

Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-09
Renewals:	2023-01-10

Profile 1 - Commercial Vehicle:

Operator 1:

Male, Age 45
 No driver training
 Licensed 25 years, Appropriate class license
 New business
 No AF accidents
 No convictions
 2017 Ford Transit 350 WB 148 Cargo Van Diesel (IBC VC: 383600)
 Use: wholesale delivery truck for a T.V sales and service operation
 List Price New: \$46,094 (Weight: 2291)

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	953.77	Incl in BI	209.86	9.00	1,172.63	72.78	9.00	235.31	128.54	445.62	1,618.25
	Proposed	933.74	Incl in BI	205.46	9.00	1,148.20	80.05	9.00	287.07	159.38	535.51	1,683.71
% +/- to Current Rates		-2.10%	Incl in BI	-2.10%	0.00%	-2.08%	10.00%	0.00	22.00%	24.00%	20.17%	4.05%
005	Current	605.25	Incl in BI	133.18	9.00	747.43	66.16	9.00	263.93	120.32	459.42	1,206.84
	Proposed	592.54	Incl in BI	130.38	9.00	731.92	72.77	9.00	322.00	149.20	552.98	1,284.89
% +/- to Current Rates		-2.10%	Incl in BI	-2.10%	0.00%	-2.07%	10.00%	0.00	22.00%	24.00%	20.36%	6.47%
006	Current	579.45	Incl in BI	127.50	9.00	715.95	66.16	9.00	311.41	125.90	512.46	1,228.42
	Proposed	567.28	Incl in BI	124.82	9.00	701.11	72.77	9.00	379.92	156.11	617.80	1,318.91
% +/- to Current Rates		-2.10%	Incl in BI	-2.10%	0.00%	-2.07%	10.00%	0.00	22.00%	24.00%	20.56%	7.37%
007	Current	605.25	Incl in BI	133.18	9.00	747.43	66.16	9.00	263.93	120.32	459.42	1,206.84
	Proposed	592.54	Incl in BI	130.38	9.00	731.92	72.77	9.00	322.00	149.20	552.98	1,284.89
% +/- to Current Rates		-2.10%	Incl in BI	-2.10%	0.00%	-2.07%	10.00%	0.00	22.00%	24.00%	20.36%	6.47%

* 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 44, Driving Record 6
RG 15 based on 2021 Rate Group Table 1
Conviction Free Discount 5%

Proposed:

Class 44, Driving Record 6
RG 15 based on 2021 Rate Group Table 1
Conviction Free Discount 5%

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-09
Renewals:	2023-01-10

Profile 2 - Commercial Vehicle:

Operator 1:

Male, Age 35
 No driver training
 Licensed 12 years, Appropriate class license
 New business
 No AF accidents
 No convictions
 2015 Dodge Ram Promaster 1500 Cargo Van (IBC VC: 285800)
 Use: wholesale delivery truck for a computer sales and service operation
 List Price New: \$31,795 (Weight: 2072)

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	942.39	Incl in BI	207.36	9.00	1,158.76	75.08	9.00	209.45	106.49	400.03	1,558.79
	Proposed	922.61	Incl in BI	203.01	9.00	1,134.61	82.59	9.00	255.53	132.05	479.18	1,613.79
	% +/- to Current Rates	-2.10%	Incl in BI	-2.10%	0.00%	-2.08%	10.00%	0.00	22.00%	24.00%	19.79%	3.53%
005	Current	598.03	Incl in BI	131.59	9.00	738.62	68.26	9.00	234.94	99.69	411.88	1,150.50
	Proposed	585.47	Incl in BI	128.83	9.00	723.30	75.08	9.00	286.62	123.62	494.32	1,217.62
	% +/- to Current Rates	-2.10%	Incl in BI	-2.10%	0.00%	-2.07%	10.00%	0.00	22.00%	24.00%	20.01%	5.83%
006	Current	572.54	Incl in BI	125.98	9.00	707.52	68.26	9.00	277.19	104.31	458.76	1,166.28
	Proposed	560.52	Incl in BI	123.34	9.00	692.86	75.08	9.00	338.17	129.34	551.60	1,244.45
	% +/- to Current Rates	-2.10%	Incl in BI	-2.10%	0.00%	-2.07%	10.00%	0.00	22.00%	24.00%	20.24%	6.70%
007	Current	598.03	Incl in BI	131.59	9.00	738.62	68.26	9.00	234.94	99.69	411.88	1,150.50
	Proposed	585.47	Incl in BI	128.83	9.00	723.30	75.08	9.00	286.62	123.62	494.32	1,217.62
	% +/- to Current Rates	-2.10%	Incl in BI	-2.10%	0.00%	-2.07%	10.00%	0.00	22.00%	24.00%	20.01%	5.83%

* 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 36, Driving Record 6
RG 13 based on 2021 Rate Group Table 1
Conviction Free Discount 5%

Proposed:

Class 36, Driving Record 6
RG 13 based on 2021 Rate Group Table 1
Conviction Free Discount 5%

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-09
Renewals:	2023-01-10

Profile 3 - Commercial Vehicle:

Operator 1:

Male, Age 40
 No driver training
 Licensed 20 years, Appropriate class license
 New business
 No AF accidents
 No convictions
 2016 Ford F150 Lariat Supercrew 2WD (IBC VC: 355901)
 Use: Artisans Truck. No personal use
 List Price New: \$50,299 (Weight: 2084)

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	849.14	Incl in BI	186.84	9.00	1,044.98	54.03	9.00	195.35	150.36	408.74	1,453.72
Proposed	831.31	Incl in BI	182.92	9.00	1,023.23	59.43	9.00	238.33	186.44	493.20	1,516.43
% +/- to Current Rates	-2.10%	Incl in BI	-2.10%	0.00%	-2.08%	10.00%	0.00	22.00%	24.00%	20.67%	4.31%
005 Current	538.85	Incl in BI	118.57	9.00	666.42	49.12	9.00	219.12	140.75	417.98	1,084.41
Proposed	527.54	Incl in BI	116.08	9.00	652.62	54.03	9.00	267.33	174.53	504.88	1,157.50
% +/- to Current Rates	-2.10%	Incl in BI	-2.10%	0.00%	-2.07%	10.00%	0.00	22.00%	24.00%	20.79%	6.74%
006 Current	515.89	Incl in BI	113.51	9.00	638.40	49.12	9.00	258.53	147.27	463.92	1,102.32
Proposed	505.05	Incl in BI	111.13	9.00	625.18	54.03	9.00	315.41	182.61	561.05	1,186.23
% +/- to Current Rates	-2.10%	Incl in BI	-2.10%	0.00%	-2.07%	10.00%	0.00	22.00%	24.00%	20.94%	7.61%
007 Current	538.85	Incl in BI	118.57	9.00	666.42	49.12	9.00	219.12	140.75	417.98	1,084.41
Proposed	527.54	Incl in BI	116.08	9.00	652.62	54.03	9.00	267.33	174.53	504.88	1,157.50
% +/- to Current Rates	-2.10%	Incl in BI	-2.10%	0.00%	-2.07%	10.00%	0.00	22.00%	24.00%	20.79%	6.74%

* 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 35, Driving Record 6
RG 16 based on 2021 Rate Group table 1
Conviction Free Discount 5%

Proposed: Class 35, Driving Record 6
RG 16 based on 2021 Rate Group table 1
Conviction Free Discount 5%

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Company Name: **Intact Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	2023-01-09
Renewals:	2023-01-10

Profile 4 - Commercial Vehicle:

Operator 1:

Male, Age 45
 No driver training
 Licensed 25 years, Appropriate class license
 New business
 No AF accidents
 No convictions
 2016 Mack Granite GU813 Tri/A Dump Truck (IBC VC: N/A)
 List Price New: \$165,500 (Weight: 39912)

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision \$5000 Deductible
Comprehensive \$5000 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	1,879.19	Incl in BI	413.49	9.00	2,301.68	87.33	9.00	849.21	164.00	1,109.55	3,411.23
	Proposed	1,839.73	Incl in BI	404.81	9.00	2,253.54	96.06	9.00	1,036.04	203.36	1,344.47	3,598.01
	% +/- to Current Rates	-2.10%	Incl in BI	-2.10%	0.00%	-2.09%	10.00%	0.00%	22.00%	24.00%	21.17%	5.48%
005	Current	1,192.51	Incl in BI	262.40	9.00	1,463.90	79.39	9.00	952.53	153.53	1,194.45	2,658.35
	Proposed	1,167.47	Incl in BI	256.89	9.00	1,433.35	87.33	9.00	1,162.09	190.37	1,448.79	2,882.14
	% +/- to Current Rates	-2.10%	Incl in BI	-2.10%	0.00%	-2.09%	10.00%	0.00%	22.00%	24.00%	21.29%	8.42%
006	Current	1,141.68	Incl in BI	251.21	9.00	1,401.90	79.39	9.00	1,123.86	160.64	1,372.89	2,774.78
	Proposed	1,117.71	Incl in BI	245.94	9.00	1,372.65	87.33	9.00	1,371.11	199.19	1,666.62	3,039.27
	% +/- to Current Rates	-2.10%	Incl in BI	-2.10%	0.00%	-2.09%	10.00%	0.00%	22.00%	24.00%	21.40%	9.53%
007	Current	1,192.51	Incl in BI	262.40	9.00	1,463.90	79.39	9.00	952.53	153.53	1,194.45	2,658.35
	Proposed	1,167.47	Incl in BI	256.89	9.00	1,433.35	87.33	9.00	1,162.09	190.37	1,448.79	2,882.14
	% +/- to Current Rates	-2.10%	Incl in BI	-2.10%	0.00%	-2.09%	10.00%	0.00%	22.00%	24.00%	21.29%	8.42%

* 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 42, Driving Record 6
RG 27 based on 2021 Rate Group Table II(A)
Conviction Free Discount 5%

Proposed:

Class 42, Driving Record 6
RG 27 based on 2021 Rate Group Table II(A)
Conviction Free Discount 5%

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-01-09
Renewals:	2023-01-10

Interurban Truck - Profile 1

Operator 1:

Male, age 45
 No driver training
 Licensed 19 years, Appropriate class license
 New business
 No AF accidents
 No convictions
 2017 Volvo VNL64T780
 Use: 50% Ontario exposure, radius of operation over 160 km
 List Price New: \$156,824

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision \$6500 Deductible
Comprehensive \$6500 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	1,054.58	Incl in BI	242.13	7.00	1,303.71	83.21	9.00	707.70	304.89	1,104.81	2,408.52
	Proposed	1,032.44	Incl in BI	237.04	7.00	1,276.48	91.54	9.00	863.40	378.07	1,342.00	2,618.48
% +/- to Current Rates		-2.10%	Incl in BI	-2.10%	0.00%	-2.09%	10.00%	0.00	22.00%	24.00%	21.47%	8.72%
005	Current	669.22	Incl in BI	153.65	7.00	829.88	75.65	9.00	793.80	285.42	1,163.86	1,993.74
	Proposed	655.17	Incl in BI	150.42	7.00	812.59	83.21	9.00	968.44	353.92	1,414.57	2,227.16
% +/- to Current Rates		-2.10%	Incl in BI	-2.10%	0.00%	-2.08%	10.00%	0.00	22.00%	24.00%	21.54%	11.71%
006	Current	640.70	Incl in BI	147.10	7.00	794.80	75.65	9.00	936.58	298.64	1,319.86	2,114.67
	Proposed	627.25	Incl in BI	144.01	7.00	778.26	83.21	9.00	1,142.63	370.31	1,605.15	2,383.41
% +/- to Current Rates		-2.10%	Incl in BI	-2.10%	0.00%	-2.08%	10.00%	0.00	22.00%	24.00%	21.61%	12.71%
007	Current	669.22	Incl in BI	153.65	7.00	829.88	75.65	9.00	793.80	285.42	1,163.86	1,993.74
	Proposed	655.17	Incl in BI	150.42	7.00	812.59	83.21	9.00	968.44	353.92	1,414.57	2,227.16
% +/- to Current Rates		-2.10%	Incl in BI	-2.10%	0.00%	-2.08%	10.00%	0.00	22.00%	24.00%	21.54%	11.71%

* 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:

Class 64, Driving Record 6
RG 27 based on 2021 Rate Group Table II(A)
Closest collision and comprehensive deductible of \$5,000 is used
Conviction Free Discount 5%

Proposed:

Class 64, Driving Record 6
RG 27 based on 2021 Rate Group Table II(A)
Closest collision and comprehensive deductible of \$5,000 is used
Conviction Free Discount 5%

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Company Name: **Intact Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	2023-01-09
Renewals:	2023-01-10

Interurban Truck - Profile 2

Operator 1:

Male, age 55
 No driver training
 Licensed 35 years, Appropriate class license
 New business
 No AF accidents
 No convictions
 2017 Peterbilt 389
 Use: 20% US exposure, radius of operation over 160 km
 List Price New: \$169,999

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Standard
DCPD - \$0 Deductible
Collision \$6500 Deductible
Comprehensive \$6500 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	979.15	Incl in BI	224.81	7.00	1,210.96	74.88	9.00	682.59	283.73	1,050.21	2,261.17
Proposed	958.59	Incl in BI	220.09	7.00	1,185.68	82.37	9.00	832.76	351.83	1,275.96	2,461.64
% +/- to Current Rates	-2.10%	Incl in BI	-2.10%	0.00%	-2.09%	10.00%	0.00	22.00%	24.00%	21.50%	8.87%
005 Current	621.36	Incl in BI	142.66	7.00	771.02	68.07	9.00	765.63	265.61	1,108.31	1,879.33
Proposed	608.31	Incl in BI	139.66	7.00	754.97	74.88	9.00	934.07	329.35	1,347.31	2,102.28
% +/- to Current Rates	-2.10%	Incl in BI	-2.10%	0.00%	-2.08%	10.00%	0.00	22.00%	24.00%	21.56%	11.86%
006 Current	594.88	Incl in BI	136.58	7.00	738.46	68.07	9.00	903.34	277.91	1,258.33	1,996.79
Proposed	582.38	Incl in BI	133.71	7.00	723.10	74.88	9.00	1,102.08	344.61	1,530.57	2,253.66
% +/- to Current Rates	-2.10%	Incl in BI	-2.10%	0.00%	-2.08%	10.00%	0.00	22.00%	24.00%	21.63%	12.86%
007 Current	621.36	Incl in BI	142.66	7.00	771.02	68.07	9.00	765.63	265.61	1,108.31	1,879.33
Proposed	608.31	Incl in BI	139.66	7.00	754.97	74.88	9.00	934.07	329.35	1,347.31	2,102.28
% +/- to Current Rates	-2.10%	Incl in BI	-2.10%	0.00%	-2.08%	10.00%	0.00	22.00%	24.00%	21.56%	11.86%

* 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 64, Driving Record 6
RG 28 based on 2021 Rating Group Table II(A)
Closest collision and comprehensive deductible of \$5,000 is used
Conviction Free Discount 5%

Proposed:

Class 64, Driving Record 6
RG 28 based on 2021 Rating Group Table II(A)
Closest collision and comprehensive deductible of \$5,000 is used
Conviction Free Discount 5%

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