

Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	
Renewals:	

Profile 1 - Commercial Vehicle:

Operator 1:

Male, Age 45
 No driver training
 Licensed 25 years, Appropriate class license
 New business
 1 AF 12 months ago
 No convictions in 3 years
 2013 Ford Ecoline E450, SD Cutaway
 Use: wholesale delivery truck for a T.V sales and service operation
 List Price New: \$34,050

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1,279.72	Incl in BI	281.59	9.00	1,570.30	84.98	9.00	256.85	88.43	439.27	2,009.57
	Proposed	1,279.72	Incl in BI	281.59	9.00	1,570.30	84.98	9.00	229.48	77.78	401.24	1,971.55
% +/- to Current Rates		0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00	-10.65%	-12.05%	-22.70%	-22.70%
005	Current	812.09	Incl in BI	178.69	9.00	999.78	77.26	9.00	288.10	82.78	457.14	1,456.92
	Proposed	812.09	Incl in BI	178.69	9.00	999.78	77.26	9.00	257.40	72.81	416.47	1,416.25
% +/- to Current Rates		0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00	-10.65%	-12.05%	-22.70%	-22.70%
006	Current	777.48	Incl in BI	171.08	9.00	957.56	77.26	9.00	339.92	86.62	512.79	1,470.35
	Proposed	777.48	Incl in BI	171.08	9.00	957.56	77.26	9.00	303.70	76.18	466.14	1,423.69
% +/- to Current Rates		0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00	-10.65%	-12.05%	-22.70%	-22.70%
007	Current	812.09	Incl in BI	178.69	9.00	999.78	77.26	9.00	288.10	82.78	457.14	1,456.92
	Proposed	812.09	Incl in BI	178.69	9.00	999.78	77.26	9.00	257.40	72.81	416.47	1,416.25
% +/- to Current Rates		0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00	-10.65%	-12.05%	-22.70%	-22.70%

* 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:

The above profile falls into the following categories: Class 44, Driving Record 1
RG 12 based on 2020 Rating Group Table II(A)
Conviction Free Discount 5%

Proposed:

The above profile falls into the following categories: Class 44, Driving Record 1
RG 11 based on 2021 Rating Group Table II(A)
Conviction Free Discount 5%

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	
Renewals:	

Profile 2 - Commercial Vehicle:

Operator 1:

Male, Age 35
 No driver training
 Licensed 12 years, Appropriate class license
 New business
 1 AF 12 months ago
 No convictions in 3 years
 2014 Dodge Ram Cargo Van
 Use: wholesale delivery truck for a computer sales and service operation
 List Price New: \$29,845

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	1,561.06	Incl in BI	343.49	9.00	1,913.55	108.25	9.00	366.17	121.43	604.85	2,518.41
Proposed	1,561.06	Incl in BI	343.49	9.00	1,913.55	108.25	9.00	332.39	106.52	556.15	2,469.71
% +/- to Current Rates	0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00%	-9.23%	-12.29%	-21.51%	-21.51%
005 Current	990.63	Incl in BI	217.98	9.00	1,217.61	98.40	9.00	410.72	113.68	631.80	1,849.41
Proposed	990.63	Incl in BI	217.98	9.00	1,217.61	98.40	9.00	372.83	99.71	579.94	1,797.55
% +/- to Current Rates	0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00%	-9.23%	-12.29%	-21.51%	-21.51%
006 Current	948.41	Incl in BI	208.69	9.00	1,166.09	98.40	9.00	484.60	118.94	710.94	1,877.04
Proposed	948.41	Incl in BI	208.69	9.00	1,166.09	98.40	9.00	439.89	104.33	651.62	1,817.72
% +/- to Current Rates	0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00%	-9.23%	-12.29%	-21.51%	-21.51%
007 Current	990.63	Incl in BI	217.98	9.00	1,217.61	98.40	9.00	410.72	113.68	631.80	1,849.41
Proposed	990.63	Incl in BI	217.98	9.00	1,217.61	98.40	9.00	372.83	99.71	579.94	1,797.55
% +/- to Current Rates	0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00%	-9.23%	-12.29%	-21.51%	-21.51%

* 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:

The above profile falls into the following categories: Class 36, Driving Record 1
RG 14 based on 2020 Rating Group Table I
Conviction Free Discount 5%

Proposed:

The above profile falls into the following categories: Class 36, Driving Record 1
RG 13 based on 2021 Rating Group Table I
Conviction Free Discount 5%

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	
Renewals:	

Profile 3 - Commercial Vehicle:

Operator 1:

Male, Age 40
 No driver training
 Licensed 20 years, Appropriate class license
 Renewal, Insured with current insurer for the last 10 years
 No AF accidents in 10 years
 No convictions in 10 years
 2012 Ford F150 Lariat Supercab 2WD
 Use: Artisans Truck. No personal use
 List Price New: \$44,100

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	685.68	Incl in BI	150.88	9.00	845.56	43.63	9.00	139.80	113.08	305.50	1,151.06
Proposed	685.68	Incl in BI	150.88	9.00	845.56	43.63	9.00	126.90	99.18	278.71	1,124.27
% +/- to Current Rates	0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00	-9.23%	-12.29%	-21.51%	-21.51%
005 Current	435.12	Incl in BI	95.74	9.00	539.87	39.66	9.00	156.80	105.85	311.32	851.18
Proposed	435.12	Incl in BI	95.74	9.00	539.87	39.66	9.00	142.34	92.85	283.85	823.71
% +/- to Current Rates	0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00	-9.23%	-12.29%	-21.51%	-21.51%
006 Current	416.58	Incl in BI	91.66	9.00	517.24	39.66	9.00	185.01	110.75	344.42	861.67
Proposed	416.58	Incl in BI	91.66	9.00	517.24	39.66	9.00	167.94	97.15	313.75	830.99
% +/- to Current Rates	0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00	-9.23%	-12.29%	-21.51%	-21.51%
007 Current	435.12	Incl in BI	95.74	9.00	539.87	39.66	9.00	156.80	105.85	311.32	851.18
Proposed	435.12	Incl in BI	95.74	9.00	539.87	39.66	9.00	142.34	92.85	283.85	823.71
% +/- to Current Rates	0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00	-9.23%	-12.29%	-21.51%	-21.51%

* 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:	The above profile falls into the following categories: Class 35, Driving Record 6
	RG 14 based on 2020 Rating Group Table I (Veh code 3630)
	Conviction Free Discount 5%, New Business Loyalty Discount 5%

Proposed:	The above profile falls into the following categories: Class 35, Driving Record 6
	RG 13 based on 2021 Rating Group Table I (Veh code 3630)
	Conviction Free Discount 5%, New Business Loyalty Discount 5%

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	
Renewals:	

Profile 4 - Commercial Vehicle:

Operator 1:

Male, Age 45
 No driver training
 Licensed 25 years, Appropriate class license
 New business
 No AF accidents in 10 years
 No convictions in 10 years
 2012 Mack Granite GU813 Tri Axle Dump
 List Price New: \$148,000

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$5000 Deductible
Comprehensive \$5000 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1,597.31	Incl in BI	351.47	9.00	1,957.78	74.23	9.00	694.29	149.33	926.85	2,884.62
	Proposed	1,597.31	Incl in BI	351.47	9.00	1,957.78	74.23	9.00	694.29	149.33	926.85	2,884.62
% +/- to Current Rates		0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00	0.00%	0.00%	0.00%	0.00%
005	Current	1,013.63	Incl in BI	223.04	9.00	1,245.67	67.48	9.00	778.75	139.79	995.02	2,240.69
	Proposed	1,013.63	Incl in BI	223.04	9.00	1,245.67	67.48	9.00	778.75	139.79	995.02	2,240.69
% +/- to Current Rates		0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00	0.00%	0.00%	0.00%	0.00%
006	Current	970.43	Incl in BI	213.53	9.00	1,192.96	67.48	9.00	918.83	146.26	1,141.57	2,334.53
	Proposed	970.43	Incl in BI	213.53	9.00	1,192.96	67.48	9.00	918.83	146.26	1,141.57	2,334.53
% +/- to Current Rates		0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00	0.00%	0.00%	0.00%	0.00%
007	Current	1,013.63	Incl in BI	223.04	9.00	1,245.67	67.48	9.00	778.75	139.79	995.02	2,240.69
	Proposed	1,013.63	Incl in BI	223.04	9.00	1,245.67	67.48	9.00	778.75	139.79	995.02	2,240.69
% +/- to Current Rates		0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00	0.00%	0.00%	0.00%	0.00%

* 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:	The above profile falls into the following categories: Class 42, Driving Record 6
	RG 24 based on 2020 Rating Group Table II(A)
	Conviction Free Discount 5%

Proposed:	The above profile falls into the following categories: Class 42, Driving Record 6
	RG 24 based on 2021 Rating Group Table II(A)
	Conviction Free Discount 5%

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	
Renewals:	

Interurban Truck - Profile 1

Operator 1:

No driver training
 Licensed 19 years, Appropriate class license
 New business
 No AF accidents in 10 years
 No convictions in 10 years
 2012 Freightliner Cascadia
 Use: 50% Ontario exposure, radius of operation over 160 km
 List Price New: \$162,000

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$6500 Deductible
Comprehensive \$6500 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	896.39	Incl in BI	205.81	7.00	1,109.20	70.73	9.00	590.71	299.88	970.32	2,079.52
	Proposed	896.39	Incl in BI	205.81	7.00	1,109.20	70.73	9.00	590.71	299.88	970.32	2,079.52
% +/- to Current Rates		0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
005	Current	568.84	Incl in BI	130.60	7.00	706.44	64.30	9.00	662.58	280.72	1,016.60	1,723.04
	Proposed	568.84	Incl in BI	130.60	7.00	706.44	64.30	9.00	662.58	280.72	1,016.60	1,723.04
% +/- to Current Rates		0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
006	Current	544.60	Incl in BI	125.04	7.00	676.63	64.30	9.00	781.75	293.72	1,148.78	1,825.41
	Proposed	544.60	Incl in BI	125.04	7.00	676.63	64.30	9.00	781.75	293.72	1,148.78	1,825.41
% +/- to Current Rates		0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
007	Current	568.84	Incl in BI	130.60	7.00	706.44	64.30	9.00	662.58	280.72	1,016.60	1,723.04
	Proposed	568.84	Incl in BI	130.60	7.00	706.44	64.30	9.00	662.58	280.72	1,016.60	1,723.04
% +/- to Current Rates		0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

* 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:	The above profile falls into the following categories: Class 64, Driving Record 6
	RG 26 based on 2020 Rating Group Table II(A)
	Closest collision and comprehensive deductible of \$5,000 is used
	Conviction Free Discount 5%

Proposed:	The above profile falls into the following categories: Class 64, Driving Record 6
	RG 26 based on 2021 Rating Group Table II(A)
	Closest collision and comprehensive deductible of \$5,000 is used
	Conviction Free Discount 5%

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	
Renewals:	

Interurban Truck - Profile 2

Operator 1:

No driver training
 Licensed 35 years, Appropriate class license
 New business
 No AF accidents in 10 years
 No convictions in 10 years
 2011 Peterbilt 386
 Use: 20% Quebec exposure, radius of operation over 160 km
 List Price New: \$178,000

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$6500 Deductible
Comprehensive \$6500 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	783.32	Incl in BI	179.85	7.00	970.17	59.91	9.00	553.52	291.05	913.47	1,883.64
	Proposed	783.32	Incl in BI	179.85	7.00	970.17	59.91	9.00	553.52	291.05	913.47	1,883.64
% +/- to Current Rates		0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00	0.00%	0.00%	0.00%	0.00%
005	Current	497.09	Incl in BI	114.13	7.00	618.22	54.46	9.00	620.86	272.46	956.77	1,574.99
	Proposed	497.09	Incl in BI	114.13	7.00	618.22	54.46	9.00	620.86	272.46	956.77	1,574.99
% +/- to Current Rates		0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00	0.00%	0.00%	0.00%	0.00%
006	Current	475.90	Incl in BI	109.26	7.00	592.17	54.46	9.00	732.53	285.08	1,081.06	1,673.23
	Proposed	475.90	Incl in BI	109.26	7.00	592.17	54.46	9.00	732.53	285.08	1,081.06	1,673.23
% +/- to Current Rates		0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00	0.00%	0.00%	0.00%	0.00%
007	Current	497.09	Incl in BI	114.13	7.00	618.22	54.46	9.00	620.86	272.46	956.77	1,574.99
	Proposed	497.09	Incl in BI	114.13	7.00	618.22	54.46	9.00	620.86	272.46	956.77	1,574.99
% +/- to Current Rates		0.00%	Incl in BI	0.00%	0.00%	0.00%	0.00%	0.00	0.00%	0.00%	0.00%	0.00%

* 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:	The above profile falls into the following categories: Class 64, Driving Record 6
	RG 27 based on 2020 Rating Group Table II(A)
	Closest collision and comprehensive deductible of \$5,000 is used
	Conviction Free Discount 5%

Proposed:	The above profile falls into the following categories: Class 64, Driving Record 6
	RG 27 based on 2021 Rating Group Table II(A)
	Closest collision and comprehensive deductible of \$5,000 is used
	Conviction Free Discount 5%

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