

Company Name: Northbridge General Insurance Corporation

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	
004	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		8.29%	0.00%	36.36%	90.00%	13.73%	-7.37%	-55.17%	-76.37%	-97.88%	-81.26%	-67.71%
005	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		8.29%	0.00%	36.36%	90.00%	13.73%	-7.37%	-55.17%	-76.37%	-97.88%	-81.26%	-67.71%
006	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		8.29%	0.00%	36.36%	90.00%	13.73%	-7.37%	-55.17%	-76.37%	-97.88%	-81.26%	-67.71%
007	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		8.29%	0.00%	36.36%	90.00%	13.73%	-7.37%	-55.17%	-76.37%	-97.88%	-81.26%	-67.71%

\* 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%

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Company Name: Northbridge General Insurance Corporation

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%

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Company Name: Northbridge General Insurance Corporation

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%

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Company Name: Northbridge General Insurance Corporation

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%

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Company Name: Northbridge General Insurance Corporation

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%

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Company Name: Northbridge General Insurance Corporation

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%

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Company Name: Northbridge General Insurance Corporation

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%

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**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%

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