

Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-06-07
Renewals:	2023-07-07

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	
004	Current	1525	Incl. in BI	414	24	1963	229	9	605	328	1171	3134
	Proposed	1463	Incl. in BI	554	24	2041	225	9	738	531	1503	3544
% +/- to Current Rates		-4.07%		33.82%	0.00%	3.97%	-1.75%	0.00%	21.98%	61.89%	28.35%	13.08%
005	Current	898	Incl. in BI	244	12	1154	155	9	602	313	1079	2233
	Proposed	860	Incl. in BI	326	12	1198	153	9	734	507	1403	2601
% +/- to Current Rates		-4.23%		33.61%	0.00%	3.81%	-1.29%	0.00%	21.93%	61.98%	30.03%	16.48%
006	Current	689	Incl. in BI	187	8	884	132	9	595	289	1025	1909
	Proposed	660	Incl. in BI	250	8	918	130	9	725	468	1332	2250
% +/- to Current Rates		-4.21%		33.69%	0.00%	3.85%	-1.52%	0.00%	21.85%	61.94%	29.95%	17.86%
007	Current	898	Incl. in BI	244	12	1154	155	9	602	313	1079	2233
	Proposed	860	Incl. in BI	326	12	1198	153	9	734	507	1403	2601
% +/- to Current Rates		-4.23%		33.61%	0.00%	3.81%	-1.29%	0.00%	21.93%	61.98%	30.03%	16.48%

* 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:	2023-04-01
Renewals:	2023-04-02

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	766	Incl. in BI	256	24	1046	229	9	340	328	906	1952
	Proposed	735	Incl. in BI	343	24	1102	225	9	415	531	1180	2282
	% +/- to Current Rates	-4.05%		33.98%	0.00%	5.35%	-1.75%	0.00%	22.06%	61.89%	30.24%	16.91%
005	Current	451	Incl. in BI	151	12	614	155	9	339	313	816	1430
	Proposed	432	Incl. in BI	202	12	646	153	9	413	507	1082	1728
	% +/- to Current Rates	-4.21%		33.77%	0.00%	5.21%	-1.29%	0.00%	21.83%	61.98%	32.60%	20.84%
006	Current	346	Incl. in BI	116	8	470	132	9	335	289	765	1235
	Proposed	332	Incl. in BI	155	8	495	130	9	408	468	1015	1510
	% +/- to Current Rates	-4.05%		33.62%	0.00%	5.32%	-1.52%	0.00%	21.79%	61.94%	32.68%	22.27%
007	Current	451	Incl. in BI	151	12	614	155	9	339	313	816	1430
	Proposed	432	Incl. in BI	202	12	646	153	9	413	507	1082	1728
	% +/- to Current Rates	-4.21%		33.77%	0.00%	5.21%	-1.29%	0.00%	21.83%	61.98%	32.60%	20.84%

* 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=35/35/43/10
 Months since last move = 0
 Vehicle age = 4

Proposed: Rate Group DCPD/Coll/Comp/AB=37/37/51/10
 Months since last move = 0
 Vehicle age = 4

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-04-01
Renewals:	2023-04-02

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

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	759	Incl. in BI	158	0	917	0	0	265	0	265	1182
Proposed	728	Incl. in BI	211	0	939	0	0	323	0	323	1262
% +/- to Current Rates	-4.08%		33.54%		2.40%			21.89%		21.89%	6.77%
005 Current	447	Incl. in BI	93	0	540	0	0	263	0	263	803
Proposed	428	Incl. in BI	124	0	552	0	0	321	0	321	873
% +/- to Current Rates	-4.25%		33.33%		2.22%			22.05%		22.05%	8.72%
006 Current	343	Incl. in BI	71	0	414	0	0	260	0	260	674
Proposed	328	Incl. in BI	95	0	423	0	0	317	0	317	740
% +/- to Current Rates	-4.37%		33.80%		2.17%			21.92%		21.92%	9.79%
007 Current	447	Incl. in BI	93	0	540	0	0	263	0	263	803
Proposed	428	Incl. in BI	124	0	552	0	0	321	0	321	873
% +/- to Current Rates	-4.25%		33.33%		2.22%			22.05%		22.05%	8.72%

* 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=35/35/43/10
 Months since last move = 0
 Vehicle age = 4

Proposed: Rate Group DCPD/Coll/Comp/AB=37/37/51/10
 Months since last move = 0
 Vehicle age = 4

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-04-01
Renewals:	2023-04-02

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	920 Incl. in BI	225	24	1169	256	9	365	272	902	2071
	Proposed	882 Incl. in BI	273	24	1179	251	9	404	301	965	2144
% +/- to Current Rates		-4.13%	21.33%	0.00%	0.86%	-1.95%	0.00%	10.68%	10.66%	6.98%	3.52%
005	Current	542 Incl. in BI	133	12	687	173	9	363	260	805	1492
	Proposed	519 Incl. in BI	161	12	692	171	9	402	287	869	1561
% +/- to Current Rates		-4.24%	21.05%	0.00%	0.73%	-1.16%	0.00%	10.74%	10.38%	7.95%	4.62%
006	Current	415 Incl. in BI	102	8	525	147	9	359	240	755	1280
	Proposed	398 Incl. in BI	123	8	529	145	9	397	265	816	1345
% +/- to Current Rates		-4.10%	20.59%	0.00%	0.76%	-1.36%	0.00%	10.58%	10.42%	8.08%	5.08%
007	Current	542 Incl. in BI	133	12	687	173	9	363	260	805	1492
	Proposed	519 Incl. in BI	161	12	692	171	9	402	287	869	1561
% +/- to Current Rates		-4.24%	21.05%	0.00%	0.73%	-1.16%	0.00%	10.74%	10.38%	7.95%	4.62%

* 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:	2023-04-01
Renewals:	2023-04-02

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	920	Incl. in BI	225	24	1169	256	9	365	272	902	2071
	Proposed	882	Incl. in BI	273	24	1179	251	9	404	301	965	2144
% +/- to Current Rates		-4.13%		21.33%	0.00%	0.86%	-1.95%	0.00%	10.68%	10.66%	6.98%	3.52%
005	Current	542	Incl. in BI	133	12	687	173	9	363	260	805	1492
	Proposed	519	Incl. in BI	161	12	692	171	9	402	287	869	1561
% +/- to Current Rates		-4.24%		21.05%	0.00%	0.73%	-1.16%	0.00%	10.74%	10.38%	7.95%	4.62%
006	Current	415	Incl. in BI	102	8	525	147	9	359	240	755	1280
	Proposed	398	Incl. in BI	123	8	529	145	9	397	265	816	1345
% +/- to Current Rates		-4.10%		20.59%	0.00%	0.76%	-1.36%	0.00%	10.58%	10.42%	8.08%	5.08%
007	Current	542	Incl. in BI	133	12	687	173	9	363	260	805	1492
	Proposed	519	Incl. in BI	161	12	692	171	9	402	287	869	1561
% +/- to Current Rates		-4.24%		21.05%	0.00%	0.73%	-1.16%	0.00%	10.74%	10.38%	7.95%	4.62%

* 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=32/32/33/10
 Months since last move = 0
 Vehicle age = 7

Proposed: Rate Group DCPD/Coll/Comp/AB=32/32/30/10
 Months since last move = 0
 Vehicle age = 7

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-04-01
Renewals:	2023-04-02

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

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					0.00%					0.00%	0.00%
005 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
006 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
007 Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					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: 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:	2023-04-01
Renewals:	2023-04-02

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	
004	Current	1575	Incl. in BI	447	48	2070	463	18	725	504	1710	3780
	Proposed	1485	Incl. in BI	496	48	2029	397	18	733	539	1687	3716
% +/- to Current Rates		-5.71%		10.96%	0.00%	-1.99%	-14.25%	0.00%	1.10%	6.94%	-1.35%	-1.69%
005	Current	926	Incl. in BI	263	24	1213	314	18	722	481	1535	2748
	Proposed	874	Incl. in BI	292	24	1190	270	18	729	514	1531	2721
% +/- to Current Rates		-5.62%		11.03%	0.00%	-1.90%	-14.01%	0.00%	0.97%	6.86%	-0.26%	-0.98%
006	Current	711	Incl. in BI	202	16	929	267	18	712	443	1440	2369
	Proposed	670	Incl. in BI	224	16	910	229	18	720	475	1442	2352
% +/- to Current Rates		-5.77%		10.89%	0.00%	-2.05%	-14.23%	0.00%	1.12%	7.22%	0.14%	-0.72%
007	Current	926	Incl. in BI	263	24	1213	314	18	722	481	1535	2748
	Proposed	874	Incl. in BI	292	24	1190	270	18	729	514	1531	2721
% +/- to Current Rates		-5.62%		11.03%	0.00%	-1.90%	-14.01%	0.00%	0.97%	6.86%	-0.26%	-0.98%

* 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:	2023-04-01
Renewals:	2023-04-02

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	
004	Current	740	Incl. in BI	276	24	1040	147	9	442	373	971	2011
	Proposed	709	Incl. in BI	319	24	1052	144	9	466	397	1016	2068
% +/- to Current Rates		-4.19%		15.58%	0.00%	1.15%	-2.04%	0.00%	5.43%	6.43%	4.63%	2.83%
005	Current	435	Incl. in BI	162	12	609	100	9	440	356	905	1514
	Proposed	417	Incl. in BI	188	12	617	98	9	463	379	949	1566
% +/- to Current Rates		-4.14%		16.05%	0.00%	1.31%	-2.00%	0.00%	5.23%	6.46%	4.86%	3.43%
006	Current	334	Incl. in BI	125	8	467	85	9	434	328	856	1323
	Proposed	320	Incl. in BI	144	8	472	83	9	457	350	899	1371
% +/- to Current Rates		-4.19%		15.20%	0.00%	1.07%	-2.35%	0.00%	5.30%	6.71%	5.02%	3.63%
007	Current	435	Incl. in BI	162	12	609	100	9	440	356	905	1514
	Proposed	417	Incl. in BI	188	12	617	98	9	463	379	949	1566
% +/- to Current Rates		-4.14%		16.05%	0.00%	1.31%	-2.00%	0.00%	5.23%	6.46%	4.86%	3.43%

* 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=39/39/47/8

Months since last move = 0
Vehicle age = 6
Multi-Vehicle Discount(17%)

Proposed: Rate Group DCPD/Coll/Comp/AB=38/38/42/8

Months since last move = 0
Vehicle age = 6
Multi-Vehicle Discount(17%)

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-04-01
Renewals:	2023-04-02

Profile 3.3 Private Passenger:

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

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	835	Incl. in BI	171	24	1030	316	9	283	131	739	1769
	Proposed	776	Incl. in BI	177	24	977	253	9	267	142	671	1648
	% +/- to Current Rates	-7.07%		3.51%	0.00%	-5.15%	-19.94%	0.00%	-5.65%	8.40%	-9.20%	-6.84%
005	Current	491	Incl. in BI	101	12	604	214	9	282	125	630	1234
	Proposed	457	Incl. in BI	104	12	573	172	9	266	135	582	1155
	% +/- to Current Rates	-6.92%		2.97%	0.00%	-5.13%	-19.63%	0.00%	-5.67%	8.00%	-7.62%	-6.40%
006	Current	377	Incl. in BI	77	8	462	182	9	278	115	584	1046
	Proposed	350	Incl. in BI	80	8	438	146	9	263	125	543	981
	% +/- to Current Rates	-7.16%		3.90%	0.00%	-5.19%	-19.78%	0.00%	-5.40%	8.70%	-7.02%	-6.21%
007	Current	491	Incl. in BI	101	12	604	214	9	282	125	630	1234
	Proposed	457	Incl. in BI	104	12	573	172	9	266	135	582	1155
	% +/- to Current Rates	-6.92%		2.97%	0.00%	-5.13%	-19.63%	0.00%	-5.67%	8.00%	-7.62%	-6.40%

* 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=33/33/24/12
 Months since last move = 0
 Vehicle age = 9
 Multi-Vehicle Discount(17%)

Proposed: Rate Group DCPD/Coll/Comp/AB=30/30/20/11
 Months since last move = 0
 Vehicle age = 9
 Multi-Vehicle Discount(17%)

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-04-01
Renewals:	2023-04-02

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	930 Incl. in BI	240	24	1194	303	9	377	195	884	2078
	Proposed	891 Incl. in BI	263	24	1178	298	9	377	234	918	2096
% +/- to Current Rates		-4.19%	9.58%	0.00%	-1.34%	-1.65%	0.00%	0.00%	20.00%	3.85%	0.87%
005	Current	503 Incl. in BI	138	12	653	191	9	360	186	746	1399
	Proposed	483 Incl. in BI	152	12	647	187	9	360	224	780	1427
% +/- to Current Rates		-3.98%	10.14%	0.00%	-0.92%	-2.09%	0.00%	0.00%	20.43%	4.56%	2.00%
006	Current	386 Incl. in BI	106	8	500	162	9	356	172	699	1199
	Proposed	370 Incl. in BI	116	8	494	159	9	356	207	731	1225
% +/- to Current Rates		-4.15%	9.43%	0.00%	-1.20%	-1.85%	0.00%	0.00%	20.35%	4.58%	2.17%
007	Current	503 Incl. in BI	138	12	653	191	9	360	186	746	1399
	Proposed	483 Incl. in BI	152	12	647	187	9	360	224	780	1427
% +/- to Current Rates		-3.98%	10.14%	0.00%	-0.92%	-2.09%	0.00%	0.00%	20.43%	4.56%	2.00%

* 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:

Proposed:

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-04-01
Renewals:	2023-04-02

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	930	Incl. in BI	240	24	1194	303	9	377	195	884	2078
	Proposed	891	Incl. in BI	263	24	1178	298	9	377	234	918	2096
% +/- to Current Rates		-4.19%		9.58%	0.00%	-1.34%	-1.65%	0.00%	0.00%	20.00%	3.85%	0.87%
005	Current	503	Incl. in BI	138	12	653	191	9	360	186	746	1399
	Proposed	483	Incl. in BI	152	12	647	187	9	360	224	780	1427
% +/- to Current Rates		-3.98%		10.14%	0.00%	-0.92%	-2.09%	0.00%	0.00%	20.43%	4.56%	2.00%
006	Current	386	Incl. in BI	106	8	500	162	9	356	172	699	1199
	Proposed	370	Incl. in BI	116	8	494	159	9	356	207	731	1225
% +/- to Current Rates		-4.15%		9.43%	0.00%	-1.20%	-1.85%	0.00%	0.00%	20.35%	4.58%	2.17%
007	Current	503	Incl. in BI	138	12	653	191	9	360	186	746	1399
	Proposed	483	Incl. in BI	152	12	647	187	9	360	224	780	1427
% +/- to Current Rates		-3.98%		10.14%	0.00%	-0.92%	-2.09%	0.00%	0.00%	20.43%	4.56%	2.00%

* 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: Rate Group DCPD/Coll/Comp/AB=36/36/30/11
 Months since last move = 0
 Vehicle age = 7

Proposed: Rate Group DCPD/Coll/Comp/AB=34/34/29/11
 Months since last move = 0
 Vehicle age = 7

The premium data and rating information contained in this document was prepared by the filing insurer and submitted to the Board solely for informational purposes and not for the purposes of reliance on by any third party. The Board assumes no liability related to third party use of this data or any actions taken or decisions made as a result of the data set forth herein.

Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-04-01
Renewals:	2023-04-02

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:	2023-04-01
Renewals:	2023-04-02

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	
004	Current	4006	Incl. in BI	556	24	4586	415	9	1095	186	1705	6291
	Proposed	3841	Incl. in BI	574	24	4439	408	9	1030	215	1662	6101
% +/- to Current Rates		-4.12%		3.24%	0.00%	-3.21%	-1.69%	0.00%	-5.94%	15.59%	-2.52%	-3.02%
005	Current	522	Incl. in BI	98	12	632	190	9	275	81	555	1187
	Proposed	500	Incl. in BI	101	12	613	187	9	258	93	547	1160
% +/- to Current Rates		-4.21%		3.06%	0.00%	-3.01%	-1.58%	0.00%	-6.18%	14.81%	-1.44%	-2.27%
006	Current	400	Incl. in BI	75	8	483	162	9	271	74	516	999
	Proposed	384	Incl. in BI	77	8	469	159	9	255	86	509	978
% +/- to Current Rates		-4.00%		2.67%	0.00%	-2.90%	-1.85%	0.00%	-5.90%	16.22%	-1.36%	-2.10%
007	Current	522	Incl. in BI	98	12	632	190	9	275	81	555	1187
	Proposed	500	Incl. in BI	101	12	613	187	9	258	93	547	1160
% +/- to Current Rates		-4.21%		3.06%	0.00%	-3.01%	-1.58%	0.00%	-6.18%	14.81%	-1.44%	-2.27%

* 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=32/32/17/12
 Months since last move = 0
 Vehicle age = 10

Proposed: Rate Group DCPD/Coll/Comp/AB=29/29/15/12
 Months since last move = 0
 Vehicle age = 10

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-04-01
Renewals:	2023-04-02

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	
004	Current	1414	Incl. in BI	448	48	1910	369	18	683	467	1537	3447
	Proposed	1356	Incl. in BI	556	48	1960	363	18	772	697	1850	3810
% +/- to Current Rates		-4.10%		24.11%	0.00%	2.62%	-1.63%	0.00%	13.03%	49.25%	20.36%	10.53%
005	Current	832	Incl. in BI	264	24	1120	250	18	679	446	1393	2513
	Proposed	799	Incl. in BI	327	24	1150	246	18	768	665	1697	2847
% +/- to Current Rates		-3.97%		23.86%	0.00%	2.68%	-1.60%	0.00%	13.11%	49.10%	21.82%	13.29%
006	Current	639	Incl. in BI	202	16	857	213	18	672	411	1314	2171
	Proposed	612	Incl. in BI	251	16	879	209	18	758	614	1599	2478
% +/- to Current Rates		-4.23%		24.26%	0.00%	2.57%	-1.88%	0.00%	12.80%	49.39%	21.69%	14.14%
007	Current	832	Incl. in BI	264	24	1120	250	18	679	446	1393	2513
	Proposed	799	Incl. in BI	327	24	1150	246	18	768	665	1697	2847
% +/- to Current Rates		-3.97%		23.86%	0.00%	2.68%	-1.60%	0.00%	13.11%	49.10%	21.82%	13.29%

* 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:	2023-04-01
Renewals:	2023-04-02

Profile 6.2 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)

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	637	Incl. in BI	207	24	868	111	9	311	291	722	1590
	Proposed	611	Incl. in BI	291	24	926	109	9	398	466	982	1908
% +/- to Current Rates		-4.08%		40.58%	0.00%	6.68%	-1.80%	0.00%	27.97%	60.14%	36.01%	20.00%
005	Current	375	Incl. in BI	122	12	509	75	9	309	278	671	1180
	Proposed	360	Incl. in BI	171	12	543	74	9	396	445	924	1467
% +/- to Current Rates		-4.00%		40.16%	0.00%	6.68%	-1.33%	0.00%	28.16%	60.07%	37.70%	24.32%
006	Current	288	Incl. in BI	93	8	389	64	9	306	256	635	1024
	Proposed	276	Incl. in BI	131	8	415	63	9	391	411	874	1289
% +/- to Current Rates		-4.17%		40.86%	0.00%	6.68%	-1.56%	0.00%	27.78%	60.55%	37.64%	25.88%
007	Current	375	Incl. in BI	122	12	509	75	9	309	278	671	1180
	Proposed	360	Incl. in BI	171	12	543	74	9	396	445	924	1467
% +/- to Current Rates		-4.00%		40.16%	0.00%	6.68%	-1.33%	0.00%	28.16%	60.07%	37.70%	24.32%

* 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=36/36/47/7
 Months since last move = 0
 Vehicle age = 5
 Multi-Vehicle Discount(17%)

Proposed: Rate Group DCPD/Coll/Comp/AB=39/39/55/7
 Months since last move = 0
 Vehicle age = 5
 Multi-Vehicle Discount(17%)

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-04-01
Renewals:	2023-04-02

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	777	Incl. in BI	241	24	1042	258	9	372	176	815	1857
	Proposed	745	Incl. in BI	265	24	1034	254	9	374	231	868	1902
% +/- to Current Rates		-4.12%		9.96%	0.00%	-0.77%	-1.55%	0.00%	0.54%	31.25%	6.50%	2.42%
005	Current	457	Incl. in BI	142	12	611	175	9	370	168	722	1333
	Proposed	439	Incl. in BI	156	12	607	172	9	372	220	773	1380
% +/- to Current Rates		-3.94%		9.86%	0.00%	-0.65%	-1.71%	0.00%	0.54%	30.95%	7.06%	3.53%
006	Current	351	Incl. in BI	109	8	468	149	9	366	155	679	1147
	Proposed	336	Incl. in BI	120	8	464	146	9	367	203	725	1189
% +/- to Current Rates		-4.27%		10.09%	0.00%	-0.85%	-2.01%	0.00%	0.27%	30.97%	6.77%	3.66%
007	Current	457	Incl. in BI	142	12	611	175	9	370	168	722	1333
	Proposed	439	Incl. in BI	156	12	607	172	9	372	220	773	1380
% +/- to Current Rates		-3.94%		9.86%	0.00%	-0.65%	-1.71%	0.00%	0.54%	30.95%	7.06%	3.53%

* 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=40/40/33/11
 Months since last move = 0
 Vehicle age = 7
 Multi-Vehicle Discount(17%)

Proposed: Rate Group DCPD/Coll/Comp/AB=38/38/34/11
 Months since last move = 0
 Vehicle age = 7
 Multi-Vehicle Discount(17%)

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-04-01
Renewals:	2023-04-02

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

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	875	Incl. in BI	233	24	1132	206	9	365	107	687	1819
	Proposed	743	Incl. in BI	262	24	1029	160	9	374	127	670	1699
% +/- to Current Rates		-15.09%		12.45%	0.00%	-9.10%	-22.33%	0.00%	2.47%	18.69%	-2.47%	-6.60%
005	Current	515	Incl. in BI	137	12	664	140	9	363	103	615	1279
	Proposed	437	Incl. in BI	154	12	603	109	9	372	121	611	1214
% +/- to Current Rates		-15.15%		12.41%	0.00%	-9.19%	-22.14%	0.00%	2.48%	17.48%	-0.65%	-5.08%
006	Current	395	Incl. in BI	105	8	508	119	9	359	95	582	1090
	Proposed	335	Incl. in BI	118	8	461	93	9	367	112	581	1042
% +/- to Current Rates		-15.19%		12.38%	0.00%	-9.25%	-21.85%	0.00%	2.23%	17.89%	-0.17%	-4.40%
007	Current	515	Incl. in BI	137	12	664	140	9	363	103	615	1279
	Proposed	437	Incl. in BI	154	12	603	109	9	372	121	611	1214
% +/- to Current Rates		-15.15%		12.41%	0.00%	-9.19%	-22.14%	0.00%	2.48%	17.48%	-0.65%	-5.08%

* 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:	2023-04-01
Renewals:	2023-04-02

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	875	Incl. in BI	233	24	1132	206	9	365	107	687	1819
	Proposed	743	Incl. in BI	262	24	1029	160	9	374	127	670	1699
% +/- to Current Rates		-15.09%		12.45%	0.00%	-9.10%	-22.33%	0.00%	2.47%	18.69%	-2.47%	-6.60%
005	Current	515	Incl. in BI	137	12	664	140	9	363	103	615	1279
	Proposed	437	Incl. in BI	154	12	603	109	9	372	121	611	1214
% +/- to Current Rates		-15.15%		12.41%	0.00%	-9.19%	-22.14%	0.00%	2.48%	17.48%	-0.65%	-5.08%
006	Current	395	Incl. in BI	105	8	508	119	9	359	95	582	1090
	Proposed	335	Incl. in BI	118	8	461	93	9	367	112	581	1042
% +/- to Current Rates		-15.19%		12.38%	0.00%	-9.25%	-21.85%	0.00%	2.23%	17.89%	-0.17%	-4.40%
007	Current	515	Incl. in BI	137	12	664	140	9	363	103	615	1279
	Proposed	437	Incl. in BI	154	12	603	109	9	372	121	611	1214
% +/- to Current Rates		-15.15%		12.41%	0.00%	-9.19%	-22.14%	0.00%	2.48%	17.48%	-0.65%	-5.08%

* 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=37/37/25/11

Months since last move = 0
Vehicle age = 7

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

Months since last move = 0
Vehicle age = 7

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-04-01
Renewals:	2023-04-02

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

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:	2023-04-01
Renewals:	2023-04-02

Profile 8.1 Private Passenger:

Operator 1:
 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)

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	876	Incl. in BI	269	24	1169	257	9	416	272	954	2123
	Proposed	823	Incl. in BI	311	24	1158	207	9	438	329	983	2141
% +/- to Current Rates		-6.05%		15.61%	0.00%	-0.94%	-19.46%	0.00%	5.29%	20.96%	3.04%	0.85%
005	Current	515	Incl. in BI	158	12	685	175	9	414	260	858	1543
	Proposed	484	Incl. in BI	183	12	679	140	9	436	314	899	1578
% +/- to Current Rates		-6.02%		15.82%	0.00%	-0.88%	-20.00%	0.00%	5.31%	20.77%	4.78%	2.27%
006	Current	395	Incl. in BI	121	8	524	148	9	409	240	806	1330
	Proposed	371	Incl. in BI	140	8	519	119	9	430	290	848	1367
% +/- to Current Rates		-6.08%		15.70%	0.00%	-0.95%	-19.59%	0.00%	5.13%	20.83%	5.21%	2.78%
007	Current	515	Incl. in BI	158	12	685	175	9	414	260	858	1543
	Proposed	484	Incl. in BI	183	12	679	140	9	436	314	899	1578
% +/- to Current Rates		-6.02%		15.82%	0.00%	-0.88%	-20.00%	0.00%	5.31%	20.77%	4.78%	2.27%

* 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=37/37/10
 Months since last move = 0
 Vehicle age = 6

Proposed: Rate Group DCPD/Coll/Comp/AB=36/36/9
 Months since last move = 0
 Vehicle age = 6

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-04-01
Renewals:	2023-04-02

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	
004	Current	774	Incl. in BI	341	24	1139	206	9	484	206	905	2044
	Proposed	722	Incl. in BI	378	24	1124	197	9	489	261	956	2080
% +/- to Current Rates		-6.72%		10.85%	0.00%	-1.32%	-4.37%	0.00%	1.03%	26.70%	5.64%	1.76%
005	Current	455	Incl. in BI	200	12	667	140	9	482	197	828	1495
	Proposed	425	Incl. in BI	222	12	659	134	9	486	249	878	1537
% +/- to Current Rates		-6.59%		11.00%	0.00%	-1.20%	-4.29%	0.00%	0.83%	26.40%	6.04%	2.81%
006	Current	349	Incl. in BI	154	8	511	119	9	476	181	785	1296
	Proposed	326	Incl. in BI	170	8	504	114	9	481	230	834	1338
% +/- to Current Rates		-6.59%		10.39%	0.00%	-1.37%	-4.20%	0.00%	1.05%	27.07%	6.24%	3.24%
007	Current	455	Incl. in BI	200	12	667	140	9	482	197	828	1495
	Proposed	425	Incl. in BI	222	12	659	134	9	486	249	878	1537
% +/- to Current Rates		-6.59%		11.00%	0.00%	-1.20%	-4.29%	0.00%	0.83%	26.40%	6.04%	2.81%

* 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=46/46/38/11
 Months since last move = 0
 Vehicle age = 6

Proposed: Rate Group DCPD/Coll/Comp/AB=44/44/39/11
 Months since last move = 0
 Vehicle age = 6

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	2023-04-01
Renewals:	2023-04-02

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 1 AF 2 years ago
 2017 Honda Civic LX 4DR (VICC Code 3558 01)

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	868	Incl. in BI	285	24	1177	144	9	454	442	1049	2226
	Proposed	832	Incl. in BI	345	24	1201	142	9	502	487	1140	2341
% +/- to Current Rates		-4.15%		21.05%	0.00%	2.04%	-1.39%	0.00%	10.57%	10.18%	8.67%	5.17%
005	Current	511	Incl. in BI	167	12	690	98	9	451	422	980	1670
	Proposed	490	Incl. in BI	203	12	705	96	9	499	465	1069	1774
% +/- to Current Rates		-4.11%		21.56%	0.00%	2.17%	-2.04%	0.00%	10.64%	10.19%	9.08%	6.23%
006	Current	392	Incl. in BI	128	8	528	83	9	446	390	928	1456
	Proposed	376	Incl. in BI	156	8	540	82	9	493	429	1013	1553
% +/- to Current Rates		-4.08%		21.88%	0.00%	2.27%	-1.20%	0.00%	10.54%	10.00%	9.16%	6.66%
007	Current	511	Incl. in BI	167	12	690	98	9	451	422	980	1670
	Proposed	490	Incl. in BI	203	12	705	96	9	499	465	1069	1774
% +/- to Current Rates		-4.11%		21.56%	0.00%	2.17%	-2.04%	0.00%	10.64%	10.19%	9.08%	6.23%

* 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=36/36/477
 Months since last move = 0
 Vehicle age = 6
 (Assume VICC Code 0251)

Proposed: Rate Group DCPD/Coll/Comp/AB=36/36/437
 Months since last move = 0
 Vehicle age = 6

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