

Company Name: Novex Insurance Company

Implementation Dates (D/M/Y)	
New Business:	01/07/2021
Renewals:	01/08/2021

**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
004	Current	211 included in BI	16	11	238	65	20	414	111	610	848
	Proposed	185 included in BI	14	9	208	56	20	312	87	475	683
% +/- to Current Rates		-12.32%	-12.50%	-18.18%	-12.61%	-13.85%	0.00%	-24.64%	-21.62%	-22.13%	-19.46%
005	Current	211 included in BI	16	11	238	65	20	414	111	610	848
	Proposed	185 included in BI	14	9	208	56	20	312	87	475	683
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% +/- to Current Rates		-12.32%	-12.50%	-18.18%	-12.61%	-13.85%	0.00%	-24.64%	-21.62%	-22.13%	-19.46%

\* 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: 56C; DR: 3; RG Coll: 14; RG Comp: 14


Proposed: Class: 56C; DR: 3; RG Coll: 14; RG Comp: 14


Company Name:

Novex Insurance Company

**Implementation Dates (D/M/Y)**

New Business:	01/07/2021
Renewals:	01/08/2021

**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

<b>Coverages:</b>
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	129	included in BI	10	11	150	65	20	324	188	597	747
	Proposed	113	included in BI	9	9	131	56	20	243	148	467	598
	% +/- to Current Rates	-12.40%		-10.00%	-18.18%	-12.67%	-13.85%	0.00%	-25.00%	-21.28%	-21.78%	-19.95%
005	Current	129	included in BI	10	11	150	65	20	324	188	597	747
	Proposed	113	included in BI	9	9	131	56	20	243	148	467	598
	% +/- to Current Rates	-12.40%		-10.00%	-18.18%	-12.67%	-13.85%	0.00%	-25.00%	-21.28%	-21.78%	-19.95%
006	Current	129	included in BI	10	11	150	65	20	324	188	597	747
	Proposed	113	included in BI	9	9	131	56	20	243	148	467	598
	% +/- to Current Rates	-12.40%		-10.00%	-18.18%	-12.67%	-13.85%	0.00%	-25.00%	-21.28%	-21.78%	-19.95%
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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: Class: 56D; DR: 3; RG Coll: 23; RG Comp: 23


Proposed: Class: 56D; DR: 3; RG Coll: 23; RG Comp: 23
