

Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2/14/2026
Renewals:	3/14/2026

**Profile 1.1 Private Passenger:**

**Operator 1:**  
Female, Age 52, Single  
No driver training  
Licensed 30 years, Class 5 license  
New Business  
Annual mileage 25,000 km, commute 25 km one way  
No AF accidents  
No convictions  
2019 Honda CR-V EX 4DR AWD (VICC Code 027101)

**Operator 2 (Occasional):**  
Male, Age 21, Single  
Driver training  
Licensed 3 years, Class 5 license  
New Business  
No AF accidents  
No convictions

**Coverages:**  
Liability and END 44 \$1,000,000 Limit  
Accident Benefits  
DCPD - \$0 Deductible  
Collision \$500 Deductible  
Comprehensive \$250 Deductible

**COMBINED**

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	3354	Incl. in BI	1179	24	4557	745	9	1415	685	2854	7411
Proposed	3559	Incl. in BI	1179	24	4762	790	9	1415	685	2899	7661
% +/- to Current Rates	6.11%		0.00%	0.00%	4.50%	6.04%	0.00%	0.00%	0.00%	1.58%	3.37%
<b>005</b> Current	1975	Incl. in BI	695	12	2682	505	9	1408	654	2576	5258
Proposed	2095	Incl. in BI	695	12	2802	536	9	1408	654	2607	5409
% +/- to Current Rates	6.08%		0.00%	0.00%	4.47%	6.14%	0.00%	0.00%	0.00%	1.20%	2.87%
<b>006</b> Current	1514	Incl. in BI	533	8	2055	429	9	1391	603	2432	4487
Proposed	1606	Incl. in BI	533	8	2147	456	9	1391	603	2459	4606
% +/- to Current Rates	6.08%		0.00%	0.00%	4.48%	6.29%	0.00%	0.00%	0.00%	1.11%	2.65%
<b>007</b> Current	1975	Incl. in BI	695	12	2682	505	9	1408	654	2576	5258
Proposed	2095	Incl. in BI	695	12	2802	536	9	1408	654	2607	5409
% +/- to Current Rates	6.08%		0.00%	0.00%	4.47%	6.14%	0.00%	0.00%	0.00%	1.20%	2.87%

\* 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:


Proposed:


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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2/14/2026
Renewals:	3/14/2026

Profile 1.2 Private Passenger:

**Operator 1:**  
Female, Age 52, Single  
Licensed 30 years, Class 5 license  
New Business  
Annual mileage 25,000 km, commute 25 km one way  
No AF accidents  
No convictions  
2019 Honda CR-V EX 4DR AWD (VICC Code 027101)

**Coverages:**  
Liability and END 44 \$1,000,000 Limit  
Accident Benefits  
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	2614	Incl. in BI	1003	24	3641	745	9	1158	685	2597	6238
Proposed	2774	Incl. in BI	1003	24	3801	790	9	1158	685	2642	6443
% +/- to Current Rates	6.12%		0.00%	0.00%	4.39%	6.04%	0.00%	0.00%	0.00%	1.73%	3.29%
005 Current	1539	Incl. in BI	591	12	2142	505	9	1152	654	2320	4462
Proposed	1633	Incl. in BI	591	12	2236	536	9	1152	654	2351	4587
% +/- to Current Rates	6.11%		0.00%	0.00%	4.39%	6.14%	0.00%	0.00%	0.00%	1.34%	2.80%
006 Current	1180	Incl. in BI	453	8	1641	429	9	1138	603	2179	3820
Proposed	1252	Incl. in BI	453	8	1713	456	9	1138	603	2206	3919
% +/- to Current Rates	6.10%		0.00%	0.00%	4.39%	6.29%	0.00%	0.00%	0.00%	1.24%	2.59%
007 Current	1539	Incl. in BI	591	12	2142	505	9	1152	654	2320	4462
Proposed	1633	Incl. in BI	591	12	2236	536	9	1152	654	2351	4587
% +/- to Current Rates	6.11%		0.00%	0.00%	4.39%	6.14%	0.00%	0.00%	0.00%	1.34%	2.80%

\* 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:	Rate Group DCPD/Coll/Comp/AB=34/34/63/10
	Months since last move = 0
	Vehicle age = 7

Proposed:	Rate Group DCPD/Coll/Comp/AB=34/34/63/10
	Months since last move = 0
	Vehicle age = 7

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Company Name: Intact Insurance Company

Profile 1.3 Private Passenger:

Operator 2 (Occasional):

Male, Age 21, Single  
Driver training  
Licensed 3 years, Class 5 license  
New Business  
No AF accidents  
No convictions

Implementation Dates (D/M/Y)

New Business: 2/14/2026  
Renewals: 3/14/2026

Coverages:

Liability and END 44 \$1,000,000 Limit  
Accident Benefits  
DCPD - \$0 Deductible  
Collision \$500 Deductible  
Comprehensive \$250 Deductible

COMBINED

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	740	Incl. in BI	176	0	916	0	0	257	0	257	1173
Proposed	785	Incl. in BI	176	0	961	0	0	257	0	257	1218
% +/- to Current Rates	6.08%		0.00%		4.91%			0.00%		0.00%	3.84%
005 Current	436	Incl. in BI	104	0	540	0	0	256	0	256	796
Proposed	462	Incl. in BI	104	0	566	0	0	256	0	256	822
% +/- to Current Rates	5.96%		0.00%		4.81%			0.00%		0.00%	3.27%
006 Current	334	Incl. in BI	80	0	414	0	0	253	0	253	667
Proposed	354	Incl. in BI	80	0	434	0	0	253	0	253	687
% +/- to Current Rates	5.99%		0.00%		4.83%			0.00%		0.00%	3.00%
007 Current	436	Incl. in BI	104	0	540	0	0	256	0	256	796
Proposed	462	Incl. in BI	104	0	566	0	0	256	0	256	822
% +/- to Current Rates	5.96%		0.00%		4.81%			0.00%		0.00%	3.27%

\* 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: Rate Group DCPD/Coll/Comp/AB=34/34/63/10

Months since last move = 0

Vehicle age = 7

Proposed: Rate Group DCPD/Coll/Comp/AB=34/34/63/10

Months since last move = 0

Vehicle age = 7

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2/14/2026
Renewals:	3/14/2026

Profile 2.1 Private Passenger:

**Operator 1:**  
Male, Age 28, Married  
Driver training  
Licensed 10 years, Class 5 license  
New Business  
Annual mileage 15,000 km, commute 10 km one way  
No AF accidents  
No convictions  
2016 Mazda CX-5 GX 4DR AWD (VICC Code 7841)

**Operator 2 (Secondary):**  
Female, Age 27, Married  
Driver training  
Licensed 10 years, Class 5 license  
New Business  
No AF accidents  
No convictions

**Coverages:**  
Liability and END 44 \$1,000,000 Limit  
Accident Benefits  
DCPD - \$0 Deductible  
Collision \$500 Deductible  
Comprehensive \$250 Deductible

COMBINED

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	3141	Incl. in BI	938	24	4103	833	9	1311	220	2373	6476
	Proposed	3332	Incl. in BI	938	24	4294	883	9	1311	220	2423	6717
	% +/- to Current Rates	6.08%		0.00%	0.00%	4.66%	6.00%	0.00%	0.00%	0.00%	2.11%	3.72%
005	Current	1848	Incl. in BI	552	12	2412	565	9	1304	210	2088	4500
	Proposed	1961	Incl. in BI	552	12	2525	600	9	1304	210	2123	4648
	% +/- to Current Rates	6.11%		0.00%	0.00%	4.68%	6.19%	0.00%	0.00%	0.00%	1.68%	3.29%
006	Current	1417	Incl. in BI	423	8	1848	480	9	1288	194	1971	3819
	Proposed	1504	Incl. in BI	423	8	1935	509	9	1288	194	2000	3935
	% +/- to Current Rates	6.14%		0.00%	0.00%	4.71%	6.04%	0.00%	0.00%	0.00%	1.47%	3.04%
007	Current	1848	Incl. in BI	552	12	2412	565	9	1304	210	2088	4500
	Proposed	1961	Incl. in BI	552	12	2525	600	9	1304	210	2123	4648
	% +/- to Current Rates	6.11%		0.00%	0.00%	4.68%	6.19%	0.00%	0.00%	0.00%	1.68%	3.29%

\* 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:	

Proposed:	

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2/14/2026
Renewals:	3/14/2026

**Profile 2.2 Private Passenger:**

**Operator 1:**  
Male, Age 28, Married  
Driver training  
Licensed 10 years, Class 5 license  
New Business  
Annual mileage 15,000 km, commute 10 km one way  
No AF accidents  
No convictions  
2016 Mazda CX-5 GX 4DR AWD (VICC Code 7841)

**Coverages:**  
Liability and END 44 \$1,000,000 Limit  
Accident Benefits  
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	3141	Incl. in BI	938	24	4103	833	9	1311	220	2373	6476
	Proposed	3332	Incl. in BI	938	24	4294	883	9	1311	220	2423	6717
	% +/- to Current Rates	6.08%		0.00%	0.00%	4.66%	6.00%	0.00%	0.00%	0.00%	2.11%	3.72%
005	Current	1848	Incl. in BI	552	12	2412	565	9	1304	210	2088	4500
	Proposed	1961	Incl. in BI	552	12	2525	600	9	1304	210	2123	4648
	% +/- to Current Rates	6.11%		0.00%	0.00%	4.68%	6.19%	0.00%	0.00%	0.00%	1.68%	3.29%
006	Current	1417	Incl. in BI	423	8	1848	480	9	1288	194	1971	3819
	Proposed	1504	Incl. in BI	423	8	1935	509	9	1288	194	2000	3935
	% +/- to Current Rates	6.14%		0.00%	0.00%	4.71%	6.04%	0.00%	0.00%	0.00%	1.47%	3.04%
007	Current	1848	Incl. in BI	552	12	2412	565	9	1304	210	2088	4500
	Proposed	1961	Incl. in BI	552	12	2525	600	9	1304	210	2123	4648
	% +/- to Current Rates	6.11%		0.00%	0.00%	4.68%	6.19%	0.00%	0.00%	0.00%	1.68%	3.29%

\* 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:	Rate Group DCPD/Coll/Comp/AB=32/32/24/10
	Months since last move = 0
	Vehicle age = 10

Proposed:	Rate Group DCPD/Coll/Comp/AB=32/32/24/10
	Months since last move = 0
	Vehicle age = 10

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Company Name:

Intact Insurance Company

**Profile 2.3 Private Passenger:**

**Operator 2 (Secondary):**

Female, Age 27, Married  
Driver training  
Licensed 10 years, Class 5 license  
New Business  
No AF accidents  
No convictions

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

New Business: 2/14/2026  
Renewals: 3/14/2026

**Coverages:**

Liability and END 44 \$1,000,000 Limit  
Accident Benefits  
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											
Proposed											
% +/- to Current Rates											
<b>005</b> Current											
Proposed											
% +/- to Current Rates											
<b>006</b> Current											
Proposed											
% +/- to Current Rates											
<b>007</b> Current											
Proposed											
% +/- to Current Rates											

\* 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: No additional charge on secondary driver

Proposed: No additional charge on secondary driver

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2/14/2026
Renewals:	3/14/2026

**Profile 3.1 Private Passenger:**

**Operator 1:**

Male, Age 33, Married  
No driver training  
Licensed 14 years, Class 5 license  
New business  
Annual mileage 20,000 km, pleasure  
No AF accidents  
No convictions  
2017 Dodge Ram 1500 SLT Crew Cab 4WD (VICC Code 2842)

**Operator 2:**

Female, Age 31  
Driver training  
Licensed 15 years, Class 5 license  
New business  
Annual mileage 10,000 km, commute 10km one way  
No AF accidents  
No convictions  
2014 Chevrolet Cruze LT Turbo 4DR (VICC Code 5099)

**Coverages:**

Liability and END 44 \$1,000,000 Limit  
Accident Benefits  
DCPD - \$0 Deductible  
Collision \$500 Deductible  
Comprehensive \$250 Deductible

**COMBINED**

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	5035	Incl. in BI	1794	48	6877	1162	18	2499	398	4077	10954
Proposed	5342	Incl. in BI	1794	48	7184	1233	18	2499	398	4148	11332
% +/- to Current Rates	<b>6.10%</b>		<b>0.00%</b>	<b>0.00%</b>	<b>4.46%</b>	<b>6.11%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>1.74%</b>	<b>3.45%</b>
<b>005</b> Current	2963	Incl. in BI	1055	24	4042	789	18	2486	380	3673	7715
Proposed	3144	Incl. in BI	1055	24	4223	837	18	2486	380	3721	7944
% +/- to Current Rates	<b>6.11%</b>		<b>0.00%</b>	<b>0.00%</b>	<b>4.48%</b>	<b>6.08%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>1.31%</b>	<b>2.97%</b>
<b>006</b> Current	2272	Incl. in BI	809	16	3097	670	18	2455	351	3494	6591
Proposed	2412	Incl. in BI	809	16	3237	712	18	2455	351	3536	6773
% +/- to Current Rates	<b>6.16%</b>		<b>0.00%</b>	<b>0.00%</b>	<b>4.52%</b>	<b>6.27%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>1.20%</b>	<b>2.76%</b>
<b>007</b> Current	2963	Incl. in BI	1055	24	4042	789	18	2486	380	3673	7715
Proposed	3144	Incl. in BI	1055	24	4223	837	18	2486	380	3721	7944
% +/- to Current Rates	<b>6.11%</b>		<b>0.00%</b>	<b>0.00%</b>	<b>4.48%</b>	<b>6.08%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>1.31%</b>	<b>2.97%</b>

\* 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:


Proposed:


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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2/14/2026
Renewals:	3/14/2026

**Profile 3.2 Private Passenger:**

**Operator 1:**

Male, Age 33, Married  
No driver training  
Licensed 14 years, Class 5 license  
New business  
Annual mileage 20,000 km, pleasure  
No AF accidents  
No convictions  
2017 Dodge Ram 1500 SLT Crew Cab 4WD (VICC Code 2842)

**Coverages:**

Liability and END 44 \$1,000,000 Limit  
Accident Benefits  
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	2524	Incl. in BI	1292	24	3840	478	9	1786	292	2565	6405
Proposed	2678	Incl. in BI	1292	24	3994	507	9	1786	292	2594	6588
% +/- to Current Rates	6.10%		0.00%	0.00%	4.01%	6.07%	0.00%	0.00%	0.00%	1.13%	2.86%
<b>005</b> Current	1485	Incl. in BI	760	12	2257	325	9	1777	279	2390	4647
Proposed	1576	Incl. in BI	760	12	2348	344	9	1777	279	2409	4757
% +/- to Current Rates	6.13%		0.00%	0.00%	4.03%	5.85%	0.00%	0.00%	0.00%	0.79%	2.37%
<b>006</b> Current	1139	Incl. in BI	583	8	1730	276	9	1755	257	2297	4027
Proposed	1209	Incl. in BI	583	8	1800	293	9	1755	257	2314	4114
% +/- to Current Rates	6.15%		0.00%	0.00%	4.05%	6.16%	0.00%	0.00%	0.00%	0.74%	2.16%
<b>007</b> Current	1485	Incl. in BI	760	12	2257	325	9	1777	279	2390	4647
Proposed	1576	Incl. in BI	760	12	2348	344	9	1777	279	2409	4757
% +/- to Current Rates	6.13%		0.00%	0.00%	4.03%	5.85%	0.00%	0.00%	0.00%	0.79%	2.37%

\* 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: Rate Group DCPD/Coll/Comp/AB=42/42/36/8

Months since last move = 0

Vehicle age = 9

Proposed: Rate Group DCPD/Coll/Comp/AB=42/42/36/8

Months since last move = 0

Vehicle age = 9

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2/14/2026
Renewals:	3/14/2026

**Profile 3.3 Private Passenger:**

<b>Operator 2:</b>
Female, Age 31
Driver training
Licensed 15 years, Class 5 license
New business
Annual mileage 10,000 km, commute 10km one way
No AF accidents
No convictions
2014 Chevrolet Cruze LT Turbo 4DR (VICC Code 5099)

<b>Coverages:</b>
Liability and END 44 \$1,000,000 Limit
Accident Benefits
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	2511	Incl. in BI	502	24	3037	684	9	713	106	1512	4549
Proposed	2664	Incl. in BI	502	24	3190	726	9	713	106	1554	4744
% +/- to Current Rates	6.09%		0.00%	0.00%	5.04%	6.14%	0.00%	0.00%	0.00%	2.78%	4.29%
<b>005</b> Current	1478	Incl. in BI	295	12	1785	464	9	709	101	1283	3068
Proposed	1568	Incl. in BI	295	12	1875	493	9	709	101	1312	3187
% +/- to Current Rates	6.09%		0.00%	0.00%	5.04%	6.25%	0.00%	0.00%	0.00%	2.26%	3.88%
<b>006</b> Current	1133	Incl. in BI	226	8	1367	394	9	700	94	1197	2564
Proposed	1203	Incl. in BI	226	8	1437	419	9	700	94	1222	2659
% +/- to Current Rates	6.18%		0.00%	0.00%	5.12%	6.35%	0.00%	0.00%	0.00%	2.09%	3.71%
<b>007</b> Current	1478	Incl. in BI	295	12	1785	464	9	709	101	1283	3068
Proposed	1568	Incl. in BI	295	12	1875	493	9	709	101	1312	3187
% +/- to Current Rates	6.09%		0.00%	0.00%	5.04%	6.25%	0.00%	0.00%	0.00%	2.26%	3.88%

\* 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:	Rate Group DCPD/Coll/Comp/AB=26/26/15/10
	Months since last move = 0
	Vehicle age = 12

Proposed:	Rate Group DCPD/Coll/Comp/AB=26/26/15/10
	Months since last move = 0
	Vehicle age = 12

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2/14/2026
Renewals:	3/14/2026

Profile 4.1 Private Passenger:

**Operator 1:**  
Male, Age 40, Married  
No driver training  
Licensed 24 years, Class 5 license  
New business  
Annual mileage 15,000 km, commute 10 km one way  
No AF accidents  
No convictions  
2016 Dodge Grand Caravan SE (VICC Code 2662)

**Operator 2 (Occasional):**  
Female, Age 39, Married  
No driver training  
Licensed 20 years, Class 5 license  
New business  
No AF accidents  
No convictions

**Coverages:**  
Liability and END 44 \$1,000,000 Limit  
Accident Benefits  
DCPD - \$0 Deductible  
Collision \$500 Deductible  
Comprehensive \$250 Deductible

COMBINED

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	3173	Incl. in BI	816	24	4013	988	9	1105	167	2269	6282
	Proposed	3366	Incl. in BI	816	24	4206	1049	9	1105	167	2330	6536
	% +/- to Current Rates	6.08%		0.00%	0.00%	4.81%	6.17%	0.00%	0.00%	0.00%	2.69%	4.04%
005	Current	1867	Incl. in BI	480	12	2359	671	9	1099	159	1938	4297
	Proposed	1981	Incl. in BI	480	12	2473	712	9	1099	159	1979	4452
	% +/- to Current Rates	6.11%		0.00%	0.00%	4.83%	6.11%	0.00%	0.00%	0.00%	2.12%	3.61%
006	Current	1432	Incl. in BI	368	8	1808	570	9	1086	147	1812	3620
	Proposed	1519	Incl. in BI	368	8	1895	605	9	1086	147	1847	3742
	% +/- to Current Rates	6.08%		0.00%	0.00%	4.81%	6.14%	0.00%	0.00%	0.00%	1.93%	3.37%
007	Current	1867	Incl. in BI	480	12	2359	671	9	1099	159	1938	4297
	Proposed	1981	Incl. in BI	480	12	2473	712	9	1099	159	1979	4452
	% +/- to Current Rates	6.11%		0.00%	0.00%	4.83%	6.11%	0.00%	0.00%	0.00%	2.12%	3.61%

\* 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:	

Proposed:	

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2/14/2026
Renewals:	3/14/2026

**Profile 4.2 Private Passenger:**

**Operator 1:**  
Male, Age 40, Married  
No driver training  
Licensed 24 years, Class 5 license  
New business  
Annual mileage 15,000 km, commute 10 km one way  
No AF accidents  
No convictions  
2016 Dodge Grand Caravan SE (VICC Code 2662)

**Coverages:**  
Liability and END 44 \$1,000,000 Limit  
Accident Benefits  
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	3173	Incl. in BI	816	24	4013	988	9	1105	167	2269	6282
	Proposed	3366	Incl. in BI	816	24	4206	1049	9	1105	167	2330	6536
	% +/- to Current Rates	6.08%		0.00%	0.00%	4.81%	6.17%	0.00%	0.00%	0.00%	2.69%	4.04%
005	Current	1867	Incl. in BI	480	12	2359	671	9	1099	159	1938	4297
	Proposed	1981	Incl. in BI	480	12	2473	712	9	1099	159	1979	4452
	% +/- to Current Rates	6.11%		0.00%	0.00%	4.83%	6.11%	0.00%	0.00%	0.00%	2.12%	3.61%
006	Current	1432	Incl. in BI	368	8	1808	570	9	1086	147	1812	3620
	Proposed	1519	Incl. in BI	368	8	1895	605	9	1086	147	1847	3742
	% +/- to Current Rates	6.08%		0.00%	0.00%	4.81%	6.14%	0.00%	0.00%	0.00%	1.93%	3.37%
007	Current	1867	Incl. in BI	480	12	2359	671	9	1099	159	1938	4297
	Proposed	1981	Incl. in BI	480	12	2473	712	9	1099	159	1979	4452
	% +/- to Current Rates	6.11%		0.00%	0.00%	4.83%	6.11%	0.00%	0.00%	0.00%	2.12%	3.61%

\* 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:	Rate Group DCPD/Coll/Comp/AB=32/32/22/11
	Months since last move = 0
	Vehicle age = 10

Proposed:	Rate Group DCPD/Coll/Comp/AB=32/32/22/11
	Months since last move = 0
	Vehicle age = 10

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2/14/2026
Renewals:	3/14/2026

**Profile 4.3 Private Passenger:**

**Operator 2 (Occasional):**

Female, Age 39, Married  
No driver training  
Licensed 20 years, Class 5 license  
New business  
No AF accidents  
No convictions

**Coverages:**

Liability and END 44 \$1,000,000 Limit  
Accident Benefits  
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					0					0	0
Proposed					0					0	0
% +/- to Current Rates											
005 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates											
006 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates											
007 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates											

\* 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: No additional charge for occasional driver since licensed for 9 years and more

Proposed: No additional charge for occasional driver since licensed for 9 years and more

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2/14/2026
Renewals:	3/14/2026

**Profile 5.1 Private Passenger:**

**Operator 1:**  
Male, Age 19, Single  
Driver training  
Licensed 2 years, Class 5 license  
New business  
Annual mileage 18,000 km, pleasure use  
No AF accidents  
No convictions  
2013 Hyundai Elantra GL 4DR (VICC Code 0528)

**Coverages:**  
Liability and END 44 \$1,000,000 Limit  
Accident Benefits  
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	13253	Incl. in BI	1573	24	14850	1104	9	2643	165	3921	18771
Proposed	14063	Incl. in BI	1573	24	15660	1171	9	2643	165	3988	19648
% +/- to Current Rates	6.11%		0.00%	0.00%	5.45%	6.07%	0.00%	0.00%	0.00%	1.71%	4.67%
<b>005</b> Current	1726	Incl. in BI	276	12	2014	505	9	663	71	1248	3262
Proposed	1832	Incl. in BI	276	12	2120	536	9	663	71	1279	3399
% +/- to Current Rates	6.14%		0.00%	0.00%	5.26%	6.14%	0.00%	0.00%	0.00%	2.48%	4.20%
<b>006</b> Current	1324	Incl. in BI	211	8	1543	429	9	655	66	1159	2702
Proposed	1405	Incl. in BI	211	8	1624	456	9	655	66	1186	2810
% +/- to Current Rates	6.12%		0.00%	0.00%	5.25%	6.29%	0.00%	0.00%	0.00%	2.33%	4.00%
<b>007</b> Current	1726	Incl. in BI	276	12	2014	505	9	663	71	1248	3262
Proposed	1832	Incl. in BI	276	12	2120	536	9	663	71	1279	3399
% +/- to Current Rates	6.14%		0.00%	0.00%	5.26%	6.14%	0.00%	0.00%	0.00%	2.48%	4.20%

\* 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:	Rate Group DCPD/Coll/Comp/AB=24/24/11/11
	Months since last move = 0
	Vehicle age = 13

Proposed:	Rate Group DCPD/Coll/Comp/AB=24/24/11/11
	Months since last move = 0
	Vehicle age = 13

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2/14/2026
Renewals:	3/14/2026

**Profile 6.1 Private Passenger:**

**Operator 1:**  
 Male, Age 48, Married  
 No driver training  
 Licensed 30 years, Class 5 license  
 New business  
 Annual mileage 20,000 km, commute 10 km one way  
 No AF accidents  
 No convictions  
 2018 Ford F150 XLT Supercrew 4WD (VICC Code 3558 01)

**Operator 2:**  
 Female, Age 48, Married  
 Driver training  
 Licensed 30 years, Class 5 license  
 New business  
 Annual mileage 15,000 km, commute 20 km one way  
 No AF accidents  
 No convictions  
 2016 Honda Civic LX 4DR (VICC Code 0251 00)

**Coverages:**  
 Liability and END 44 \$1,000,000 Limit  
 Accident Benefits  
 DCPD - \$0 Deductible  
 Collision \$500 Deductible  
 Comprehensive \$250 Deductible

**COMBINED**

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	4827	Incl. in BI	1787	48	6662	1203	18	2347	492	4060	10722
Proposed	5122	Incl. in BI	1787	48	6957	1276	18	2347	492	4133	11090
% +/- to Current Rates	6.11%		0.00%	0.00%	4.43%	6.07%	0.00%	0.00%	0.00%	1.80%	3.43%
<b>005</b> Current	2841	Incl. in BI	1052	24	3917	817	18	2335	471	3641	7558
Proposed	3014	Incl. in BI	1052	24	4090	867	18	2335	471	3691	7781
% +/- to Current Rates	6.09%		0.00%	0.00%	4.42%	6.12%	0.00%	0.00%	0.00%	1.37%	2.95%
<b>006</b> Current	2178	Incl. in BI	806	16	3000	694	18	2307	434	3453	6453
Proposed	2311	Incl. in BI	806	16	3133	736	18	2307	434	3495	6628
% +/- to Current Rates	6.11%		0.00%	0.00%	4.43%	6.05%	0.00%	0.00%	0.00%	1.22%	2.71%
<b>007</b> Current	2841	Incl. in BI	1052	24	3917	817	18	2335	471	3641	7558
Proposed	3014	Incl. in BI	1052	24	4090	867	18	2335	471	3691	7781
% +/- to Current Rates	6.09%		0.00%	0.00%	4.42%	6.12%	0.00%	0.00%	0.00%	1.37%	2.95%

\* 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:


Proposed:


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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2/14/2026
Renewals:	3/14/2026

**Profile 6.2 Private Passenger:**

<b>Operator 1:</b>
Male, Age 48, Married
No driver training
Licensed 30 years, Class 5 license
New business
Annual mileage 20,000 km, commute 10 km one way
No AF accidents
No convictions
2018 Ford F150 XLT Supercrew 4WD (VICC Code 3558 01)

<b>Coverages:</b>
Liability and END 44 \$1,000,000 Limit
Accident Benefits
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	2175	Incl. in BI	1040	24	3239	361	9	1352	322	2044	5283
Proposed	2308	Incl. in BI	1040	24	3372	383	9	1352	322	2066	5438
% +/- to Current Rates	6.11%		0.00%	0.00%	4.11%	6.09%	0.00%	0.00%	0.00%	1.08%	2.93%
<b>005</b> Current	1280	Incl. in BI	612	12	1904	245	9	1345	308	1907	3811
Proposed	1358	Incl. in BI	612	12	1982	260	9	1345	308	1922	3904
% +/- to Current Rates	6.09%		0.00%	0.00%	4.10%	6.12%	0.00%	0.00%	0.00%	0.79%	2.44%
<b>006</b> Current	981	Incl. in BI	469	8	1458	208	9	1329	284	1830	3288
Proposed	1041	Incl. in BI	469	8	1518	221	9	1329	284	1843	3361
% +/- to Current Rates	6.12%		0.00%	0.00%	4.12%	6.25%	0.00%	0.00%	0.00%	0.71%	2.22%
<b>007</b> Current	1280	Incl. in BI	612	12	1904	245	9	1345	308	1907	3811
Proposed	1358	Incl. in BI	612	12	1982	260	9	1345	308	1922	3904
% +/- to Current Rates	6.09%		0.00%	0.00%	4.10%	6.12%	0.00%	0.00%	0.00%	0.79%	2.44%

\* 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:	Rate Group DCPD/Coll/Comp/AB=40/40/46/7
	Months since last move = 0
	Vehicle age = 8

Proposed:	Rate Group DCPD/Coll/Comp/AB=40/40/46/7
	Months since last move = 0
	Vehicle age = 8

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2/14/2026
Renewals:	3/14/2026

**Profile 6.3 Private Passenger:**

**Operator 2:**  
Female, Age 48, Married  
Driver training  
Licensed 30 years, Class 5 license  
New business  
Annual mileage 15,000 km, commute 20 km one way  
No AF accidents  
No convictions  
2016 Honda Civic LX 4DR (VICC Code 0251 00)

**Coverages:**  
Liability and END 44 \$1,000,000 Limit  
Accident Benefits  
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	2652	Incl. in BI	747	24	3423	842	9	995	170	2016	5439
	Proposed	2814	Incl. in BI	747	24	3585	893	9	995	170	2067	5652
	% +/- to Current Rates	6.11%		0.00%	0.00%	4.73%	6.06%	0.00%	0.00%	0.00%	2.53%	3.92%
005	Current	1561	Incl. in BI	440	12	2013	572	9	990	163	1734	3747
	Proposed	1656	Incl. in BI	440	12	2108	607	9	990	163	1769	3877
	% +/- to Current Rates	6.09%		0.00%	0.00%	4.72%	6.12%	0.00%	0.00%	0.00%	2.02%	3.47%
006	Current	1197	Incl. in BI	337	8	1542	486	9	978	150	1623	3165
	Proposed	1270	Incl. in BI	337	8	1615	515	9	978	150	1652	3267
	% +/- to Current Rates	6.10%		0.00%	0.00%	4.73%	5.97%	0.00%	0.00%	0.00%	1.79%	3.22%
007	Current	1561	Incl. in BI	440	12	2013	572	9	990	163	1734	3747
	Proposed	1656	Incl. in BI	440	12	2108	607	9	990	163	1769	3877
	% +/- to Current Rates	6.09%		0.00%	0.00%	4.72%	6.12%	0.00%	0.00%	0.00%	2.02%	3.47%

\* 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:	Rate Group DCPD/Coll/Comp/AB=34/34/29/11
	Months since last move = 0
	Vehicle age = 10

Proposed:	Rate Group DCPD/Coll/Comp/AB=34/34/29/11
	Months since last move = 0
	Vehicle age = 10

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Company Name:

Intact Insurance Company

**Profile 7.1 Private Passenger:**

**Operator 1:**

Male, Age 66, Married  
Driver training  
Licensed 48 years, Class 5 license  
New business  
Annual mileage 12,000 km, pleasure  
No AF accidents  
No convictions  
2016 Nissan Rogue S 4DR 2WD (VICC Code 1477)

**Operator 2 (Occasional):**

Female, Age 65, Married  
Driver training  
Licensed 45 years, Class 5 license  
New business  
No AF accidents  
No convictions

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

New Business: 2/14/2026  
Renewals: 3/14/2026

**Coverages:**

Liability and END 44 \$1,000,000 Limit  
Accident Benefits  
DCPD - \$0 Deductible  
Collision \$500 Deductible  
Comprehensive \$250 Deductible

**COMBINED**

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	2714	Incl. in BI	835	24	3573	546	9	1128	95	1778	5351
Proposed	2880	Incl. in BI	835	24	3739	579	9	1128	95	1811	5550
% +/- to Current Rates	6.12%		0.00%	0.00%	4.65%	6.04%	0.00%	0.00%	0.00%	1.86%	3.72%
<b>005</b> Current	1597	Incl. in BI	492	12	2101	371	9	1122	91	1593	3694
Proposed	1695	Incl. in BI	492	12	2199	393	9	1122	91	1615	3814
% +/- to Current Rates	6.14%		0.00%	0.00%	4.66%	5.93%	0.00%	0.00%	0.00%	1.38%	3.25%
<b>006</b> Current	1225	Incl. in BI	377	8	1610	315	9	1108	84	1516	3126
Proposed	1300	Incl. in BI	377	8	1685	334	9	1108	84	1535	3220
% +/- to Current Rates	6.12%		0.00%	0.00%	4.66%	6.03%	0.00%	0.00%	0.00%	1.25%	3.01%
<b>007</b> Current	1597	Incl. in BI	492	12	2101	371	9	1122	91	1593	3694
Proposed	1695	Incl. in BI	492	12	2199	393	9	1122	91	1615	3814
% +/- to Current Rates	6.14%		0.00%	0.00%	4.66%	5.93%	0.00%	0.00%	0.00%	1.38%	3.25%

\* 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:


Proposed:


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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2/14/2026
Renewals:	3/14/2026

**Profile 7.2 Private Passenger:**

**Operator 1:**  
Male, Age 66, Married  
Driver training  
Licensed 48 years, Class 5 license  
New business  
Annual mileage 12,000 km, pleasure  
No AF accidents  
No convictions  
2016 Nissan Rogue S 4DR 2WD (VICC Code 1477)

**Coverages:**  
Liability and END 44 \$1,000,000 Limit  
Accident Benefits  
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	2714	Incl. in BI	835	24	3573	546	9	1128	95	1778	5351
	Proposed	2880	Incl. in BI	835	24	3739	579	9	1128	95	1811	5550
% +/- to Current Rates		6.12%		0.00%	0.00%	4.65%	6.04%	0.00%	0.00%	0.00%	1.86%	3.72%
005	Current	1597	Incl. in BI	492	12	2101	371	9	1122	91	1593	3694
	Proposed	1695	Incl. in BI	492	12	2199	393	9	1122	91	1615	3814
% +/- to Current Rates		6.14%		0.00%	0.00%	4.66%	5.93%	0.00%	0.00%	0.00%	1.38%	3.25%
006	Current	1225	Incl. in BI	377	8	1610	315	9	1108	84	1516	3126
	Proposed	1300	Incl. in BI	377	8	1685	334	9	1108	84	1535	3220
% +/- to Current Rates		6.12%		0.00%	0.00%	4.66%	6.03%	0.00%	0.00%	0.00%	1.25%	3.01%
007	Current	1597	Incl. in BI	492	12	2101	371	9	1122	91	1593	3694
	Proposed	1695	Incl. in BI	492	12	2199	393	9	1122	91	1615	3814
% +/- to Current Rates		6.14%		0.00%	0.00%	4.66%	5.93%	0.00%	0.00%	0.00%	1.38%	3.25%

\* 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: Rate Group DCPD/Coll/Comp/AB=34/34/18/10

Months since last move = 0

Vehicle age = 10

Proposed: Rate Group DCPD/Coll/Comp/AB=34/34/18/10

Months since last move = 0

Vehicle age = 10

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Company Name:

Intact Insurance Company

**Profile 7.3 Private Passenger:**

**Operator 2 (Occasional):**

Female, Age 65, Married  
Driver training  
Licensed 45 years, Class 5 license  
New business  
No AF accidents  
No convictions

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

New Business: 2/14/2026  
Renewals: 3/14/2026

**Coverages:**

Liability and END 44 \$1,000,000 Limit  
Accident Benefits  
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					0					0	0
Proposed					0					0	0
% +/- to Current Rates											
<b>005</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates											
<b>006</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates											
<b>007</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates											

\* 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: No additional charge for occasional driver since licensed for 9 years and more

Proposed: No additional charge for occasional driver since licensed for 9 years and more

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2/14/2026
Renewals:	3/14/2026

**Profile 8.1 Private Passenger:**

<b>Operator 1:</b>
Female, Age 50, Single
No driver training
Licensed 25 years, Class 5 license
New business
Annual mileage 15,000 km, commute 15 km one way
No AF accidents
No convictions
2017 Ford Escape SE 4DR AWD (VICC Code 3737)

<b>Coverages:</b>
Liability and END 44 \$1,000,000 Limit
Accident Benefits
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

**COMBINED**

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	2988	Incl. in BI	914	24	3926	838	9	1221	245	2313	6239
Proposed	3171	Incl. in BI	914	24	4109	889	9	1221	245	2364	6473
% +/- to Current Rates	6.12%		0.00%	0.00%	4.66%	6.09%	0.00%	0.00%	0.00%	2.20%	3.75%
<b>005</b> Current	1759	Incl. in BI	538	12	2309	569	9	1215	234	2027	4336
Proposed	1866	Incl. in BI	538	12	2416	603	9	1215	234	2061	4477
% +/- to Current Rates	6.08%		0.00%	0.00%	4.63%	5.98%	0.00%	0.00%	0.00%	1.68%	3.25%
<b>006</b> Current	1349	Incl. in BI	412	8	1769	483	9	1200	216	1908	3677
Proposed	1431	Incl. in BI	412	8	1851	513	9	1200	216	1938	3789
% +/- to Current Rates	6.08%		0.00%	0.00%	4.64%	6.21%	0.00%	0.00%	0.00%	1.57%	3.05%
<b>007</b> Current	1759	Incl. in BI	538	12	2309	569	9	1215	234	2027	4336
Proposed	1866	Incl. in BI	538	12	2416	603	9	1215	234	2061	4477
% +/- to Current Rates	6.08%		0.00%	0.00%	4.63%	5.98%	0.00%	0.00%	0.00%	1.68%	3.25%

\* 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:	Rate Group DCPD/Coll/Comp/AB=33/33/31/10
	Months since last move = 0
	Vehicle age = 9

Proposed:	Rate Group DCPD/Coll/Comp/AB=33/33/31/10
	Months since last move = 0
	Vehicle age = 9

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2/14/2026
Renewals:	3/14/2026

**Profile 9.1 Private Passenger:**

**Operator 1:**  
 Male, Age 70, Single  
 No driver training  
 Licensed 45 years, Class 5 license  
 New business  
 Annual mileage 18,000 km, pleasure use  
 No AF accidents  
 No Convictions  
 2017 Toyota Corolla 4DR (VICC Code 0445 00)

**Coverages:**  
 Liability and END 44 \$1,000,000 Limit  
 Accident Benefits  
 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	2640	Incl. in BI	1049	24	3713	670	9	1287	194	2160	5873
Proposed	2801	Incl. in BI	1049	24	3874	711	9	1287	194	2201	6075
% +/- to Current Rates	<b>6.10%</b>		<b>0.00%</b>	<b>0.00%</b>	<b>4.34%</b>	<b>6.12%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>1.90%</b>	<b>3.44%</b>
<b>005</b> Current	1554	Incl. in BI	617	12	2183	455	9	1281	186	1931	4114
Proposed	1649	Incl. in BI	617	12	2278	483	9	1281	186	1959	4237
% +/- to Current Rates	<b>6.11%</b>		<b>0.00%</b>	<b>0.00%</b>	<b>4.35%</b>	<b>6.15%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>1.45%</b>	<b>2.99%</b>
<b>006</b> Current	1191	Incl. in BI	473	8	1672	386	9	1265	171	1831	3503
Proposed	1264	Incl. in BI	473	8	1745	410	9	1265	171	1855	3600
% +/- to Current Rates	<b>6.13%</b>		<b>0.00%</b>	<b>0.00%</b>	<b>4.37%</b>	<b>6.22%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>1.31%</b>	<b>2.77%</b>
<b>007</b> Current	1554	Incl. in BI	617	12	2183	455	9	1281	186	1931	4114
Proposed	1649	Incl. in BI	617	12	2278	483	9	1281	186	1959	4237
% +/- to Current Rates	<b>6.11%</b>		<b>0.00%</b>	<b>0.00%</b>	<b>4.35%</b>	<b>6.15%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>1.45%</b>	<b>2.99%</b>

\* 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: Rate Group DCPD/Coll/Comp/AB=438/38/33/11  
 Months since last move = 0  
 Vehicle age = 9

Proposed: Rate Group DCPD/Coll/Comp/AB=438/38/33/11  
 Months since last move = 0  
 Vehicle age = 9

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2/14/2026
Renewals:	3/14/2026

**Profile 10.1 Private Passenger:**

**Operator 1:**  
Female, Age 35, Single  
No driver training  
Licensed 15 years, Class 5 license  
New business  
Annual mileage 25,000 km, commute 25 km one way  
No AF accident  
No convictions  
2017 Honda Civic LX 4DR (VICC Code 0251)

**Coverages:**  
Liability and END 44 \$1,000,000 Limit  
Accident Benefits  
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	3152	Incl. in BI	1124	24	4300	859	9	1548	283	2699	6999
	Proposed	3345	Incl. in BI	1124	24	4493	911	9	1548	283	2751	7244
	% +/- to Current Rates	6.12%		0.00%	0.00%	4.49%	6.05%	0.00%	0.00%	0.00%	1.93%	3.50%
005	Current	1855	Incl. in BI	662	12	2529	583	9	1540	270	2402	4931
	Proposed	1969	Incl. in BI	662	12	2643	618	9	1540	270	2437	5080
	% +/- to Current Rates	6.15%		0.00%	0.00%	4.51%	6.00%	0.00%	0.00%	0.00%	1.46%	3.02%
006	Current	1423	Incl. in BI	507	8	1938	495	9	1521	249	2274	4212
	Proposed	1509	Incl. in BI	507	8	2024	525	9	1521	249	2304	4328
	% +/- to Current Rates	6.04%		0.00%	0.00%	4.44%	6.06%	0.00%	0.00%	0.00%	1.32%	2.75%
007	Current	1855	Incl. in BI	662	12	2529	583	9	1540	270	2402	4931
	Proposed	1969	Incl. in BI	662	12	2643	618	9	1540	270	2437	5080
	% +/- to Current Rates	6.15%		0.00%	0.00%	4.51%	6.00%	0.00%	0.00%	0.00%	1.46%	3.02%

\* 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: Rate Group DCPD/Coll/Comp/AB=35/35/31/10  
Months since last move = 0  
Vehicle age = 9  
(Assume VICC Code 0251)

Proposed: Rate Group DCPD/Coll/Comp/AB=35/35/31/10  
Months since last move = 0  
Vehicle age = 9

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