

Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Mar-01-2024
Renewals:	Mar-01-2024

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
004 Current	105	1	10	10	126	52	80	583	604	1319	1445
Proposed	105	1	10	10	126	52	80	583	604	1319	1445
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	105	1	10	10	126	52	80	583	604	1319	1445
Proposed	105	1	10	10	126	52	80	583	604	1319	1445
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	105	1	10	10	126	52	80	583	604	1319	1445
Proposed	105	1	10	10	126	52	80	583	604	1319	1445
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	105	1	10	10	126	52	80	583	604	1319	1445
Proposed	105	1	10	10	126	52	80	583	604	1319	1445
% +/- to Current Rates	0.00%	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: DR: 3, VRG: 15, Discounts/Surcharges: full package discount

Proposed: DR: 3, VRG: 15, Discounts/Surcharges: full package discount

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Mar-01-2024
Renewals:	Mar-01-2024

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	124	1	21	10	156	52	80	960	995	2087	2243
Proposed	124	1	21	10	156	52	80	960	995	2087	2243
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	124	1	21	10	156	52	80	960	995	2087	2243
Proposed	124	1	21	10	156	52	80	960	995	2087	2243
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	124	1	21	10	156	52	80	960	995	2087	2243
Proposed	124	1	21	10	156	52	80	960	995	2087	2243
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	124	1	21	10	156	52	80	960	995	2087	2243
Proposed	124	1	21	10	156	52	80	960	995	2087	2243
% +/- to Current Rates	0.00%	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: DR: 3, VRG: 25, Discounts/Surcharges: full package discount

Proposed: DR: 3, VRG: 25, Discounts/Surcharges: full package discount

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Company Name: S&Y Insurnace Company

Implementation Dates (D/M/Y)	
New Business:	Mar-01-2024
Renewals:	Mar-01-2024

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	102	1	9	10	122	27	20	115	53	215	337
Proposed	102	1	9	10	122	27	20	115	53	215	337
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	102	1	9	10	122	27	20	115	53	215	337
Proposed	102	1	9	10	122	27	20	115	53	215	337
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	102	1	9	10	122	27	20	115	53	215	337
Proposed	102	1	9	10	122	27	20	115	53	215	337
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	102	1	9	10	122	27	20	115	53	215	337
Proposed	102	1	9	10	122	27	20	115	53	215	337
% +/- to Current Rates	0.00%	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: DR: 0, VRG: 11, Discounts/Surcharges: n/a

Proposed: DR: 0, VRG: 11, Discounts/Surcharges: n/a

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Mar-01-2024
Renewals:	Mar-01-2024

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	102	1	9	10	122	102	1	9	10	122	244
	Proposed	102	1	9	10	122	102	1	9	10	122	244
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005	Current	102	1	9	10	122	102	1	9	10	122	244
	Proposed	102	1	9	10	122	102	1	9	10	122	244
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006	Current	102	1	9	10	122	102	1	9	10	122	244
	Proposed	102	1	9	10	122	102	1	9	10	122	244
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007	Current	102	1	9	10	122	102	1	9	10	122	244
	Proposed	102	1	9	10	122	102	1	9	10	122	244
% +/- to Current Rates		0.00%	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: DR: 0, VRG: 11, Discounts/Surcharges: n/a

Proposed: DR: 0, VRG: 11, Discounts/Surcharges: n/a

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Mar-01-2024
Renewals:	Mar-01-2024

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	22	1	3	10	36	27	20	654	102	839
	Proposed	22	1	3	10	36	27	20	654	102	839
% +/- 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	22	1	3	10	36	27	20	654	102	839
	Proposed	22	1	3	10	36	27	20	654	102	839
% +/- 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	22	1	3	10	36	27	20	654	102	839
	Proposed	22	1	3	10	36	27	20	654	102	839
% +/- 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	22	1	3	10	36	27	20	654	102	839
	Proposed	22	1	3	10	36	27	20	654	102	839
% +/- 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: DR: 0, VRG: 12, Discounts/Surcharges: n/a

Proposed: DR: 0, VRG: 12, Discounts/Surcharges: n/a

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Mar-01-2024
Renewals:	Mar-01-2024

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	22	1	4	10	37	27	20	747	116	910	947
	Proposed	22	1	4	10	37	27	20	747	116	910	947
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005	Current	22	1	4	10	37	27	20	747	116	910	947
	Proposed	22	1	4	10	37	27	20	747	116	910	947
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006	Current	22	1	4	10	37	27	20	747	116	910	947
	Proposed	22	1	4	10	37	27	20	747	116	910	947
% +/- to Current Rates		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007	Current	22	1	4	10	37	27	20	747	116	910	947
	Proposed	22	1	4	10	37	27	20	747	116	910	947
% +/- to Current Rates		0.00%	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: DR: 0, VRG: 14, Discounts/Surcharges: n/a

Proposed: DR: 0, VRG: 14, Discounts/Surcharges: n/a

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Company Name: S&Y Insurance Company

Implementation Dates (D/M/Y)	
New Business:	Mar-01-2024
Renewals:	Mar-01-2024

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	694	18	385	34	1131	118	15	139	88	360	1491
Proposed	694	18	385	34	1131	118	15	139	88	360	1491
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005 Current	340	9	189	13	551	80	15	113	88	296	847
Proposed	340	9	189	13	551	80	15	113	88	296	847
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006 Current	254	7	143	11	415	80	15	121	88	304	719
Proposed	254	7	143	11	415	80	15	121	88	304	719
% +/- to Current Rates	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007 Current	340	9	189	13	551	80	15	113	88	296	847
Proposed	340	9	189	13	551	80	15	113	88	296	847
% +/- to Current Rates	0.00%	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: Class: 01, DR: 9, VRG: 25, Discounts/Surcharges: n/a

Deductible: \$4,500 (5% of price)

Proposed: Class: 01, DR: 9, VRG: 25, Discounts/Surcharges: n/a

Deductible: \$4,500 (5% of price)

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