

Company Name: Belair Insurance Company Inc.

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-02

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
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.

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-02

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	94	incl. with BI	7	9	110	56	20	265	151	492	602
Proposed	134	incl. with BI	10	9	153	109	39	418	280	846	999
% +/- to Current Rates	42.55%		42.86%	0.00%	85.41%	94.64%	95.00%	57.74%	85.43%	72.0%	65.9%
005 Current	94	incl. with BI	7	9	110	56	20	265	151	492	602
Proposed	134	incl. with BI	10	9	153	109	39	418	280	846	999
% +/- to Current Rates	42.55%		42.86%	0.00%	85.41%	94.64%	95.00%	57.74%	85.43%	72.0%	65.9%
006 Current	94	incl. with BI	7	9	110	56	20	265	151	492	602
Proposed	134	incl. with BI	10	9	153	109	39	418	280	846	999
% +/- to Current Rates	42.55%		42.86%	0.00%	85.41%	94.64%	95.00%	57.74%	85.43%	72.0%	65.9%
007 Current	94	incl. with BI	7	9	110	56	20	265	151	492	602
Proposed	134	incl. with BI	10	9	153	109	39	418	280	846	999
% +/- to Current Rates	42.55%		42.86%	0.00%	85.41%	94.64%	95.00%	57.74%	85.43%	72.0%	65.9%

* 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

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.

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-02

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	71	incl. with BI	6	9	86	15	20	64	30	129	215
	Proposed	94	incl. with BI	7	9	110	32	41	117	71	261	371
% +/- to Current Rates		32.39%		16.67%	0.00%	49.06%	113.33%	105.00%	82.81%	136.67%	102.3%	72.6%
005	Current	71	incl. with BI	6	9	86	15	20	64	30	129	215
	Proposed	94	incl. with BI	7	9	110	32	41	117	71	261	371
% +/- to Current Rates		32.39%		16.67%	0.00%	49.06%	113.33%	105.00%	82.81%	136.67%	102.3%	72.6%
006	Current	71	incl. with BI	6	9	86	15	20	64	30	129	215
	Proposed	94	incl. with BI	7	9	110	32	41	117	71	261	371
% +/- to Current Rates		32.39%		16.67%	0.00%	49.06%	113.33%	105.00%	82.81%	136.67%	102.3%	72.6%
007	Current	71	incl. with BI	6	9	86	15	20	64	30	129	215
	Proposed	94	incl. with BI	7	9	110	32	41	117	71	261	371
% +/- to Current Rates		32.39%		16.67%	0.00%	49.06%	113.33%	105.00%	82.81%	136.67%	102.3%	72.6%

* 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

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.

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-02

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	71 incl. with BI	6	9	86	15	20	64	30	129	215
	Proposed	94 incl. with BI	7	9	110	32	41	117	71	261	371
	% +/- to Current Rates	32.39%	16.67%	0.00%	49.06%	113.33%	105.00%	82.81%	136.67%	102.3%	72.6%
005	Current	71 incl. with BI	6	9	86	15	20	64	30	129	215
	Proposed	94 incl. with BI	7	9	110	32	41	117	71	261	371
	% +/- to Current Rates	32.39%	16.67%	0.00%	49.06%	113.33%	105.00%	82.81%	136.67%	102.3%	72.6%
006	Current	71 incl. with BI	6	9	86	15	20	64	30	129	215
	Proposed	94 incl. with BI	7	9	110	32	41	117	71	261	371
	% +/- to Current Rates	32.39%	16.67%	0.00%	49.06%	113.33%	105.00%	82.81%	136.67%	102.3%	72.6%
007	Current	71 incl. with BI	6	9	86	15	20	64	30	129	215
	Proposed	94 incl. with BI	7	9	110	32	41	117	71	261	371
	% +/- to Current Rates	32.39%	16.67%	0.00%	49.06%	113.33%	105.00%	82.81%	136.67%	102.3%	72.6%

* 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

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.**

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-02

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	21	incl. with BI	1	11	33	18	20	418	108	564	597
Proposed	24	incl. with BI	1	11	36	33	23	427	150	633	669
% +/- to Current Rates	14.29%		0.00%	0.00%	14.29%	83.33%	15.00%	2.15%	38.89%	12.2%	12.1%
005 Current	21	incl. with BI	1	11	33	18	20	418	108	564	597
Proposed	24	incl. with BI	1	11	36	33	23	427	150	633	669
% +/- to Current Rates	14.29%		0.00%	0.00%	14.29%	83.33%	15.00%	2.15%	38.89%	12.2%	12.1%
006 Current	21	incl. with BI	1	11	33	18	20	418	108	564	597
Proposed	24	incl. with BI	1	11	36	33	23	427	150	633	669
% +/- to Current Rates	14.29%		0.00%	0.00%	14.29%	83.33%	15.00%	2.15%	38.89%	12.2%	12.1%
007 Current	21	incl. with BI	1	11	33	18	20	418	108	564	597
Proposed	24	incl. with BI	1	11	36	33	23	427	150	633	669
% +/- to Current Rates	14.29%		0.00%	0.00%	14.29%	83.33%	15.00%	2.15%	38.89%	12.2%	12.1%

* 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

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.

Implementation Dates (D/M/Y)	
New Business:	2023-09-11
Renewals:	2024-01-02

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	21	incl. with BI	1	11	33	18	20	615	149	802	835
Proposed	24	incl. with BI	1	11	36	33	23	627	207	890	926
% +/- to Current Rates	14.29%		0.00%	0.00%	14.29%	83.33%	15.00%	1.95%	38.93%	11.0%	10.9%
005 Current	21	incl. with BI	1	11	33	18	20	615	149	802	835
Proposed	24	incl. with BI	1	11	36	33	23	627	207	890	926
% +/- to Current Rates	14.29%		0.00%	0.00%	14.29%	83.33%	15.00%	1.95%	38.93%	11.0%	10.9%
006 Current	21	incl. with BI	1	11	33	18	20	615	149	802	835
Proposed	24	incl. with BI	1	11	36	33	23	627	207	890	926
% +/- to Current Rates					0.00%					0.00%	0.00%
007 Current	21	incl. with BI	1	11	33	18	20	615	149	802	835
Proposed	24	incl. with BI	1	11	36	33	23	627	207	890	926
% +/- to Current Rates	14.29%		0.00%	0.00%	14.29%	83.33%	15.00%	1.95%	38.93%	11.0%	10.9%

* 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

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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