

Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)

New Business:	3/6/2020
Renewals:	3/7/2020

Profile 1.1 Private Passenger:

Operator 1:

Male, Age 23, Married
 Driver training
 Licensed 6 years, Class 5 license/G in Ontario
 Renewal - with present company 2 years
 Annual mileage 15,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2014 Honda Civic LX 4DR

Operator 2 (Occasional):

Female, Age 23, Married
 Driver training
 Licensed 4 years, Class 5 license
 1 year level 2 graduated license, 3 years full license
 Renewal - with present company 2 years
 No AF accidents
 No convictions

Coverages:

Liability and END 44 \$1,000,000 Limit
 Accident Benefits - Basic
 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	2659	Incl. In BI	Incl. In BI	24	2683	167	9	906	271	1353	4036
	Proposed	3165	Incl. In BI	Incl. In BI	24	3189	298	9	816	238	1361	4550
% +/- to Current Rates		19.03%			0.00%	18.86%	78.44%	0.00%	-9.93%	-12.18%	0.59%	12.74%
005	Current	1506	Incl. In BI	Incl. In BI	12	1518	113	9	902	259	1283	2801
	Proposed	1788	Incl. In BI	Incl. In BI	12	1800	202	9	812	227	1250	3050
% +/- to Current Rates		18.73%			0.00%	18.58%	78.76%	0.00%	-9.98%	-12.36%	-2.57%	8.89%
006	Current	1087	Incl. In BI	Incl. In BI	8	1095	96	9	890	239	1234	2329
	Proposed	1287	Incl. In BI	Incl. In BI	8	1295	172	9	803	209	1193	2488
% +/- to Current Rates		18.40%			0.00%	18.26%	79.17%	0.00%	-9.78%	-12.55%	-3.32%	6.83%
007	Current	1506	Incl. In BI	Incl. In BI	12	1518	113	9	902	259	1283	2801
	Proposed	1788	Incl. In BI	Incl. In BI	12	1800	202	9	812	227	1250	3050
% +/- to Current Rates		18.73%			0.00%	18.58%	78.76%	0.00%	-9.98%	-12.36%	-2.57%	8.89%

* 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:	3/6/2020
Renewals:	3/7/2020

Profile 1.2 Private Passenger:

Operator 1:

Male, Age 23, Married
 Driver training
 Licensed 6 years, Class 5 license/G in Ontario
 Renewal - with present company 2 years
 Annual mileage 15,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2014 Honda Civic LX 4DR

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1964	Incl. In BI	Incl. In BI	24	1988	167	9	682	271	1129	3117
	Proposed	2313	Incl. In BI	Incl. In BI	24	2337	298	9	612	238	1157	3494
% +/- to Current Rates		17.77%			0.00%	17.56%	78.44%	0.00%	-10.26%	-12.18%	2.48%	12.09%
005	Current	1117	Incl. In BI	Incl. In BI	12	1129	113	9	679	259	1060	2189
	Proposed	1312	Incl. In BI	Incl. In BI	12	1324	202	9	609	227	1047	2371
% +/- to Current Rates		17.46%			0.00%	17.27%	78.76%	0.00%	-10.31%	-12.36%	-1.23%	8.31%
006	Current	812	Incl. In BI	Incl. In BI	8	820	96	9	670	239	1014	1834
	Proposed	951	Incl. In BI	Incl. In BI	8	959	172	9	602	209	992	1951
% +/- to Current Rates		17.12%			0.00%	16.95%	79.17%	0.00%	-10.15%	-12.55%	-2.17%	6.38%
007	Current	1117	Incl. In BI	Incl. In BI	12	1129	113	9	679	259	1060	2189
	Proposed	1312	Incl. In BI	Incl. In BI	12	1324	202	9	609	227	1047	2371
% +/- to Current Rates		17.46%			0.00%	17.27%	78.76%	0.00%	-10.31%	-12.36%	-1.23%	8.31%

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Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Group DCPD/Coll/Comp/AB=34/34/25/11

Months since last move = 0

Vehicle age = 6

Proposed: Rate Group DCPD/Coll/Comp/AB=34/34/25/11

Months since last move = 0

Vehicle age = 6

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Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)

New Business:	3/6/2020
Renewals:	3/7/2020

Profile 1.3 Private Passenger:

Operator 2: (Occasional)

Female, Age 23, Married

Driver training

Licensed 4 years, Class 5 license/G in Ontario:

1 year level 2 graduated license (G2/L2), 3 years full license (G/L)

Renewal - with present company 2 years

No AF accidents

No convictions

Coverages:

Liability and END 44 \$1,000,000 Limit

Accident Benefits - Basic

DCPD - \$0 Deductible

Collision \$500 Deductible

Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	695	Incl. In BI	Incl. In BI	0	695	0	0	224	0	919
	Proposed	852	Incl. In BI	Incl. In BI	0	852	0	0	204	0	1056
	% +/- to Current Rates	22.59%				22.59%			-8.93%		14.91%
005	Current	389	Incl. In BI	Incl. In BI	0	389	0	0	223	0	612
	Proposed	476	Incl. In BI	Incl. In BI	0	476	0	0	203	0	679
	% +/- to Current Rates	22.37%				22.37%			-8.97%		10.95%
006	Current	275	Incl. In BI	Incl. In BI	0	275	0	0	220	0	495
	Proposed	336	Incl. In BI	Incl. In BI	0	336	0	0	201	0	537
	% +/- to Current Rates	22.18%				22.18%			-8.64%		8.48%
007	Current	389	Incl. In BI	Incl. In BI	0	389	0	0	223	0	612
	Proposed	476	Incl. In BI	Incl. In BI	0	476	0	0	203	0	679
	% +/- to Current Rates	22.37%				22.37%			-8.97%		10.95%

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Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Group DCPD/Coll/Comp/AB=34/34/25/11

Months since last move = 0

Vehicle age = 6

Proposed: Rate Group DCPD/Coll/Comp/AB=34/34/25/11

Months since last move = 0

Vehicle age = 6

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Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)

New Business:	3/6/2020
Renewals:	3/7/2020

Profile 2.1 Private Passenger:

Operator 1:

Male, Age 28, Married
 Driver training
 Licensed 10 years, Class 5 license/G in Ontario
 Renewal - with present company 2 years
 Annual mileage 15,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2015 Ford Escape SE 4DR 4WD

Operator 2 (Secondary):

Female, Age 27, Married
 Driver training
 Licensed 10 years, Class 5 license/G in Ontario
 Renewal - with present company 2 years
 No AF accidents
 No convictions

Coverages:

Liability and END 44 \$1,000,000 Limit
 Accident Benefits - Basic
 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	1077	Incl. In BI	Incl. In BI	24	1101	136	9	488	276	909	2010
	Proposed	1185	Incl. In BI	Incl. In BI	24	1209	241	9	422	266	938	2147
% +/- to Current Rates		10.03%			0.00%	9.81%	77.21%	0.00%	-13.52%	-3.62%	3.19%	6.82%
005	Current	643	Incl. In BI	Incl. In BI	12	655	92	9	485	263	849	1504
	Proposed	705	Incl. In BI	Incl. In BI	12	717	163	9	420	254	846	1563
% +/- to Current Rates		9.64%			0.00%	9.47%	77.17%	0.00%	-13.40%	-3.42%	-0.35%	3.92%
006	Current	503	Incl. In BI	Incl. In BI	8	511	79	9	480	243	811	1322
	Proposed	549	Incl. In BI	Incl. In BI	8	557	139	9	415	234	797	1354
% +/- to Current Rates		9.15%			0.00%	9.00%	75.95%	0.00%	-13.54%	-3.70%	-1.73%	2.42%
007	Current	643	Incl. In BI	Incl. In BI	12	655	92	9	485	263	849	1504
	Proposed	705	Incl. In BI	Incl. In BI	12	717	163	9	420	254	846	1563
% +/- to Current Rates		9.64%			0.00%	9.47%	77.17%	0.00%	-13.40%	-3.42%	-0.35%	3.92%

* 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:	3/6/2020
Renewals:	3/7/2020

Profile 2.2 Private Passenger:

Operator 1:

Male, Age 28, Married
 Driver training
 Licensed 10 years, Class 5 license/G in Ontario
 Renewal - with present company 2 years
 Annual mileage 15,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2015 Ford Escape SE 4DR 4WD

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1077	Incl. In BI	Incl. In BI	24	1101	136	9	488	276	909	2010
	Proposed	1185	Incl. In BI	Incl. In BI	24	1209	241	9	422	266	938	2147
	% +/- to Current Rates	10.03%			0.00%	9.81%	77.21%	0.00%	-13.52%	-3.62%	3.19%	6.82%
005	Current	643	Incl. In BI	Incl. In BI	12	655	92	9	485	263	849	1504
	Proposed	705	Incl. In BI	Incl. In BI	12	717	163	9	420	254	846	1563
	% +/- to Current Rates	9.64%			0.00%	9.47%	77.17%	0.00%	-13.40%	-3.42%	-0.35%	3.92%
006	Current	503	Incl. In BI	Incl. In BI	8	511	79	9	480	243	811	1322
	Proposed	549	Incl. In BI	Incl. In BI	8	557	139	9	415	234	797	1354
	% +/- to Current Rates	9.15%			0.00%	9.00%	75.95%	0.00%	-13.54%	-3.70%	-1.73%	2.42%
007	Current	643	Incl. In BI	Incl. In BI	12	655	92	9	485	263	849	1504
	Proposed	705	Incl. In BI	Incl. In BI	12	717	163	9	420	254	846	1563
	% +/- to Current Rates	9.64%			0.00%	9.47%	77.17%	0.00%	-13.40%	-3.42%	-0.35%	3.92%

* 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= 35/35/32/10

Months since last move = 0

Vehicle age = 5

Proposed: Rate Group DCPD/Coll/Comp/AB= 35/35/32/10

Months since last move = 0

Vehicle age = 5

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Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	3/6/2020
Renewals:	3/7/2020

Profile 2.3 Private Passenger:

Operator 2: (Secondary)

Female, Age 27, Married
 Driver training
 Licensed 10 years, Class 5 license/G in Ontario
 Renewal - with present company 2 years
 No AF accidents
 No convictions

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current											
Proposed											
% +/- to Current Rates											
005 Current											
Proposed											
% +/- to Current Rates											
006 Current											
Proposed											
% +/- to Current Rates											
007 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:	3/6/2020
Renewals:	3/7/2020

Profile 3.1 Private Passenger:

Operator 1:

Female, Age 52
 No driver training
 Licensed 30 years, Class 5 license/G in Ontario
 New business
 Annual mileage 25,000 km, travel to/from work 25 km one way
 No AF accidents
 No convictions
 2013 Lexus RX350 4DR AWD

Operator 2 (Occasional):

Male, Age 21
 Driver training
 Licensed 3 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)
 New business
 No AF accidents
 No convictions

Coverages:

Liability and END 44 \$1,000,000 Limit
 Accident Benefits - Basic
 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	1858	Incl. In BI	Incl. In BI	24	1882	120	9	966	506	1601	3483
	Proposed	2073	Incl. In BI	Incl. In BI	24	2097	201	9	832	452	1494	3591
% +/- to Current Rates		11.57%			0.00%	11.42%	67.50%	0.00%	-13.87%	-10.67%	-6.68%	3.10%
005	Current	1075	Incl. In BI	Incl. In BI	12	1087	81	9	961	483	1534	2621
	Proposed	1194	Incl. In BI	Incl. In BI	12	1206	137	9	827	432	1405	2611
% +/- to Current Rates		11.07%			0.00%	10.95%	69.14%	0.00%	-13.94%	-10.56%	-8.41%	-0.38%
006	Current	802	Incl. In BI	Incl. In BI	8	810	69	9	949	446	1473	2283
	Proposed	885	Incl. In BI	Incl. In BI	8	893	116	9	817	398	1340	2233
% +/- to Current Rates		10.35%			0.00%	10.25%	68.12%	0.00%	-13.91%	-10.76%	-9.03%	-2.19%
007	Current	1075	Incl. In BI	Incl. In BI	12	1087	81	9	961	483	1534	2621
	Proposed	1194	Incl. In BI	Incl. In BI	12	1206	137	9	827	432	1405	2611
% +/- to Current Rates		11.07%			0.00%	10.95%	69.14%	0.00%	-13.94%	-10.56%	-8.41%	-0.38%

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Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:

Proposed:

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Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)

New Business:	3/6/2020
Renewals:	3/7/2020

Profile 3.2 Private Passenger:

Operator 1:

Female, Age 52
 No driver training
 Licensed 30 years, Class 5 license/G in Ontario
 New business
 Annual mileage 25,000 km, travel to/from work 25 km one way
 No AF accidents
 No convictions
 2013 Lexus RX350 4DR AWD

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1087	Incl. In BI	Incl. In BI	24	1111	120	9	592	506	1227	2338
	Proposed	1106	Incl. In BI	Incl. In BI	24	1130	201	9	474	452	1136	2266
% +/- to Current Rates		1.75%			0.00%	1.71%	67.50%	0.00%	-19.93%	-10.67%	-7.42%	-3.08%
005	Current	639	Incl. In BI	Incl. In BI	12	651	81	9	589	483	1162	1813
	Proposed	649	Incl. In BI	Incl. In BI	12	661	137	9	471	432	1049	1710
% +/- to Current Rates		1.56%			0.00%	1.54%	69.14%	0.00%	-20.03%	-10.56%	-9.72%	-5.68%
006	Current	489	Incl. In BI	Incl. In BI	8	497	69	9	582	446	1106	1603
	Proposed	494	Incl. In BI	Incl. In BI	8	502	116	9	465	398	988	1490
% +/- to Current Rates		1.02%			0.00%	1.01%	68.12%	0.00%	-20.10%	-10.76%	-10.67%	-7.05%
007	Current	639	Incl. In BI	Incl. In BI	12	651	81	9	589	483	1162	1813
	Proposed	649	Incl. In BI	Incl. In BI	12	661	137	9	471	432	1049	1710
% +/- to Current Rates		1.56%			0.00%	1.54%	69.14%	0.00%	-20.03%	-10.56%	-9.72%	-5.68%

* 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 = 42/42/56/9

Months since last move = 0

Vehicle age = 7

Proposed: Rate Group DCPD/Coll/Comp/AB = 42/42/56/9

Months since last move = 0

Vehicle age = 7

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Implementation Dates (D/M/Y)

New Business:	3/6/2020
Renewals:	3/7/2020

Profile 3.3 Private Passenger:

Operator 2: (Occasional)

Male, Age 21

Driver training

Licensed 3 years, Class 5 license/G in Ontario:

1 year level 2 graduated license (G2/L2), 2 years full license (G/L)

New business

No AF accidents

No convictions

Coverages:

Liability and END 44 \$1,000,000 Limit

Accident Benefits - Basic

DCPD - \$0 Deductible

Collision \$500 Deductible

Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	771	Incl. In BI	Incl. In BI	0	771	0	0	374	0	374	1145
	Proposed	967	Incl. In BI	Incl. In BI	0	967	0	0	358	0	358	1325
% +/- to Current Rates		25.42%			25.42%			-4.28%		-4.28%	15.72%	
005	Current	436	Incl. In BI	Incl. In BI	0	436	0	0	372	0	372	808
	Proposed	545	Incl. In BI	Incl. In BI	0	545	0	0	356	0	356	901
% +/- to Current Rates		25.00%			25.00%			-4.30%		-4.30%	11.51%	
006	Current	313	Incl. In BI	Incl. In BI	0	313	0	0	367	0	367	680
	Proposed	391	Incl. In BI	Incl. In BI	0	391	0	0	352	0	352	743
% +/- to Current Rates		24.92%			24.92%			-4.09%		-4.09%	9.26%	
007	Current	436	Incl. In BI	Incl. In BI	0	436	0	0	372	0	372	808
	Proposed	545	Incl. In BI	Incl. In BI	0	545	0	0	356	0	356	901
% +/- to Current Rates		25.00%			25.00%			-4.30%		-4.30%	11.51%	

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Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Rate Group DCPD/Coll/Comp/AB = 42/42/56/9

Months since last move = 0

Vehicle age = 7

Proposed: Rate Group DCPD/Coll/Comp/AB = 42/42/56/9

Months since last move = 0

Vehicle age = 7

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Implementation Dates (D/M/Y)

New Business:	3/6/2020
Renewals:	3/7/2020

Profile 4.1 Private Passenger:

Operator 1:

Male, Age 55
 No driver training
 Licensed 35 years, Class 5 license/G in Ontario
 Renewal - with present company 5 years
 Annual mileage 15,000 km, travel to/from work 10 km one way
 1 AF 2 years ago
 No convictions
 2013 Hyundai Elantra GL 4DR

Operator 2 (Occasional):

Male, Age 19
 Driver Training
 Licensed 2 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 1 year full license (G/L)
 No AF accidents
 Convictions - 1 minor violation 12 months ago,
 1 minor violation 2 years ago

Coverages:

Liability and END 44 \$1,000,000 Limit
 Accident Benefits - Basic
 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	2879	Incl. In BI	Incl. In BI	24	2903	254	9	933	136	1332	4235
	Proposed	3714	Incl. In BI	Incl. In BI	24	3738	431	9	869	119	1428	5166
% +/- to Current Rates		29.00%			0.00%	28.76%	69.69%	0.00%	-6.86%	-12.50%	7.21%	21.98%
005	Current	1641	Incl. In BI	Incl. In BI	12	1653	173	9	929	130	1241	2894
	Proposed	2109	Incl. In BI	Incl. In BI	12	2121	292	9	865	114	1280	3401
% +/- to Current Rates		28.52%			0.00%	28.31%	68.79%	0.00%	-6.89%	-12.31%	3.14%	17.52%
006	Current	1199	Incl. In BI	Incl. In BI	8	1207	147	9	917	120	1193	2400
	Proposed	1531	Incl. In BI	Incl. In BI	8	1539	248	9	855	105	1217	2756
% +/- to Current Rates		27.69%			0.00%	27.51%	68.71%	0.00%	-6.76%	-12.50%	2.01%	14.83%
007	Current	1641	Incl. In BI	Incl. In BI	12	1653	173	9	929	130	1241	2894
	Proposed	2109	Incl. In BI	Incl. In BI	12	2121	292	9	865	114	1280	3401
% +/- to Current Rates		28.52%			0.00%	28.31%	68.79%	0.00%	-6.89%	-12.31%	3.14%	17.52%

* 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:	3/6/2020
Renewals:	3/7/2020

Profile 4.2 Private Passenger:

Operator 1:

Male, Age 55
 No driver training
 Licensed 35 years, Class 5 license/G in Ontario
 Renewal - with present company 5 years
 Annual mileage 15,000 km, travel to/from work 10 km one way
 1 AF 2 years ago
 No convictions
 2013 Hyundai Elantra GL 4DR

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1457	Incl. In BI	Incl. In BI	24	1481	254	9	486	136	885	2366
	Proposed	1706	Incl. In BI	Incl. In BI	24	1730	431	9	433	119	992	2722
% +/- to Current Rates		17.09%			0.00%	16.81%	69.69%	0.00%	-10.91%	-12.50%	12.09%	15.05%
005	Current	843	Incl. In BI	Incl. In BI	12	855	173	9	484	130	796	1651
	Proposed	984	Incl. In BI	Incl. In BI	12	996	292	9	431	114	846	1842
% +/- to Current Rates		16.73%			0.00%	16.49%	68.79%	0.00%	-10.95%	-12.31%	6.28%	11.57%
006	Current	630	Incl. In BI	Incl. In BI	8	638	147	9	478	120	754	1392
	Proposed	732	Incl. In BI	Incl. In BI	8	740	248	9	426	105	788	1528
% +/- to Current Rates		16.19%			0.00%	15.99%	68.71%	0.00%	-10.88%	-12.50%	4.51%	9.77%
007	Current	843	Incl. In BI	Incl. In BI	12	855	173	9	484	130	796	1651
	Proposed	984	Incl. In BI	Incl. In BI	12	996	292	9	431	114	846	1842
% +/- to Current Rates		16.73%			0.00%	16.49%	68.79%	0.00%	-10.95%	-12.31%	6.28%	11.57%

* 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 =33/33/21/12

Months since last move = 0

Vehicle age = 7

Proposed: Rate Group DCPD/Coll/Comp/AB =33/33/21/12

Months since last move = 0

Vehicle age = 7

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Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)

New Business:	3/6/2020
Renewals:	3/7/2020

Profile 4.3 Private Passenger:

Operator 2 (Occasional):

Male, Age 19

Driver training

Licensed 2 years, Class 5 license/G in Ontario:

1 year level 2 graduated license (G2/L2), 1 year full license (G/L)

No AF accidents

Convictions - 1 minor violation 12 months ago, 1 minor violation 2 years ago

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1422	Incl. In BI	Incl. In BI	0	1422	0	0	447	0	447	1869
	Proposed	2008	Incl. In BI	Incl. In BI	0	2008	0	0	436	0	436	2444
% +/- to Current Rates		41.21%			41.21%			-2.46%		-2.46%	30.77%	
005	Current	798	Incl. In BI	Incl. In BI	0	798	0	0	445	0	445	1243
	Proposed	1125	Incl. In BI	Incl. In BI	0	1125	0	0	434	0	434	1559
% +/- to Current Rates		40.98%			40.98%			-2.47%		-2.47%	25.42%	
006	Current	569	Incl. In BI	Incl. In BI	0	569	0	0	439	0	439	1008
	Proposed	799	Incl. In BI	Incl. In BI	0	799	0	0	429	0	429	1228
% +/- to Current Rates		40.42%			40.42%			-2.28%		-2.28%	21.83%	
007	Current	798	Incl. In BI	Incl. In BI	0	798	0	0	445	0	445	1243
	Proposed	1125	Incl. In BI	Incl. In BI	0	1125	0	0	434	0	434	1559
% +/- to Current Rates		40.98%			40.98%			-2.47%		-2.47%	25.42%	

* 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: Rate Group DCPD/Coll/Comp/AB =33/33/21/12

Months since last move = 0

Vehicle age = 7

Proposed: Rate Group DCPD/Coll/Comp/AB =33/33/21/12

Months since last move = 0

Vehicle age = 7

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Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)

New Business:	3/6/2020
Renewals:	3/7/2020

Profile 5.1 Private Passenger:

Operator 1:

Male, Age 70, Retired
 No driver training
 Licensed 45 years, Class 5 license/G in Ontario
 New business
 Pleasure use - annual mileage 11,000 km
 No AF accidents
 No convictions
 2015 Toyota RAV4 LE 4DR AWD

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1155	Incl. In BI	Incl. In BI	24	1179	152	9	470	261	892	2071
	Proposed	1124	Incl. In BI	Incl. In BI	24	1148	222	9	362	209	802	1950
	% +/- to Current Rates	-2.68%			0.00%	-2.63%	46.05%	0.00%	-22.98%	-19.92%	-10.09%	-5.84%
005	Current	674	Incl. In BI	Incl. In BI	12	686	103	9	467	249	828	1514
	Proposed	654	Incl. In BI	Incl. In BI	12	666	150	9	360	199	718	1384
	% +/- to Current Rates	-2.97%			0.00%	-2.92%	45.63%	0.00%	-22.91%	-20.08%	-13.29%	-8.59%
006	Current	509	Incl. In BI	Incl. In BI	8	517	87	9	462	230	788	1305
	Proposed	492	Incl. In BI	Incl. In BI	8	500	128	9	356	184	677	1177
	% +/- to Current Rates	-3.34%			0.00%	-3.29%	47.13%	0.00%	-22.94%	-20.00%	-14.09%	-9.81%
007	Current	674	Incl. In BI	Incl. In BI	12	686	103	9	467	249	828	1514
	Proposed	654	Incl. In BI	Incl. In BI	12	666	150	9	360	199	718	1384
	% +/- to Current Rates	-2.97%			0.00%	-2.92%	45.63%	0.00%	-22.91%	-20.08%	-13.29%	-8.59%

* 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 = 37/37/40/11

Months since last move = 0

Vehicle age = 5

Proposed: Rate Group DCPD/Coll/Comp/AB = 37/37/40/11

Months since last move = 0

Vehicle age = 5

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Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)

New Business:	3/6/2020
Renewals:	3/7/2020

Profile 6.1 Private Passenger:

Operator 1:

Male, Age 40
 No driver training
 Licensed 24 years, Class 5 license/G in Ontario
 New business
 Annual mileage 15,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2014 Ford F150 XLT Supercrew 4WD

Operator 2:

Female, Age 39
 No driver training
 Licensed 20 years, Class 5 license/G in Ontario
 New Business
 Pleasure use - annual mileage 9,000 km
 No AF accidents
 No convictions
 2013 Toyota Corolla CE 4DR

Coverages:

Liability and END 44 \$1,000,000 Limit
 Accident Benefits - Basic
 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	1835	Incl. In BI	Incl. In BI	48	1883	199	18	682	416	1315	3198
	1914	Incl. In BI	Incl. In BI	48	1962	343	18	568	383	1312	3274
% +/- to Current Rates	4.31%			0.00%	4.20%	72.36%	0.00%	-16.72%	-7.93%	-0.23%	2.38%
005 Current	1078	Incl. In BI	Incl. In BI	24	1102	135	18	679	397	1229	2331
	1120	Incl. In BI	Incl. In BI	24	1144	232	18	565	365	1180	2324
% +/- to Current Rates	3.90%			0.00%	3.81%	71.85%	0.00%	-16.79%	-8.06%	-3.99%	-0.30%
006 Current	823	Incl. In BI	Incl. In BI	16	839	115	18	671	366	1170	2009
	852	Incl. In BI	Incl. In BI	16	868	197	18	558	337	1110	1978
% +/- to Current Rates	3.52%			0.00%	3.46%	71.30%	0.00%	-16.84%	-7.92%	-5.13%	-1.54%
007 Current	1078	Incl. In BI	Incl. In BI	24	1102	135	18	679	397	1229	2331
	1120	Incl. In BI	Incl. In BI	24	1144	232	18	565	365	1180	2324
% +/- to Current Rates	3.90%			0.00%	3.81%	71.85%	0.00%	-16.79%	-8.06%	-3.99%	-0.30%

* 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:

Operator 1
Rate Group DCPD/Coll/Comp/AB = 33/33/44/06, Months since last move = 0, Years with Company = 0
Vehicle age = 5, Multi-Vehicle Discount(15%)
Operator 2
Rate Group DCPD/Coll/Comp/AB = 36/36/28/11, Months since last move = 0, Years with Company = 0
Vehicle age = 5, Multi-Vehicle Discount(15%)

Proposed:

Operator 1
Rate Group DCPD/Coll/Comp/AB = 33/33/44/06, Months since last move = 0, Years with Company = 0
Vehicle age = 5, Multi-Vehicle Discount(15%)
Operator 2
Rate Group DCPD/Coll/Comp/AB = 36/36/28/11, Months since last move = 0, Years with Company = 0
Vehicle age = 5, Multi-Vehicle Discount(15%)

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Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)

New Business:	3/6/2020
Renewals:	3/7/2020

Profile 6.2 Private Passenger:

Operator 1:

Male, Age 40
 No driver training
 Licensed 24 years, Class 5 license/G in Ontario
 New business
 Annual mileage 15,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2014 Ford F150 XLT Supercrew 4WD

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	839	Incl. In BI	Incl. In BI	24	863	52	9	319	273	1516	
	Proposed	869	Incl. In BI	Incl. In BI	24	893	89	9	264	250	1505	
% +/- to Current Rates		3.58%			0.00%	3.48%	71.15%	0.00%	-17.24%	-8.42%	-6.28%	-0.73%
005	Current	498	Incl. In BI	Incl. In BI	12	510	35	9	318	261	1133	
	Proposed	514	Incl. In BI	Incl. In BI	12	526	60	9	262	238	1095	
% +/- to Current Rates		3.21%			0.00%	3.14%	71.43%	0.00%	-17.61%	-8.81%	-8.67%	-3.35%
006	Current	386	Incl. In BI	Incl. In BI	8	394	30	9	314	240	987	
	Proposed	397	Incl. In BI	Incl. In BI	8	405	51	9	259	220	944	
% +/- to Current Rates		2.85%			0.00%	2.79%	70.00%	0.00%	-17.52%	-8.33%	-9.11%	-4.36%
007	Current	498	Incl. In BI	Incl. In BI	12	510	35	9	318	261	1133	
	Proposed	514	Incl. In BI	Incl. In BI	12	526	60	9	262	238	1095	
% +/- to Current Rates		3.21%			0.00%	3.14%	71.43%	0.00%	-17.61%	-8.81%	-8.67%	-3.35%

* 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 = 33/33/41/06

Months since last move = 0

Vehicle age = 6

Multi-Vehicle Discount(15%)

Proposed: Rate Group DCPD/Coll/Comp/AB = 33/33/41/06

Months since last move = 0

Vehicle age = 6

Multi-Vehicle Discount(15%)

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Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)

New Business:	3/6/2020
Renewals:	3/7/2020

Profile 6.3 Private Passenger:

Operator 2:

Female, Age 39
 No driver training
 Licensed 20 years, Class 5 license/G in Ontario
 New Business
 Pleasure use - annual mileage 9,000 km
 No AF accidents
 No convictions
 2013 Toyota Corolla CE 4DR

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	996	Incl. In BI	Incl. In BI	24	1020	147	9	363	143	662	1682
	Proposed	1045	Incl. In BI	Incl. In BI	24	1069	254	9	304	133	700	1769
	% +/- to Current Rates	4.92%			0.00%	4.80%	72.79%	0.00%	-16.25%	-6.99%	5.74%	5.17%
005	Current	580	Incl. In BI	Incl. In BI	12	592	100	9	361	136	606	1198
	Proposed	606	Incl. In BI	Incl. In BI	12	618	172	9	303	127	611	1229
	% +/- to Current Rates	4.48%			0.00%	4.39%	72.00%	0.00%	-16.07%	-6.62%	0.83%	2.59%
006	Current	437	Incl. In BI	Incl. In BI	8	445	85	9	357	126	577	1022
	Proposed	455	Incl. In BI	Incl. In BI	8	463	146	9	299	117	571	1034
	% +/- to Current Rates	4.12%			0.00%	4.04%	71.76%	0.00%	-16.25%	-7.14%	-1.04%	1.17%
007	Current	580	Incl. In BI	Incl. In BI	12	592	100	9	361	136	606	1198
	Proposed	606	Incl. In BI	Incl. In BI	12	618	172	9	303	127	611	1229
	% +/- to Current Rates	4.48%			0.00%	4.39%	72.00%	0.00%	-16.07%	-6.62%	0.83%	2.59%

* 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 = 35/35/25/11

Months since last move = 0

Vehicle age = 7

Multi-Vehicle Discount(15%)

Proposed: Rate Group DCPD/Coll/Comp/AB = 35/35/25/11

Months since last move = 0

Vehicle age = 7

Multi-Vehicle Discount(15%)

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Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)

New Business:	3/6/2020
Renewals:	3/7/2020

Profile 7.1 Private Passenger:

Operator 1:

Male, Age 55
 No driver training
 Licensed 30 years, Class 5 license/G in Ontario
 Renewal, 3 years with present company
 Annual mileage 20,000 km, travel to/from work 15 km one way
 No AF accidents
 Convictions - 1 minor conviction 12 months ago, 1 minor conviction 2 years ago
 2013 Ford Fusion SE 4DR

Operator 2 (Occasional):

Male, Age 20
 Driver training
 Licensed 3 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)
 Renewal, 3 years with present company
 1 AF 2 years ago
 No convictions

Coverages:

Liability and END 44 \$1,000,000 Limit
 Accident Benefits - Basic
 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	2742	Incl. In BI	Incl. In BI	24	2766	217	9	1191	245	1662	4428
	Proposed	3434	Incl. In BI	Incl. In BI	24	3458	381	9	1066	273	1729	5187
% +/- to Current Rates		25.24%			0.00%	25.02%	75.58%	0.00%	-10.50%	11.43%	4.03%	17.14%
005	Current	1569	Incl. In BI	Incl. In BI	12	1581	148	9	1185	234	1576	3157
	Proposed	1957	Incl. In BI	Incl. In BI	12	1969	259	9	1061	261	1590	3559
% +/- to Current Rates		24.73%			0.00%	24.54%	75.00%	0.00%	-10.46%	11.54%	0.89%	12.73%
006	Current	1152	Incl. In BI	Incl. In BI	8	1160	125	9	1171	216	1521	2681
	Proposed	1427	Incl. In BI	Incl. In BI	8	1435	220	9	1048	241	1518	2953
% +/- to Current Rates		23.87%			0.00%	23.71%	76.00%	0.00%	-10.50%	11.57%	-0.20%	10.15%
007	Current	1569	Incl. In BI	Incl. In BI	12	1581	148	9	1185	234	1576	3157
	Proposed	1957	Incl. In BI	Incl. In BI	12	1969	259	9	1061	261	1590	3559
% +/- to Current Rates		24.73%			0.00%	24.54%	75.00%	0.00%	-10.46%	11.54%	0.89%	12.73%

* 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:	3/6/2020
Renewals:	3/7/2020

Profile 7.2 Private Passenger:

Operator 1:

Male, Age 55
 No driver training
 Licensed 30 years, Class 5 license/G in Ontario
 Renewal, 3 years with present company
 Annual mileage 20,000 km, travel to/from work 15 km one way
 No AF accidents
 Convictions - 1 minor conviction 12 months ago, 1 minor conviction 2 years ago
 2013 Ford Fusion SE 4DR

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1691	Incl. In BI	Incl. In BI	24	1715	217	9	759	245	1230	2945
	Proposed	1896	Incl. In BI	Incl. In BI	24	1920	381	9	592	273	1255	3175
% +/- to Current Rates		12.12%			0.00%	11.95%	75.58%	0.00%	-22.00%	11.43%	2.03%	7.81%
005	Current	979	Incl. In BI	Incl. In BI	12	991	148	9	755	234	1146	2137
	Proposed	1094	Incl. In BI	Incl. In BI	12	1106	259	9	589	261	1118	2224
% +/- to Current Rates		11.75%			0.00%	11.60%	75.00%	0.00%	-21.99%	11.54%	-2.44%	4.07%
006	Current	731	Incl. In BI	Incl. In BI	8	739	125	9	746	216	1096	1835
	Proposed	814	Incl. In BI	Incl. In BI	8	822	220	9	582	241	1052	1874
% +/- to Current Rates		11.35%			0.00%	11.23%	76.00%	0.00%	-21.98%	11.57%	-4.01%	2.13%
007	Current	979	Incl. In BI	Incl. In BI	12	991	148	9	755	234	1146	2137
	Proposed	1094	Incl. In BI	Incl. In BI	12	1106	259	9	589	261	1118	2224
% +/- to Current Rates		11.75%			0.00%	11.60%	75.00%	0.00%	-21.99%	11.54%	-2.44%	4.07%

* 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 = 38/38/26/10
	Months since last move = 0
	Vehicle age = 7

Proposed:	Rate Group DCPD/Coll/Comp/AB = 38/38/26/10
	Months since last move = 0
	Vehicle age = 7

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Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)

New Business:	3/6/2020
Renewals:	3/7/2020

Profile 7.3 Private Passenger:

Operator 2: (Occasional)

Male, Age 20
 Driver training
 Licensed 3 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)
 Renewal, 3 years with present company
 1 AF 2 years ago
 No convictions

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1051	Incl. In BI	Incl. In BI	0	1051	0	0	432	0	432	1483
	Proposed	1538	Incl. In BI	Incl. In BI	0	1538	0	0	474	0	474	2012
% +/- to Current Rates		46.34%				46.34%			9.72%		9.72%	35.67%
005	Current	590	Incl. In BI	Incl. In BI	0	590	0	0	430	0	430	1020
	Proposed	863	Incl. In BI	Incl. In BI	0	863	0	0	472	0	472	1335
% +/- to Current Rates		46.27%				46.27%			9.77%		9.77%	30.88%
006	Current	421	Incl. In BI	Incl. In BI	0	421	0	0	425	0	425	846
	Proposed	613	Incl. In BI	Incl. In BI	0	613	0	0	466	0	466	1079
% +/- to Current Rates		45.61%				45.61%			9.65%		9.65%	27.54%
007	Current	590	Incl. In BI	Incl. In BI	0	590	0	0	430	0	430	1020
	Proposed	863	Incl. In BI	Incl. In BI	0	863	0	0	472	0	472	1335
% +/- to Current Rates		46.27%				46.27%			9.77%		9.77%	30.88%

* 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 = 38/38/26/10

Months since last move = 0

Vehicle age = 7

Proposed: Rate Group DCPD/Coll/Comp/AB = 38/38/26/10

Months since last move = 0

Vehicle age = 7

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Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)

New Business:	3/6/2020
Renewals:	3/7/2020

Profile 8.1 Private Passenger:

Operator 1:

Female, Age 50
 No driver training
 Licensed 25 years, Class 5 license/G in Ontario
 Renewal, 3 years with present company
 Annual mileage 15,000 km, travel to/from work 15 km one way
 1 AF 4 years ago
 No convictions
 2014 Nissan Rogue S 4DR 2WD

Operator 2 (Occasional):

Female, Age 19
 Driver training
 Licensed 2 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 1 year full license (G/L)
 Renewal, 3 years with present company
 No AF accidents
 Convictions - 1 minor conviction 12 months ago

Coverages:

Liability and END 44 \$1,000,000 Limit
 Accident Benefits - Basic
 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	2459	Incl. In BI	Incl. In BI	24	2483	168	9	1052	175	3887	
	Proposed	3172	Incl. In BI	Incl. In BI	24	3196	292	9	1004	159	4660	
% +/- to Current Rates		29.00%			0.00%	28.72%	73.81%	0.00%	-4.56%	-9.14%	4.27%	19.89%
005	Current	1420	Incl. In BI	Incl. In BI	12	1432	114	9	1047	167	2769	
	Proposed	1827	Incl. In BI	Incl. In BI	12	1839	198	9	998	152	3196	
% +/- to Current Rates		28.66%			0.00%	28.42%	73.68%	0.00%	-4.68%	-8.98%	1.50%	15.42%
006	Current	1059	Incl. In BI	Incl. In BI	8	1067	97	9	1034	154	2361	
	Proposed	1355	Incl. In BI	Incl. In BI	8	1363	168	9	986	140	2666	
% +/- to Current Rates		27.95%			0.00%	27.74%	73.20%	0.00%	-4.64%	-9.09%	0.70%	12.92%
007	Current	1420	Incl. In BI	Incl. In BI	12	1432	114	9	1047	167	2769	
	Proposed	1827	Incl. In BI	Incl. In BI	12	1839	198	9	998	152	3196	
% +/- to Current Rates		28.66%			0.00%	28.42%	73.68%	0.00%	-4.68%	-8.98%	1.50%	15.42%

* 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:

Proposed:

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Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)

New Business:	3/6/2020
Renewals:	3/7/2020

Profile 8.2 Private Passenger:

Operator 1:

Female, Age 50
 No driver training
 Licensed 25 years, Class 5 license/G in Ontario
 Renewal, 3 years with present company
 Annual mileage 15,000 km, travel to/from work 15 km one way
 1 AF 4 years ago
 No convictions
 2014 Nissan Rogue S 4DR 2WD

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1398	Incl. In BI	Incl. In BI	24	1422	168	9	588	175	940	2362
	Proposed	1702	Incl. In BI	Incl. In BI	24	1726	292	9	561	159	1021	2747
% +/- to Current Rates		21.75%			0.00%	21.38%	73.81%	0.00%	-4.59%	-9.14%	8.62%	16.30%
005	Current	816	Incl. In BI	Incl. In BI	12	828	114	9	585	167	875	1703
	Proposed	992	Incl. In BI	Incl. In BI	12	1004	198	9	558	152	917	1921
% +/- to Current Rates		21.57%			0.00%	21.26%	73.68%	0.00%	-4.62%	-8.98%	4.80%	12.80%
006	Current	619	Incl. In BI	Incl. In BI	8	627	97	9	578	154	838	1465
	Proposed	749	Incl. In BI	Incl. In BI	8	757	168	9	551	140	868	1625
% +/- to Current Rates		21.00%			0.00%	20.73%	73.20%	0.00%	-4.67%	-9.09%	3.58%	10.92%
007	Current	816	Incl. In BI	Incl. In BI	12	828	114	9	585	167	875	1703
	Proposed	992	Incl. In BI	Incl. In BI	12	1004	198	9	558	152	917	1921
% +/- to Current Rates		21.57%			0.00%	21.26%	73.68%	0.00%	-4.62%	-8.98%	4.80%	12.80%

* 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 = 36/36/24/10

Months since last move = 0

Vehicle age = 6

Proposed: Rate Group DCPD/Coll/Comp/AB = 36/36/24/10

Months since last move = 0

Vehicle age = 6

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Company Name: **Intact Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	3/6/2020
Renewals:	3/7/2020

Profile 8.3 Private Passenger:

Operator 2: (Occasional)

Female, Age 19
 Driver training
 Licensed 2 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 1 year full license (G/L)
 Renewal, 3 years with present company
 No AF accidents
 Convictions - 1 minor conviction 12 months ago

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	1061	Incl. In BI	Incl. In BI	0	1061	0	0	464	0	1525
	Proposed	1470	Incl. In BI	Incl. In BI	0	1470	0	0	443	0	1913
	% +/- to Current Rates	38.55%				38.55%			-4.53%		25.44%
005	Current	604	Incl. In BI	Incl. In BI	0	604	0	0	462	0	1066
	Proposed	835	Incl. In BI	Incl. In BI	0	835	0	0	440	0	1275
	% +/- to Current Rates	38.25%				38.25%			-4.76%		19.61%
006	Current	440	Incl. In BI	Incl. In BI	0	440	0	0	456	0	896
	Proposed	606	Incl. In BI	Incl. In BI	0	606	0	0	435	0	1041
	% +/- to Current Rates	37.73%				37.73%			-4.61%		16.18%
007	Current	604	Incl. In BI	Incl. In BI	0	604	0	0	462	0	1066
	Proposed	835	Incl. In BI	Incl. In BI	0	835	0	0	440	0	1275
	% +/- to Current Rates	38.25%				38.25%			-4.76%		19.61%

* 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 = 36/36/24/10

Months since last move = 0
Vehicle age = 6

Proposed: Rate Group DCPD/Coll/Comp/AB = 36/36/24/10

Months since last move = 0
Vehicle age = 6

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Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)

New Business:	3/6/2020
Renewals:	3/7/2020

Profile 9.1 Private Passenger:

Operator 1:

Male, Age 19
 Driver training
 Licensed 2 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)
 Renewal, 2 years with present company
 Pleasure use - annual mileage 18,000 km
 No AF accidents
 No Convictions
 2012 Ford Focus SE 5DR

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	3068	Incl. In BI	Incl. In BI	24	3092	135	9	1040	262	1446	4538
	Proposed	3936	Incl. In BI	Incl. In BI	24	3960	243	9	1040	229	1521	5481
% +/- to Current Rates		28.29%			0.00%	28.07%	80.00%	0.00%	0.00%	-12.60%	5.19%	20.78%
005	Current	1757	Incl. In BI	Incl. In BI	12	1769	92	9	1034	250	1385	3154
	Proposed	2249	Incl. In BI	Incl. In BI	12	2261	165	9	1035	219	1428	3689
% +/- to Current Rates		28.00%			0.00%	27.81%	79.35%	0.00%	0.10%	-12.40%	3.10%	16.96%
006	Current	1292	Incl. In BI	Incl. In BI	8	1300	78	9	1022	231	1340	2640
	Proposed	1647	Incl. In BI	Incl. In BI	8	1655	140	9	1022	202	1373	3028
% +/- to Current Rates		27.48%			0.00%	27.31%	79.49%	0.00%	0.00%	-12.55%	2.46%	14.70%
007	Current	1757	Incl. In BI	Incl. In BI	12	1769	92	9	1034	250	1385	3154
	Proposed	2249	Incl. In BI	Incl. In BI	12	2261	165	9	1035	219	1428	3689
% +/- to Current Rates		28.00%			0.00%	27.81%	79.35%	0.00%	0.10%	-12.40%	3.10%	16.96%

* 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 = 32/32/22/10 (driver training discount)

Months since last move = 0

Vehicle age = 8

Proposed: Rate Group DCPD/Coll/Comp/AB = 32/32/22/10 (driver training discount)

Months since last move = 0

Vehicle age = 8

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Company Name: **Intact Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	3/6/2020
Renewals:	3/7/2020

Profile 10.1 Private Passenger:

Operator 1:

Male, Age 19
 Driver training
 Licensed 2 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)
 Renewal, 2 years with present company
 Pleasure use - annual mileage 18,000 km
 1 AF 12 months ago 1 AF 2 years ago
 Convictions - 1 minor violation 12 months ago, 1 minor violation 2 years ago
 2012 Hyundai Accent L 5DR

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current										
	Proposed										
	% +/- to Current Rates										
005	Current										
	Proposed										
	% +/- to Current Rates										
006	Current										
	Proposed										
	% +/- to Current Rates										
007	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: This is a risk we would not write due to two at-fault accidents in the preceding 6 years (u/w rule)

Proposed: This is a risk we would not write due to two at-fault accidents in the preceding 6 years (u/w rule)

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Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)

New Business:	3/6/2020
Renewals:	3/7/2020

Profile 11.1 Private Passenger:

Operator 1:

Female, Age 35
 No driver training
 Licensed 15 years, Class 5 license/G in Ontario
 New business
 Annual mileage 25,000 km, travel to/from work 25 km one way
 No AF accidents
 No convictions
 2014 Dodge Grand Caravan SE

Coverages:

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1167	Incl. In BI	Incl. In BI	24	1191	146	9	465	226	846	2037
	Proposed	1237	Incl. In BI	Incl. In BI	24	1261	256	9	395	214	874	2135
% +/- to Current Rates		6.00%			0.00%	5.88%	75.34%	0.00%	-15.05%	-5.31%	3.31%	4.81%
005	Current	690	Incl. In BI	Incl. In BI	12	702	99	9	462	216	786	1488
	Proposed	729	Incl. In BI	Incl. In BI	12	741	173	9	393	205	780	1521
% +/- to Current Rates		5.65%			0.00%	5.56%	74.75%	0.00%	-14.94%	-5.09%	-0.76%	2.22%
006	Current	532	Incl. In BI	Incl. In BI	8	540	84	9	456	199	748	1288
	Proposed	560	Incl. In BI	Incl. In BI	8	568	147	9	388	189	733	1301
% +/- to Current Rates		5.26%			0.00%	5.19%	75.00%	0.00%	-14.91%	-5.03%	-2.01%	1.01%
007	Current	690	Incl. In BI	Incl. In BI	12	702	99	9	462	216	786	1488
	Proposed	729	Incl. In BI	Incl. In BI	12	741	173	9	393	205	780	1521
% +/- to Current Rates		5.65%			0.00%	5.56%	74.75%	0.00%	-14.94%	-5.09%	-0.76%	2.22%

* 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 = 34/34/28/10

Months since last move = 0

Vehicle age = 6

Proposed: Rate Group DCPD/Coll/Comp/AB = 34/34/28/10

Months since last move = 0

Vehicle age = 6

Company Name: **Intact Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	3/6/2020
Renewals:	3/7/2020

Profile 12.1 Private Passenger:

Operator 1:

Female, Age 35
 No driver training
 Licensed 15 years, Class 5 license/G in Ontario
 New business
 Annual mileage 25,000 km, travel to/from work 25 km one way
 1 AF 2 years ago 1 AF 4 years ago
 Convictions - 1 criminal code conviction 12 months ago, 1 major violation 18 months ago, 1 major violation 2 years ago
 2012 Nissan Versa 1.8 S 5DR

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current											
Proposed											
% +/- to Current Rates											
005 Current											
Proposed											
% +/- to Current Rates											
006 Current											
Proposed											
% +/- to Current Rates											
007 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: This is a risk we would not write due to two at-fault accidents in the preceding 6 years (u/w rule)

Proposed: This is a risk we would not write due to two at-fault accidents in the preceding 6 years (u/w rule)

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