Rates	12.96%	0.00%	0.00%	90.00%	17.83%	-7.37%	-55.17%	-92.03%	-97.40%	-90.23%	-83.58%
<b>005</b> Current	108	1	10	10	129	95	29	803	1039	1966	2095
Proposed	122	1	10	19	152	88	13	64	27	192	344
% +/- to Current Rates	12.96%	0.00%	0.00%	90.00%	17.83%	-7.37%	-55.17%	-92.03%	-97.40%	-90.23%	-83.58%
<b>006</b> Current	108	1	10	10	129	95	29	803	1039	1966	2095
Proposed	122	1	10	19	152	88	13	64	27	192	344
% +/- to Current Rates	12.96%	0.00%	0.00%	90.00%	17.83%	-7.37%	-55.17%	-92.03%	-97.40%	-90.23%	-83.58%
<b>007</b> Current	108	1	10	10	129	95	29	803	1039	1966	2095
Proposed	122	1	10	19	152	88	13	64	27	192	344
% +/- to Current Rates	12.96%	0.00%	0.00%	90.00%	17.83%	-7.37%	-55.17%	-92.03%	-97.40%	-90.23%	-83.58%

\* 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
RG DCPD 23 COLL 23 COMP 23
CLAIM FREE DISCOUNT(All coverages) 5%

Proposed:

DR 3
RG - VICC CLEAR DCPD 23 COLL 23 COMP 26
CLAIM FREE DISCOUNT (All coverages excl END 44) 5%

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: Verassure Insurance Company

Implementation Dates (D/M/Y)	
New Business:	April 25th, 2022
Renewals:	June 9th, 2022

**Off Road Vehicle Profile 1:**

**Operator 1:**

Male, Age 22  
 Insured on a PP vehicle for 3 years  
 Licensed 3 years, Class 5 license/ G or M in Ontario  
 New business  
 Pleasure use  
 No AF accidents  
 No convictions  
 2014 Suzuki LT-A750 King Quad 4x4 CC: 722  
 List price \$11,444, Cash value \$10,000

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 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	8	10	116	95	14	113	57	279	395
Proposed	188	2	11	5	206	33	4	83	76	196	402
% +/- to Current Rates	93.81%	100.00%	37.50%	-50.00%	77.59%	-65.26%	-71.43%	-26.55%	33.33%	-29.75%	1.77%
<b>005</b> Current	97	1	8	10	116	95	14	113	57	279	395
Proposed	188	2	11	5	206	33	4	83	76	196	402
% +/- to Current Rates	93.81%	100.00%	37.50%	-50.00%	77.59%	-65.26%	-71.43%	-26.55%	33.33%	-29.75%	1.77%
<b>006</b> Current	97	1	8	10	116	95	14	113	57	279	395
Proposed	188	2	11	5	206	33	4	83	76	196	402
% +/- to Current Rates	93.81%	100.00%	37.50%	-50.00%	77.59%	-65.26%	-71.43%	-26.55%	33.33%	-29.75%	1.77%
<b>007</b> Current	97	1	8	10	116	95	14	113	57	279	395
Proposed	188	2	11	5	206	33	4	83	76	196	402
% +/- to Current Rates	93.81%	100.00%	37.50%	-50.00%	77.59%	-65.26%	-71.43%	-26.55%	33.33%	-29.75%	1.77%

\* 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 DCPD 11 COLL 11 COMP 11
CLAIM FREE DISCOUNT(All coverages) 5%

Proposed:

RG DCPD 13 COLL 13 COMP 13
CLAIM FREE DISCOUNT (All coverages excl END 44) 5%

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: Verassure Insurance Company

Implementation Dates (D/M/Y)	
New Business:	April 25th, 2022
Renewals:	June 9th, 2022

**Off Road Vehicle Profile 2:**

**Operator 1:**

Male, Age 43  
 Insured on a PP vehicle for 25 years  
 Licensed 20 years, Class 5 license/ G or M in Ontario  
 New business  
 Pleasure use  
 No AF accidents  
 No convictions  
 2013 Polaris Sportsman 500 4x4, CC: 498  
 List price \$7,349, Cash value \$6,000

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 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	10	115	95	14	97	47	253	368
Proposed	188	2	8	5	203	33	4	62	54	153	356
% +/- to Current Rates	93.81%	100.00%	14.29%	-50.00%	76.52%	-65.26%	-71.43%	-36.08%	14.89%	-39.53%	-3.26%
<b>005</b> Current	97	1	7	10	115	95	14	97	47	253	368
Proposed	188	2	8	5	203	33	4	62	54	153	356
% +/- to Current Rates	93.81%	100.00%	14.29%	-50.00%	76.52%	-65.26%	-71.43%	-36.08%	14.89%	-39.53%	-3.26%
<b>006</b> Current	97	1	7	10	115	95	14	97	47	253	368
Proposed	188	2	8	5	203	33	4	62	54	153	356
% +/- to Current Rates	93.81%	100.00%	14.29%	-50.00%	76.52%	-65.26%	-71.43%	-36.08%	14.89%	-39.53%	-3.26%
<b>007</b> Current	97	1	7	10	115	95	14	97	47	253	368
Proposed	188	2	8	5	203	33	4	62	54	153	356
% +/- to Current Rates	93.81%	100.00%	14.29%	-50.00%	76.52%	-65.26%	-71.43%	-36.08%	14.89%	-39.53%	-3.26%

\* 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 DCPD 9 COLL 9 COMP 9
CLAIM FREE DISCOUNT(All coverages) 5%

Proposed:

RG DCPD 9 COLL 9 COMP 9
CLAIM FREE DISCOUNT (All coverages excl END 44) 5%

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: Verassure Insurance Company

Implementation Dates (D/M/Y)	
New Business:	April 25th, 2022
Renewals:	June 9th, 2022

**Snow Vehicle - Profile 1:**

**Operator 1:**

Male, Age 30  
 Insured on a PP vehicle for 10 years  
 Licensed 10 years, Class 5 license/G in Ontario or applicable  
 New business  
 Pleasure use  
 No AF accidents  
 No convictions  
 2014 Polaris Indy 550 Voyager CC: 544  
 List price \$8,399, Cash value \$7,200

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 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	67	29	8	10	114	48	14	447	156	665	779
Proposed	51	1	5	8	65	43	4	503	179	729	794
% +/- to Current Rates	-23.88%	-96.55%	-37.50%	-20.00%	-42.98%	-10.42%	-71.43%	12.53%	14.74%	9.62%	1.93%
<b>005</b> Current	67	29	8	10	114	48	14	447	156	665	779
Proposed	51	1	5	8	65	43	4	503	179	729	794
% +/- to Current Rates	-23.88%	-96.55%	-37.50%	-20.00%	-42.98%	-10.42%	-71.43%	12.53%	14.74%	9.62%	1.93%
<b>006</b> Current	67	29	8	10	114	48	14	447	156	665	779
Proposed	51	1	5	8	65	43	4	503	179	729	794
% +/- to Current Rates	-23.88%	-96.55%	-37.50%	-20.00%	-42.98%	-10.42%	-71.43%	12.53%	14.74%	9.62%	1.93%
<b>007</b> Current	67	29	8	10	114	48	14	447	156	665	779
Proposed	51	1	5	8	65	43	4	503	179	729	794
% +/- to Current Rates	-23.88%	-96.55%	-37.50%	-20.00%	-42.98%	-10.42%	-71.43%	12.53%	14.74%	9.62%	1.93%

\* 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 DCPD 12 COLL 12 COMP 12
CLAIM FREE DISCOUNT (All coverages) 5%

Proposed:

RG DCPD 16 COLL 16 COMP 16
CLAIM FREE DISCOUNT (All coverages excl END 44) 5%

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: Verasure Insurance Company

Implementation Dates (D/M/Y)	
New Business:	April 25th, 2022
Renewals:	June 9th, 2022

**Snow Vehicle - Profile 2:**

**Operator 1:**

Male, Age 23  
 Insured on a PP vehicle for 5 years  
 Licensed 5 years, Class 5 license/G in Ontario or applicable  
 New business  
 Pleasure use  
 No AF accidents  
 No convictions  
 2013 Ski-Doo MX Z Sport 600 ACE CC: 600  
 List price \$9,449, Cash value \$6,750

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 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	67	29	8	10	114	48	14	447	156	665	779
Proposed	51	1	6	8	66	43	4	558	198	803	869
% +/- to Current Rates	-23.88%	-96.55%	-25.00%	-20.00%	-42.11%	-10.42%	-71.43%	24.83%	26.92%	20.75%	11.55%
<b>005</b> Current	67	29	8	10	114	48	14	447	156	665	779
Proposed	51	1	6	8	66	43	4	558	198	803	869
% +/- to Current Rates	-23.88%	-96.55%	-25.00%	-20.00%	-42.11%	-10.42%	-71.43%	24.83%	26.92%	20.75%	11.55%
<b>006</b> Current	67	29	8	10	114	48	14	447	156	665	779
Proposed	51	1	6	8	66	43	4	558	198	803	869
% +/- to Current Rates	-23.88%	-96.55%	-25.00%	-20.00%	-42.11%	-10.42%	-71.43%	24.83%	26.92%	20.75%	11.55%
<b>007</b> Current	67	29	8	10	114	48	14	447	156	665	779
Proposed	51	1	6	8	66	43	4	558	198	803	869
% +/- to Current Rates	-23.88%	-96.55%	-25.00%	-20.00%	-42.11%	-10.42%	-71.43%	24.83%	26.92%	20.75%	11.55%

\* 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 DCPD 12 COLL 12 COMP 12
CLAIM FREE DISCOUNT(All coverages) 5%

Proposed:

RG DCPD 18 COLL 18 COMP 18
CLAIM FREE DISCOUNT (All coverages excl END 44) 5%

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: Verassure Insurance Company

Implementation Dates (D/M/Y)	
New Business:	April 25th, 2022
Renewals:	June 9th, 2022

**Motor home - Profile 1:**

**Operator 1:**

Male, Age 55, Married  
 No driver training  
 Licensed over 10 years, Class 5 license/G in Ontario  
 New business  
 Pleasure use, annual mileage 6000 km  
 No AF accidents in over 10 years  
 No convictions in over 10 years  
 2015 Jayco Pinnacle 36RSQS  
 List price: \$85 899

**Operator 2: (Secondary)**

Female, Age 53, Married  
 Licensed over 10 years, Class 5 license/G in Ontario  
 No AF accidents in over 10 years  
 No convictions in over 10 years

**Coverages:**

Liability and END 44 \$1,000,000 Limit  
 Accident Benefits - Basic  
 DCPD - \$0 Deductible  
 Collision \$500 Deductible  
 Comprehensive \$250 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	744	20	144	9	917	81	24	296	405	806	1723
Proposed	310	8	110	20	448	67	13	154	248	482	930
% +/- to Current Rates	-58.33%	-60.00%	-23.61%	122.22%	-51.15%	-17.28%	-45.83%	-47.97%	-38.77%	-40.20%	-46.02%
<b>005</b> Current	350	9	68	9	436	81	24	277	405	787	1223
Proposed	310	8	110	20	448	67	13	154	248	482	930
% +/- to Current Rates	-11.43%	-11.11%	61.76%	122.22%	2.75%	-17.28%	-45.83%	-44.40%	-38.77%	-38.75%	-23.96%
<b>006</b> Current	254	7	49	9	319	81	24	316	405	826	1145
Proposed	310	8	110	20	448	67	13	154	248	482	930
% +/- to Current Rates	22.05%	14.29%	124.49%	122.22%	40.44%	-17.28%	-45.83%	-51.27%	-38.77%	-41.65%	-18.78%
<b>007</b> Current	350	9	68	9	436	81	24	277	405	787	1223
Proposed	310	8	110	20	448	67	13	154	248	482	930
% +/- to Current Rates	-11.43%	-11.11%	61.76%	122.22%	2.75%	-17.28%	-45.83%	-44.40%	-38.77%	-38.75%	-23.96%

\* 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 6
RG DCPD 25 COLL 25 COMP 86
CLAIM FREE DISCOUNT(All coverages) 5%
SENIOR DISCOUNT 15%

Proposed:

DR 6
RG DCPD 86 COLL 86 COMP 86
CLAIM FREE DISCOUNT (All coverages excl END 44) 5%

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.