2026

CARE-FIRST
PREMIUM IMPACT BY PROFILE

AIRB AUTOMOBILE INSURANCE RATE BOARD

CLASSIFICATION: PUBLIC

CONTENT

EXECUTIVE SUMMARY

Care-First is Alberta's new auto insurance system, scheduled to take effect on January 1, 2027. It replaces the current court-based model with a care-focused approach which expands medical, rehabilitation, and income-support benefits for people injured in auto collisions. The new system is also designed to improve the long-term sustainability of auto insurance while helping keep coverage affordable for Alberta drivers.

Given Care-First materially changes the expected costs of bodily injury, accident benefits, and underinsured motorist coverages, insurers were required to revise their rating programs and obtain approval from the Automobile Insurance Rate Board (AIRB) for any resulting premium changes. To ensure anticipated system savings are reflected in premiums, the AIRB required insurers to use benchmark rates established through the Care-First Actuarial Costing Report and AIRB Bulletin 04-2026 when developing their filings.

This report presents the impacts Care-First has on the AIRB's consumer rating profiles, which all insurers are required to submit data on alongside their filings. The AIRB's Care-First Consumer Premium Impact report showed the overall impact of Care-First, demonstrating private passenger vehicles (PPV) would have a reduction of 13.7% or savings of $297 per vehicle. However, as we mention in the report, the exact savings will depend on each driver's unique circumstances and experience. Therefore, the Consumer Premium Impact report demonstrates savings exist on average for Albertans, and this report shows where the savings are based on standardized rating profiles as examples of premiums. The premium for the profiles presented includes Care-First related changes as well as physical damage coverages which are not changing as part of Care-First.

Some key results are:

- Young male private passenger drivers are likely to experience the largest decline; the young male rating profile saw a premium reduction of $3,094, or 30.0%.
- While male private passenger drivers will continue to pay more, the gap will shrink under Care-First; the difference in premiums between young men and women was 16.4% under the current system and shrunk to 12.6% under Care-First.
- Middle-aged private passenger drivers should expect to receive average savings; both male and female driver profiles see a decrease in premiums of approximately $525, around 14.0% which is in-line with the Alberta average percentage savings.
- Commercial premiums are varied but small in magnitude; our dump-truck policy increased by 5.7% but the tradesmen policy decreased by 5.0%.
- Interurban vehicle savings depend on geographic usage; drivers with profiles operating within Alberta saw savings of 8.3%, while those operating in the US decreased by only 1.9%.
- Motorcycle premiums will increase; all three profiles increase by at least 37.0%, with the lowest for young men.

The rating profiles used here do not represent any specific Albertans, and while they are more granular, may not be reflective of each Albertan's experience. Changes in a single aspect of a driver profile can change the overall outcome significantly, but these profiles can be used to extract broad insights.

BACKGROUND

The AIRB developed standardized rating profiles along with other rate regulators through the Canadian Automobile Insurance Rate Regulators Association (CARR). The profiles were most recently updated effective January 1, 2026, to establish a baseline of premiums in advance of Care-First. While these profiles are harmonized nationally not every rate regulator uses them in a rate comparison tool as the AIRB does. The AIRB requires insurers to submit rating profiles within 30 days following approval of any change to their rating program. Insurers submit the premium charged for each rating profile for select FSAs to show variation of premium across the province.

Historically, there were ten rating profiles for PPV, updated every two years. For 2026, the AIRB led the expansion of the rating profiles to 15 with a goal of increasing the diversity of the profiles and highlighting relationships between key demographics. Changes made included ensuring representation for electric vehicles, older vehicles, summer-only vehicles, and older drivers with no experience, which is a common scenario for many new Canadians. Additionally, we added consistency between rating profiles, to aid in understanding the impact of key rating variables.

With the current set of profiles, we set aside six rating profiles to clearly study the impact age and gender have on premiums. In these six profiles, the only features which change are the age and gender of the driver, capturing three stages of life for both men and women. Alongside private passenger, we also collect rating profiles for other vehicle classes including commercial, interurban, motorcycles, and recreational vehicles. Since these vehicle classes are smaller, the number of profiles and geographic regions are lower than what is collected for PPV.

For the full details of each rating profile, see the appendix.

PRIVATE PASSENGER VEHICLES

DEMOGRAPHIC PROFILES

As mentioned in the background section, six rating profiles were used to study the impact of age and gender on premiums. In the chart, we plot the most recent premiums under today's court-based system, and the Care-First system based off the insurer submissions alongside their Care-First filings.*

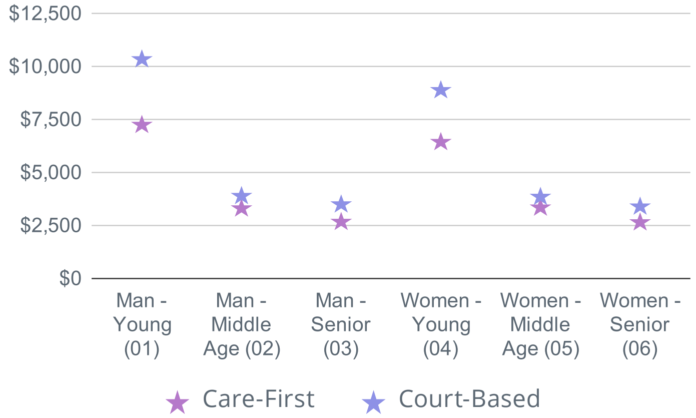
Under both systems, young drivers pay the highest premiums, particularly young male drivers. Under the previous system, their average premium was $10,321 for young men, and $8,865 for young women; implying a gender difference of 16.4%, all else equal. Under the current system, premiums are reduced by 30.0% and 27.6% for young men and women respectively. The young male profile decreases nearly $3,100 to $7,227 and young females decreases by nearly $2,500 to $6,418, and the gender difference is lowered from 16.4% to 12.6%.

Middle-age male drivers paid $3,872 under the old system, and now pay $3,286, a premium reduction of 15.1%. Additionally, compared to their younger male counterparts, they enjoyed a premium reduction of 62.5%. Middle-aged women saw their premiums reduce from $3,833 to $3,327, a premium reduction of 13.2%; less than their male counterparts. Unlike young drivers which see a large premium gap, the gender gap is 1.0% under court-based, and -1.2% under Care-First.

While the price decrease from young to middle age is significant, the premium reduction for seniors is much smaller. Under the court-based system, seniors saw an additional 10.2% savings compared to their middle-aged selves, and women saw a reduction of 12.0%. Under Care-First, this further expands, as men will see a 19.3% decrease and women a 20.9% decrease as they move from middle-age to seniors. Additionally, the gender gap remains smaller as it did for middle-aged drivers at 3.0% under the old system, and 0.8% under Care-First.

Overall, based on this information, younger and older drivers will see a disproportionately high savings from reform, while middle-aged drivers will see amounts around the average. Middle-aged men and women see premium reductions of 15.1 and 13.2% respectively, which are both near the all driver average of 13.7%. These drivers make up most of Alberta's driving population and thus it makes sense they're near the average. Additionally, the gap in gender premium is expected to shrink under Care-First.

Impact of Care-First: Age & Gender



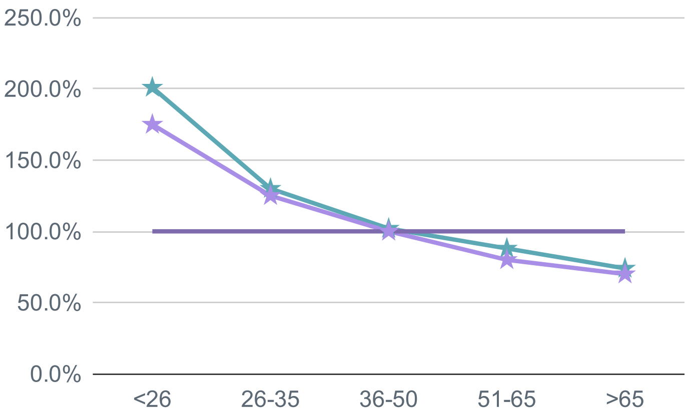
To understand why younger and older drivers see the largest savings, particularly men, it's important to understand the loss costs for these demographics. In any insurer's rating program, premiums reflect the cost of claims. The reason young men pay more, is because they cost more. When we focus on bodily injury, male drivers under 25 had average losses which were twice as large as the all-driver averages, and this falls as they age, hitting 30.0% higher between 26 and 35, and falling all the way to 74.0% when they're older than 65. Women have lower loss costs compared to their male counterparts at every age range, and the gap is biggest for drivers under 25, where they're only 75.0% higher to the all-driver average, compared to 100.0% for men.

* Each rating profile average premium is a simple average of the insurer's geographic premiums, and then a market share weighted average between each company.

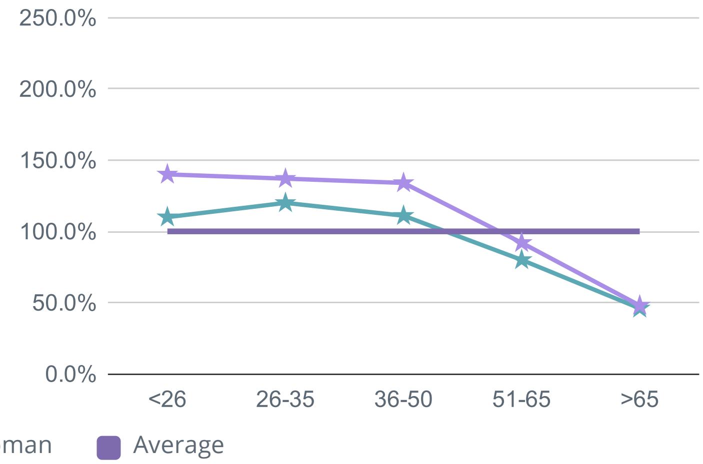
Focusing on accident benefits, we see young drivers are much closer to the all-driver averages, and seniors are much lower. For example, young men under 25 are only 10% higher than the all-driver average. Additionally, unlike bodily injury, women are now higher at every age bracket, sitting at 40% higher for the same age.

Together, these explain the changes in premiums observed for each profile under Care-First. Under the court-based system, most of a driver's premium is based on the cost of bodily injury; the injury you cause someone else. Under Care-First, a driver's premium is significantly more based on accident benefits; the injury caused to you. Young drivers are more likely to recover faster, and have lower income levels, leading to lower costs when compared to the damage they can cause in bodily injury. Additionally, women are more likely to claim and utilize their accident benefits compared to men and therefore have higher costs. This explains the reduction in gender gaps between men and women of the same age as we move to Care-First.

Bodily Injury Loss Cost by Age & Gender



Accident Benefit Loss Cost by Age & Gender



OTHER PROFILES

The remaining nine profiles are intended to represent different types of Albertans. Each year we are seeing more electric vehicles in the province. As of 2025, electric vehicles account for 0.7% of vehicles in the province, but they have grown 316.0% since 2021, compared to 6.2% for gasoline vehicles. It is important to understand the pricing for electric vehicles, and used the province's most popular electric vehicle, a Tesla Model Y. For this profile, there is a price decrease of 16.2%, down from $5,565 to $4,664, a savings of $902.

The largest in percentage terms is profile eight, a parent and child. This is a very common scenario as young drivers are often priced out of earning experience on their own. Driven by the decrease in the young driver's premium, this profile sees a decrease of 30.3%, or a savings of $1,695. It is encouraging to see whether young drivers are insured on their own or with their parents, meaningful savings will be delivered.

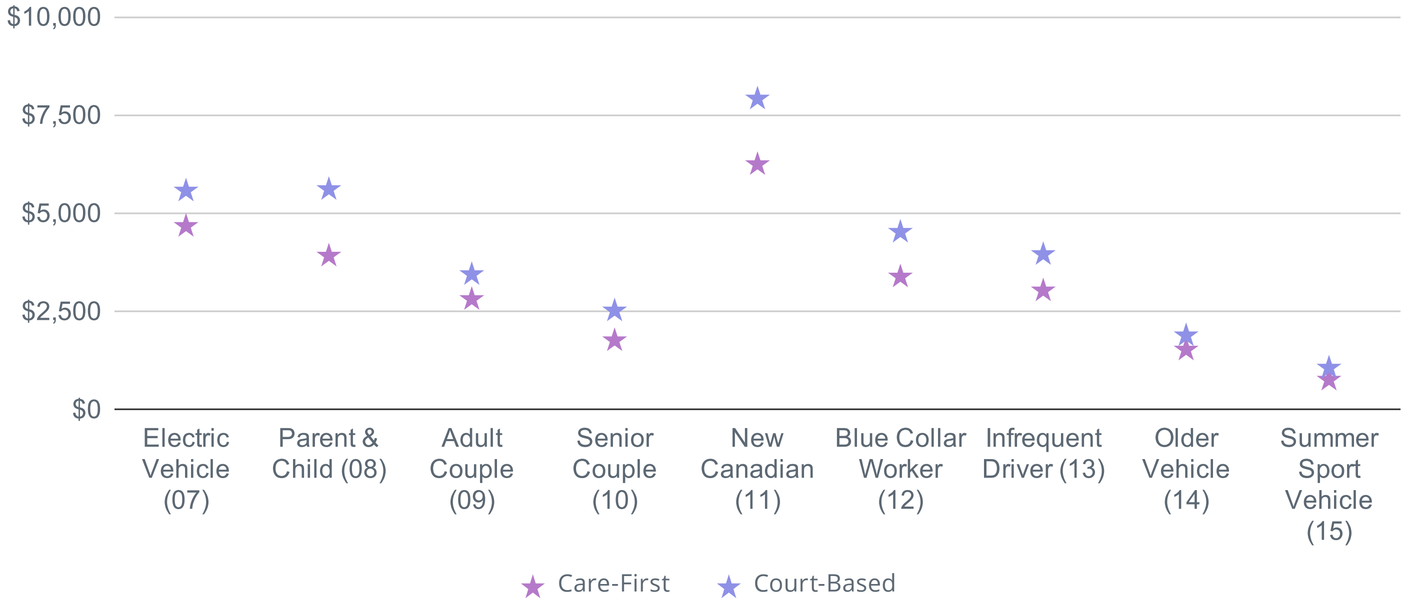
When new Canadians first get insurance in Canada, they often do not have their international driving experience recognized by their insurer. The reason for this is international driving can usually have meaningful differences, and the insurer does not have an easy and credible way to verify the claim of their history. The behaviour differs by insurer, where some will accept history from certain countries, recognize a certain number of years, etc. Additionally, while we call this profile "new Canadians[*]" it also obviously applies to drivers getting their license late in life. This also allows us to understand the difference between "age" and "experience" and how insurers see their importance. Under the court-based system, the premium was $7,910. Under Care-First, this premium is lowered to $6,238, a reduction of $1,672, and provides a premium relief of 21.1%. Additionally, under the current system, the additional 25 years of experience provide a premium savings of 51.5%, while under Care-First this is reduced to 46.7%.

[*] New Canadian profile is identical to the middle-age female (45 years old, same vehicle), but has two years of experience instead of 27 years.

It is also important for the AIRB to understand how different usage of vehicles impacts the premium. Historically, the profiles have always been for relatively new and frequently used vehicles. Our infrequent driver profile is a 25 year old woman who only drives 5,000 kilometres a year, with no commute. Her premium is reduced $926 or 23.5% from $3,947 to $3,021. From this, we can infer a bit more information about the importance of usage and age, as she is five years older than our young woman, and drives the car less, and we see a premium savings of around 54.0% under both insurance systems.

Older vehicles were very important to us to understand how potentially economically challenged Albertans can save money. In this province, having access to a car is vital to social mobility. Confining your employment opportunities to the walkable radius around your house would be severely limiting to most Albertans, and therefore a car is required by a vast majority of Albertans. For these Albertans, Care-First will deliver a premium savings of $364, and an overall reduction of 19.4%. We hope this delivers enhanced affordability to Albertans who need it most.

Impact of Care-First: Miscellaneous Profiles

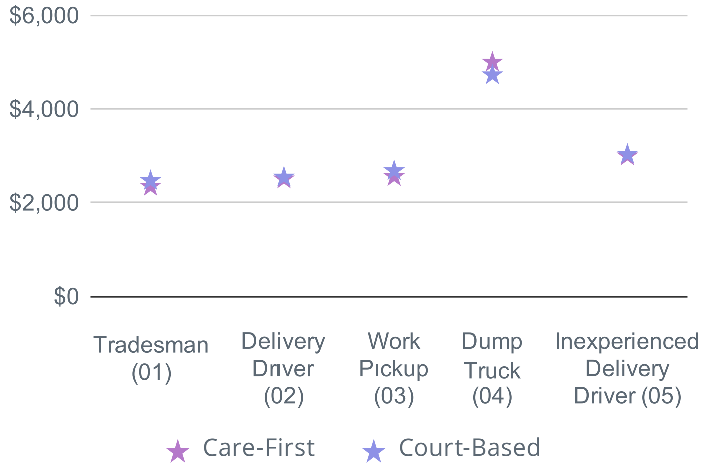


COMMERCIAL & INTERURBAN VEHICLES

COMMERCIAL VEHICLES

Commercial vehicles are a very broad class of vehicle, composing everything from private passenger vehicles used for work like pick-up trucks, to dump trucks. In general, and consistent with our Care-First Consumer Premium Impact report, the changes in premiums for the commercial class are low, as the overall savings are -$56, or -3.1% overall.

Impact of Care-First: Commercial Vehicles



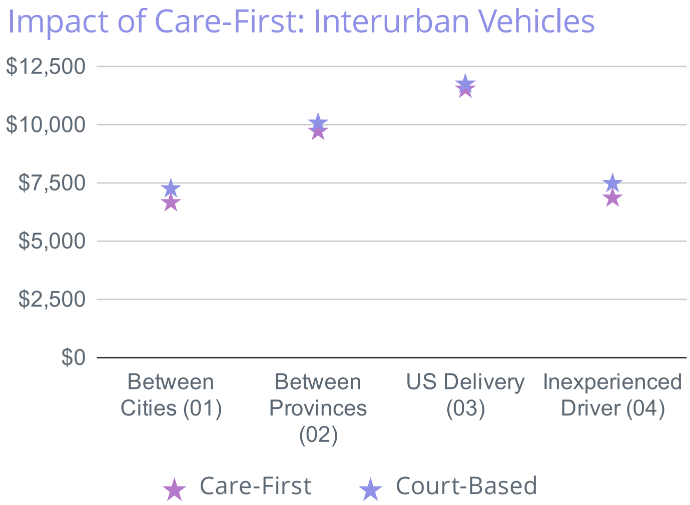
Our first profile is for a 45 year old tradesmen who uses a 2020 transit van. Under Care-First, his expected savings are about 5.0%, or $123. The delivery driver, who is a 35 year old woman and drives a similar van sees a small premium decrease of 1.6%. As we saw with PPV, in general female drivers now cost relatively more to insure, and therefore the difference is driven by gender, and in-line with our expectations.

Unfortunately, we are not seeing a significant decrease in premiums for inexperienced delivery drivers; instead decreasing by 1.2% from $3,031 to $2,995, a savings of only $36. However, this profile is slightly older than our young man on the PPV side at 24 years old, so we do expect them to be closer to the all-driver average.

Overall, the impact to commercial premiums is modest, whether it is positive or negative. However, while impacts to consumers are small, we are optimistic this return to rate adequacy and a reset of the environment will entice new entrants to the commercial market, which will intensify competition and enhance availability.

INTERURBAN VEHICLES

Unlike commercial, all four interurban rating profiles are seeing a decrease. This runs counter to our Care-First Consumer Premium Impact report; we reported in interurban only filings, the average dollar impact was $1,352. This highlights an issue with how insurers rate interurban and commercial in their rating programs. While the $1,352 is accurate for insurers with a dedicated and separate interurban rating program, it's not true for insurers who combine their commercial and interurban rating programs. Some of the larger insurers do this, and adding their rating experience in explains why the interurban rating profiles experience a decrease.



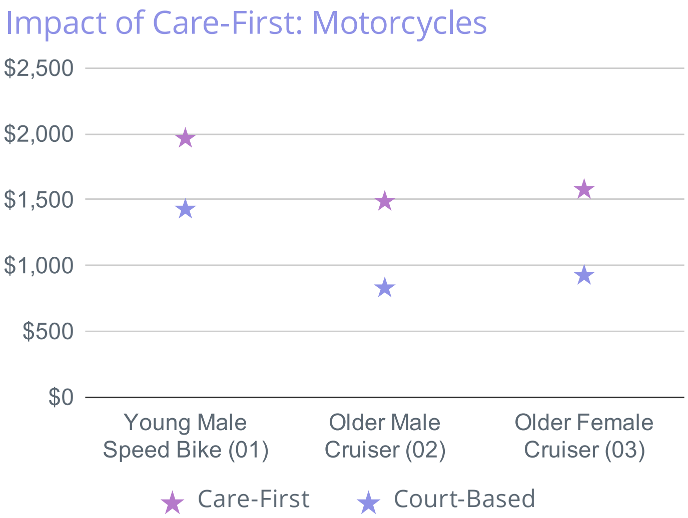
The first three profiles vary primarily by distance driven and where they operate. In the first profile, semi-trucks operating entirely within Alberta experience the largest savings at 8.3%, compared to those operating outside Alberta and those going to the United States. Inside Alberta, the exposure to bodily injury claims is low, as all Albertans are covered under Care-First. In other provinces this exposure opens up slightly as we do have agreements with other provincial insurers. However, in the United States, there is significant exposure. Therefore, as we would expect, savings are smallest for trucks heading into the US at just 1.9%.

We are pleased to see a significant savings for inexperienced drivers at 8.4%, and we hope this will encourage insurers to provide coverage to these drivers as the trucking industry continues to age and faces challenges recruiting new workers.

MOTORCYCLES

Based off results in our Care-First Consumer Premium Impact report for Care-First, we know motorcycles will face a significant increase in premiums; on average 100.1% or $445. Under Care-First, the damage which can be done to you is now the most significant rating variable. As such, motorcycles with extremely limited protection and high possibilities of severe injuries represent a much larger liability for an insurer.

In 2025, the average motorcycle premium was $412 in Alberta, and when adjusted for inflation, has been declining, for numerous years. Under the current court-based system, older riders have a coverage of around $875 each, with a young driver on a speed bike paying $1,426. Under Care-First, and as expected, all profiles experience an increase. The largest increase is for the older man whose premiums increase by 79.4%. The smallest decrease is for the young man, whose premiums are only increasing by 37.7%; again, in line with expectations.



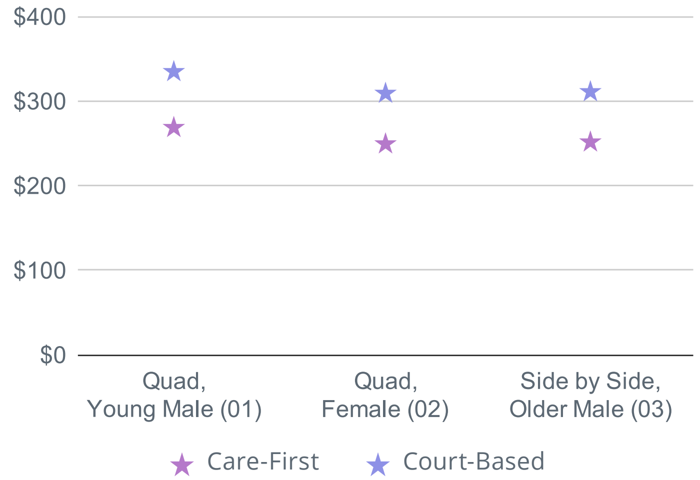
RECREATIONAL VEHICLES

ALL-TERRAIN VEHICLES

As expected, all three All-Terrain Vehicles (ATV) rating profiles are experiencing meaningful savings. Our Care-First impact report demonstrated the all-ATV average savings are 24.2%, or $65. Our young male profile is decreasing from $335 to $269, a savings of 19.7% and $66. Similarly, the female profile is decreasing by 19.3% or $60. In these profiles we can see a much smaller impact of age and gender when compared to classes like PPV. The young man is just 22 years old, compared to the woman who is 40 years old, and the premium only differs by $19 under Care-First.

Finally, our side-by-side profile is decreasing from $311 to $252, a savings of 19.1% or $59.

Impact of Care-First: All-Terrain Vehicles

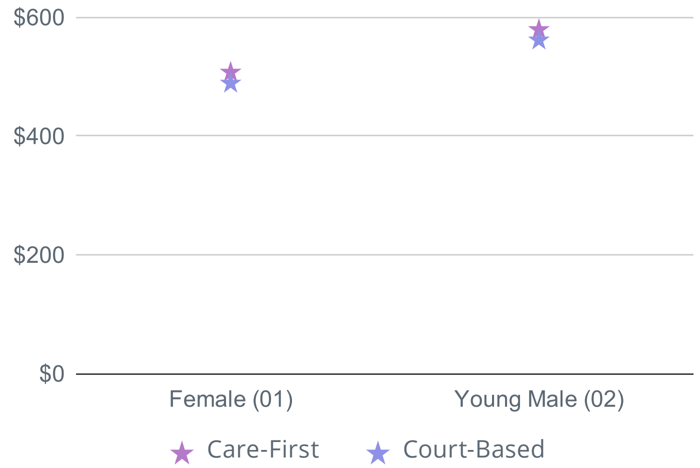


SNOW VEHICLES

Our last vehicle type, snow vehicles, has only two profiles and makes up approximately 58,000 vehicles in the province. Based off our Care-First Consumer Premium Impact report, we are expecting a small price increase of around 12.5% or $33.

Both our profiles increase by around 3.5% or approximately $18. Again, we see a much smaller impact of age and gender in these recreational classes, as our young man is 23 years old compared to our 30 year old woman, and the price difference is only $72 under Care-First. The larger decrease going to a young man is in line with our analysis and is expected.

Impact of Care-First: Snow Vehicles



TOOLS TO SHOP THE MARKET

Throughout this report, we have discussed utilizing the rating profiles to understand how the Care-First savings are distributed, both by vehicle class and by various characteristics. We recognize the values these profiles have, not only to the AIRB for analysis, but also to Albertans. For several years now, we have provided dashboards which update in real time, demonstrating the price per company for each rating profile presented in this report.

In these dashboards, we provide the most up to date rating profile submission that is currently in effect for each company. For each rating profile, companies also submit the premium for basic coverage only, so drivers looking to save money by reducing coverage can also see which insurer is best for them. Additionally, premiums are provided by several regions in the province so they reflect the area in which you live.

Effective January 1, 2027, the rating comparison tool will update to reflect the new Care-First rating programs and profile submissions as are shown in this report. As we discussed in our Care-First impact report, we expect that some Albertans will face premium increases as we move into Care-First due to the removal of the Grid. Under the Grid, insurers charge a capped price for basic coverages, and therefore an Albertan is unaware of the insurers actual price. As they are unaware of this price, it's likely that they are not with the best priced insurer for them. With the removal of the Grid, we believe that most Albertans facing a premium increase could turn that into a premium reduction by switching insurers.

Additionally with the removal of the Grid, we anticipate a higher level of competition and segmentation among these drivers. While insurers could use additional coverages like collision and comprehensive to differentiate themselves to Grid consumers, basic coverages make up a majority of the premium, particularly for younger drivers. Therefore, there will be more differentiation among insurers which applies pricing pressure.

Additionally, with the introduction of Care-First, we are resetting insurer rate adequacy and returning them to a healthy, but not excessive, level of profit on these mandatory coverages. By returning companies to a healthier level of profit, we are requiring insurers drop defensive business decisions they've had to undertake to stay within the market such as restricting optional coverages. Additionally, Government interventions like the Good Driver Rate Cap will be removed. The Good Driver Rate Cap applied a cap of 7.5% to good drivers at renewal with their insurer, but for those who want to switch are subject to higher rate increases. This has made shopping the market extremely difficult for Albertans, and often just entrenches them with their own insurer and reduces competition instead of promoting it.

When these are removed in 2027, we anticipate consumers will benefit from opportunities to shop the market.

APPENDIX

PROFILES

Private Passenger Vehicles*

Rating Profile	Description			
(01) Young Male	Male Age 20; Single Annual Mileage - 10,000 KM 2018 Honda CR-V EX 4DR AWD (VICC Code 0271 01)	No Driver Training	2 Years Licensed Commute (One-Way) - 15 KM Price New - $36,000	Class 5 License
(02) Middle Age Male	Male Age 45; Single Annual Mileage - 10,000 KM 2018 Honda CR-V EX 4DR AWD (VICC Code 0271 01)	No Driver Training	27 Years Licensed Commute (One-Way) - 15 KM Price New - $36,000	Class 5 License
(03) Senior Male	Male Age 70; Single Annual Mileage - 10,000 KM 2018 Honda CR-V EX 4DR AWD (VICC Code 0271 01)	No Driver Training	52 Years Licensed Commute (One-Way) - 15 KM Price New - $36,000	Class 5 License
(04) Young Female	Female Age 20; Single Annual Mileage - 10,000 KM 2018 Honda CR-V EX 4DR AWD (VICC Code 0271 01)	No Driver Training	2 Years Licensed Commute (One-Way) - 15 KM Price New - $36,000	Class 5 License
(05) Middle Age Female	Female Age 45; Single Annual Mileage - 10,000 KM 2018 Honda CR-V EX 4DR AWD (VICC Code 0271 01)	No Driver Training	27 Years Licensed Commute (One-Way) - 15 KM Price New - $36,000	Class 5 License
(06) Senior Female	Female Age 70; Single Annual Mileage - 10,000 KM 2018 Honda CR-V EX 4DR AWD (VICC Code 0271 01)	No Driver Training	52 Years Licensed Commute (One-Way) - 15 KM Price New - $36,000	Class 5 License
(07) Electric Vehicle	Male Age 40; Single Annual Mileage - 15,000 KM 2023 Tesla Model Y 75D LONG RANGE 4DR AWD (VICC Code 4024 00)	No Driver Training	22 Years Licensed Commute (One-Way) - 15 KM	Class 5 License Price New - $86,000
(08) Parent & Child	Female Age 50; Married Annual Mileage - 15,000 KM 2016 Dodge Grand Caravan SE (VICC Code 2662 00) **(Occasional)** Male Age 19; Single	No Driver Training Driver Training	32 Years Licensed Commute (One-Way) - 15 KM Price New - $29,000 2 Years Licensed	Class 5 License Class 5 License
(09) Adult Couple	Male Age 40; Married Annual Mileage - 15,000 KM 2018 Nissan Rogue S 4DR AWD (VICC Code 1487 00) **(Occasional)** Female Age 42; Married	No Driver Training No Driver Training	20 Years Licensed Commute (One-Way) - 10 KM Price New - $30,000 22 Years Licensed	Class 5 License Class 5 License
(10) Senior Couple	Male Age 70; Married Annual Mileage - 7,500 KM 2016 Toyota Corolla LE 4DR (VICC Code 0458 00) **(Occasional)** Female Age 68; Married	No Driver Training No Driver Training	54 Years Licensed No Commute Price New - $22,000 50 Years Licensed	Class 5 License Class 5 License
(11) New Canadian	Female Age 45; Single Annual Mileage - 10,000 KM 2018 Honda CR-V EX 4DR AWD (VICC Code 0271 01)	No Driver Training	2 Years Licensed Commute (One-Way) - 15 KM Price New - $36,000	Class 5 License

* All rating profiles have SEF 44 (Family Protection Endorsement), $1 million in liability, collision with a $1,000 deductible and comprehensive with a $500 deductible.

Rating Profile	Description
(12) Blue Collar Worker	Male Age 35; Single · No Driver Training · 17 Years Licensed · Class 5 License Annual Mileage - 20,000 KM · Commute (One-Way) - 35 KM 2018 Ford F-150 XLT Supercrew 4WD (VICC Code 3558 01) · Price New - $47,000
(13) Infrequent Driver	Female Age 25; Single · No Driver Training · 5 Years Licensed · Class 5 License Annual Mileage - 5,000 KM · No Commute 2014 Honda Civic DX 4DR (VICC Code 0210 01) · Price New - $17,000
(14) Older Vehicle	Male Age 50; Married · No Driver Training · 30 Years Licensed · Class 5 License Annual Mileage - 7,500 KM · No Commute 2000 Nissan Altima GXE 4DR (VICC Code 0910 02) · Price New - $25,000
(15) Summer Sport Vehicle	Male Age 45; Married · No Driver Training · 25 Years Licensed · Class 5 License Annual Mileage - 1,000 KM · No Commute 2012 Chevrolet Corvette 2DR Coupe (VICC Code 5507 00) · Price New - $63,000 **(Insured from May 1 to September 30 Only)**

Commercial Vehicles*

Rating Profile	Description
(01) Tradesman	Male Age 45 · No Driver Training · 25 Years Licensed · Appropriate License Use- Artisan Trucks · No Personal Use 2020 Ford Transit 350 WB 130 CARGO VAN (VICC Code 3873 00) Price New - $46,000 · Weight - 2,265 KG
(02) Delivery Driver	Female Age 35 · No Driver Training · 12 Years Licensed · Appropriate License Use - Wholesale Delivery Truck for a Computer Sales & Services Operation 2020 Ram Promaster 1500 Cargo Van (VICC Code 2858 00) Price New - $38,000 · Weight - 2,099 KG
(03) Work Pickup	Male Age 40 · No Driver Training · 20 Years Licensed · Appropriate License Use- Artisan Trucks · No Personal Use 2018 Ford F150 XLT Supercrew 4WD (VICC Code 3558 01) Price New - $47,000 · Weight - 2,241 KG
(04) Dump Truck	Male Age 45 · No Driver Training · 20 Years Licensed · Appropriate License Use - Dump Truck 2018 Mack Granite GU813 Tri/A Dump Truck Price New - $154,000 · Weight - 42,000 KG **$10,000 Deductible for Collision & Comprehensive**
(05) Inexperienced Operator	Male Age 24 · No Driver Training · 6 Years Licensed · Appropriate License Use - Wholesale Delivery for a Computer Sales & Services Operation 2020 Ram Promaster 1500 Cargo Van (VICC Code 2848 00) Price New - $38,000 · Weight - 2,099 KG

* All rating profiles have SEF 44 (Family Protection Endorsement), $2 million in liability, collision with a $1,000 deductible and comprehensive with a $500 deductible, except for profile (4) Dump Truck, which has $10,000 deductibles for collision and comprehensive.

Interurban Vehicles*

Rating Profile	Description
(01) Between Cities	Female Age 40 · No Driver Training · 14 Years Licensed · Appropriate License Use - Operating Within 161-400 KM Radius · Weight - 24,000 KG 2018 Freightliner Cascadia 125 Day Cab · Price New - $90,000
(02) Between Provinces	Male Age 45 · No Driver Training · 19 Years Licensed · Appropriate License Use - Operating over 750 KM Radius (Between Provinces) · Weight - 24,000 KG 2019 Volvo VNL64T780 Sleeper Cab · Price New - $155,000
(03) US Delivery	Male Age 45 · No Driver Training · 19 Years Licensed · Appropriate License Use - Operating Outside Canada. 50% US Exposure · Weight - 24,000 KG 2019 Volvo VNL64T780 Sleeper Cab · Price New - $155,000
(04) Inexperienced Driver	Male Age 28 · No Driver Training · 6 Years Licensed · Appropriate License Use - Operating Within 161-400 KM Radius · Weight - 24,000 KG 2018 Freightliner Cascadia 125 Day Cab · Price New - $90,000

Motorcycle**

Rating Profile	Description
(01) Young Male Speed Bike	Male Age 20 · 3 Years Licensed · Class 6 License Annual Mileage - 3,000 KM · Commute (One-Way) - 5 KM · Class - Sport 2019 Yahama YZF R6 ABS (VICC Code YAGG 00) · Price New - $15,000
(02) Older Male Cruiser	Male Age 45 · 22 Years Licensed · Class 6 License Annual Mileage - 6,000 KM · No Commute · Class - Touring 2017 Harley Davidson FLHTCU Ultra Classis Electra Glide (VICC Code HD5406) · Price New - $33,000
(03) Older Female Cruiser	Female Age 50 · 32 Years Licensed · Class 6 License Annual Mileage - 6,000 KM · No Commute · Class - Touring 2017 Harley Davidson FLSTN SOFTAIL DELUXE (VICC Code HD9500) · Price New - $33,000

All-Terrain Vehicles***

Rating Profile	Description
(01) Quad Young Male	Male Age 22 · Pleasure Use · Class - Recreational 2018 Yahama YFM700R Raptor · Price New - $12,000
(02) Quad Female	Female Age 40 · Pleasure Use · Class - Recreational 2019 Suzuki LT-A750AXi KING QUAD 4X4 · Price New - $13,000
(03) Side by Side Older Male	Male Age 43 · Pleasure Use · Class - Recreational 2019 Polaris Ranger 500 EFI 4X4 · Price New - $12,000

Snow Vehicles****

Rating Profile	Description
(01) Female	Female Age 30 · Pleasure Use · Class - Utility 2018 Polaris 550 Widetrak LX · Price New - $11,000
(02) Young Male	Male Age 23 · Pleasure Use · Class - Performance 2017 Ski-Doo MX Z X 600 HO RER · Price New - $14,000

* All rating profiles have SEF 44, $2 million in liability, and $10,000 deductibles for collision and comprehensive.
** All profiles have SEF 44, $1 million in liability, $1,000 deductible for collision and $500 deductible for comprehensive.
*** All profiles have SEF 44, $1 million in liability, and $5,000 deductibles for both collision and comprehensive.
**** All profiles have SEF 44, 1 million in liability, and $5,000 deductibles for both collision and comprehensive.

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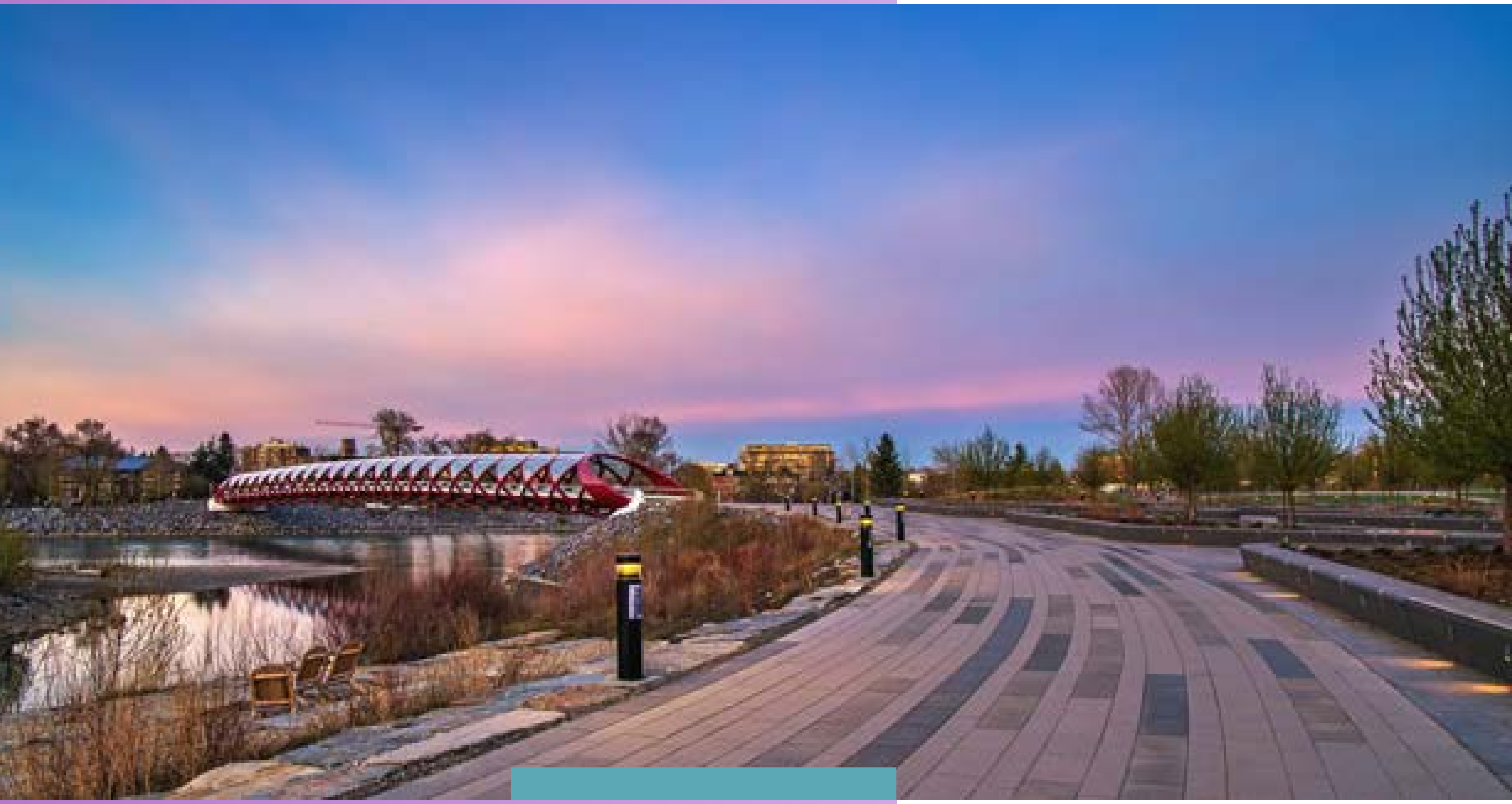

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