

Company Name: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	March 1, 2021
Renewals:	March 1, 2021

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
004 Current	206	2	5	9	222	13	15	114	64	206	428
Proposed	100	1	6	25	132	32	26	98	114	270	402
% +/- to Current Rates	-51.46%	-50.00%	20.00%	177.78%	-40.54%	146.15%	73.33%	-14.04%	78.13%	31.07%	-6.07%
005 Current	206	2	5	9	222	13	15	114	64	206	428
Proposed	100	1	6	25	132	32	26	98	114	270	402
% +/- to Current Rates	-51.46%	-50.00%	20.00%	177.78%	-40.54%	146.15%	73.33%	-14.04%	78.13%	31.07%	-6.07%
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* 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:
Years Licensed: 0-4
Rate Group: 10
Engine Size: 250+ cc
Driving Record: 3
No discounts
No surcharges

Proposed:
Class: 159
Rate Group: 10
No discounts
No surcharges

NOTE: Please note that the Current Collision premium has been calculated using the highest deductible available in our Current Rates: \$300, since the differential for a Deductible of \$500 is not available

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: CUMIS General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	March 1, 2021
Renewals:	March 1, 2021

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	
004	Current	113	1	2	9	125	13	15	64	53	145	270
	Proposed	84	1	4	25	114	32	26	71	84	213	327
	% +/- to Current Rates	-25.66%	0.00%	100.00%	177.78%	-8.80%	146.15%	73.33%	10.94%	58.49%	46.90%	21.11%
005	Current	113	1	2	9	125	13	15	64	53	145	270
	Proposed	84	1	4	25	114	32	26	71	84	213	327
	% +/- to Current Rates	-25.66%	0.00%	100.00%	177.78%	-8.80%	146.15%	73.33%	10.94%	58.49%	46.90%	21.11%
006	Current	113	1	2	9	125	13	15	64	53	145	270
	Proposed	84	1	4	25	114	32	26	71	84	213	327
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007	Current	113	1	2	9	125	13	15	64	53	145	270
	Proposed	84	1	4	25	114	32	26	71	84	213	327
	% +/- to Current Rates	-25.66%	0.00%	100.00%	177.78%	-8.80%	146.15%	73.33%	10.94%	58.49%	46.90%	21.11%

* 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:	Years Licensed: 10+
	Rate Group: 8
	Engine Size: 250+ cc
	Driving Record: 6
	No discounts
	No surcharges

Proposed:	Class: 59
	Rate Group: 8
	No discounts
	No surcharges

NOTE: Please note that the Current Collision premium has been calculated using the highest deductible available in our Current Rates: \$300, since the differential for a Deductible of \$500 is not available

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