

Company Name: **Intact Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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
<b>004</b> Current	2701	Incl. In BI	354	24	3079	298	9	687	233	1227	4306
Proposed	2698	Incl. In BI	390	24	3112	297	9	750	218	1274	4386
% +/- to Current Rates	-0.11%		10.17%	0.00%	1.07%	-0.34%	0.00%	9.17%	-6.44%	3.83%	1.86%
<b>005</b> Current	1589	Incl. In BI	208	12	1809	202	9	683	222	1116	2925
Proposed	1588	Incl. In BI	230	12	1830	202	9	746	208	1165	2995
% +/- to Current Rates	-0.06%		10.58%	0.00%	1.16%	0.00%	0.00%	9.22%	-6.31%	4.39%	2.39%
<b>006</b> Current	1218	Incl. In BI	160	8	1386	172	9	675	205	1061	2447
Proposed	1217	Incl. In BI	177	8	1402	172	9	736	192	1109	2511
% +/- to Current Rates	-0.08%		10.63%	0.00%	1.15%	0.00%	0.00%	9.04%	-6.34%	4.52%	2.62%
<b>007</b> Current	1589	Incl. In BI	208	12	1809	202	9	683	222	1116	2925
Proposed	1588	Incl. In BI	230	12	1830	202	9	746	208	1165	2995
% +/- to Current Rates	-0.06%		10.58%	0.00%	1.16%	0.00%	0.00%	9.22%	-6.31%	4.39%	2.39%

\* 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:


Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	1960	Incl. In BI	272	24	2256	298	9	515	233	1055	3311
Proposed	1958	Incl. In BI	300	24	2282	297	9	562	218	1086	3368
% +/- to Current Rates	-0.10%		10.29%	0.00%	1.15%	-0.34%	0.00%	9.13%	-6.44%	2.94%	1.72%
<b>005</b> Current	1153	Incl. In BI	160	12	1325	202	9	512	222	945	2270
Proposed	1152	Incl. In BI	177	12	1341	202	9	559	208	978	2319
% +/- to Current Rates	-0.09%		10.63%	0.00%	1.21%	0.00%	0.00%	9.18%	-6.31%	3.49%	2.16%
<b>006</b> Current	884	Incl. In BI	123	8	1015	172	9	506	205	892	1907
Proposed	883	Incl. In BI	136	8	1027	172	9	552	192	925	1952
% +/- to Current Rates	-0.11%		10.57%	0.00%	1.18%	0.00%	0.00%	9.09%	-6.34%	3.70%	2.36%
<b>007</b> Current	1153	Incl. In BI	160	12	1325	202	9	512	222	945	2270
Proposed	1152	Incl. In BI	177	12	1341	202	9	559	208	978	2319
% +/- to Current Rates	-0.09%		10.63%	0.00%	1.21%	0.00%	0.00%	9.18%	-6.31%	3.49%	2.16%

\* 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=31/31/25/11

Months since last move = 0
Vehicle age = 7

Proposed: Rate Group DCPD/Coll/Comp/AB=33/33/23/11

Months since last move = 0
Vehicle age = 7

Company Name: **Intact Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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

**COMBINED**

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	741	Incl. In BI	82	0	823	0	0	172	0	172	995
Proposed	740	Incl. In BI	90	0	830	0	0	188	0	188	1018
% +/- to Current Rates	-0.13%		9.76%		0.85%			9.30%		9.30%	2.31%
<b>005</b> Current	436	Incl. In BI	48	0	484	0	0	171	0	171	655
Proposed	436	Incl. In BI	53	0	489	0	0	187	0	187	676
% +/- to Current Rates	0.00%		10.42%		1.03%			9.36%		9.36%	3.21%
<b>006</b> Current	334	Incl. In BI	37	0	371	0	0	169	0	169	540
Proposed	334	Incl. In BI	41	0	375	0	0	184	0	184	559
% +/- to Current Rates	0.00%		10.81%		1.08%			8.88%		8.88%	3.52%
<b>007</b> Current	436	Incl. In BI	48	0	484	0	0	171	0	171	655
Proposed	436	Incl. In BI	53	0	489	0	0	187	0	187	676
% +/- to Current Rates	0.00%		10.42%		1.03%			9.36%		9.36%	3.21%

\* 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=31/31/25/11

Months since last move = 0
Vehicle age = 7

Proposed: Rate Group DCPD/Coll/Comp/AB=33/33/23/11

Months since last move = 0
Vehicle age = 7

Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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	
<b>004</b>	Current	922	Incl. In BI	256	24	1202	241	9	394	260	904	2106
	Proposed	903	Incl. In BI	267	24	1194	196	9	408	273	886	2080
% +/- to Current Rates		<b>-2.06%</b>		<b>4.30%</b>	<b>0.00%</b>	<b>-0.67%</b>	<b>-18.67%</b>	<b>0.00%</b>	<b>3.55%</b>	<b>5.00%</b>	<b>-1.99%</b>	<b>-1.23%</b>
<b>005</b>	Current	543	Incl. In BI	150	12	705	163	9	392	248	812	1517
	Proposed	531	Incl. In BI	157	12	700	133	9	406	260	808	1508
% +/- to Current Rates		<b>-2.21%</b>		<b>4.67%</b>	<b>0.00%</b>	<b>-0.71%</b>	<b>-18.40%</b>	<b>0.00%</b>	<b>3.57%</b>	<b>4.84%</b>	<b>-0.49%</b>	<b>-0.59%</b>
<b>006</b>	Current	416	Incl. In BI	115	8	539	139	9	387	229	764	1303
	Proposed	407	Incl. In BI	121	8	536	113	9	401	240	763	1299
% +/- to Current Rates		<b>-2.16%</b>		<b>5.22%</b>	<b>0.00%</b>	<b>-0.56%</b>	<b>-18.71%</b>	<b>0.00%</b>	<b>3.62%</b>	<b>4.80%</b>	<b>-0.13%</b>	<b>-0.31%</b>
<b>007</b>	Current	543	Incl. In BI	150	12	705	163	9	392	248	812	1517
	Proposed	531	Incl. In BI	157	12	700	133	9	406	260	808	1508
% +/- to Current Rates		<b>-2.21%</b>		<b>4.67%</b>	<b>0.00%</b>	<b>-0.71%</b>	<b>-18.40%</b>	<b>0.00%</b>	<b>3.57%</b>	<b>4.84%</b>	<b>-0.49%</b>	<b>-0.59%</b>

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:


Proposed:


Company Name:

Intact Insurance Company

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

New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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

<b>Coverages:</b>
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
<b>004</b> Current	922	Incl. In BI	256	24	1202	241	9	394	260	904	2106
Proposed	903	Incl. In BI	267	24	1194	196	9	408	273	886	2080
% +/- to Current Rates	-2.06%		4.30%	0.00%	-0.67%	-18.67%	0.00%	3.55%	5.00%	-1.99%	-1.23%
<b>005</b> Current	543	Incl. In BI	150	12	705	163	9	392	248	812	1517
Proposed	531	Incl. In BI	157	12	700	133	9	406	260	808	1508
% +/- to Current Rates	-2.21%		4.67%	0.00%	-0.71%	-18.40%	0.00%	3.57%	4.84%	-0.49%	-0.59%
<b>006</b> Current	416	Incl. In BI	115	8	539	139	9	387	229	764	1303
Proposed	407	Incl. In BI	121	8	536	113	9	401	240	763	1299
% +/- to Current Rates	-2.16%		5.22%	0.00%	-0.56%	-18.71%	0.00%	3.62%	4.80%	-0.13%	-0.31%
<b>007</b> Current	543	Incl. In BI	150	12	705	163	9	392	248	812	1517
Proposed	531	Incl. In BI	157	12	700	133	9	406	260	808	1508
% +/- to Current Rates	-2.21%		4.67%	0.00%	-0.71%	-18.40%	0.00%	3.57%	4.84%	-0.49%	-0.59%

\* 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= 34/34/32/10

Months since last move = 0

Vehicle age = 6

Proposed: Rate Group DCPD/Coll/Comp/AB= 35/35/33/9

Months since last move = 0

Vehicle age = 6

Company Name: **Intact Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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
<b>004</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates											
<b>005</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates											
<b>006</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates											
<b>007</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates											

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: **No additional charge on secondary driver**

Proposed: **No additional charge on secondary driver**

Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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	
<b>004</b>	Current	1713	Incl. In BI	450	24	2187	201	9	760	443	1413	3600
	Proposed	1710	Incl. In BI	531	24	2265	201	9	888	514	1612	3877
% +/- to Current Rates		<b>-0.18%</b>		<b>18.00%</b>	<b>0.00%</b>	<b>3.57%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>16.84%</b>	<b>16.03%</b>	<b>14.08%</b>	<b>7.69%</b>
<b>005</b>	Current	1008	Incl. In BI	265	12	1285	137	9	757	423	1326	2611
	Proposed	1007	Incl. In BI	313	12	1332	136	9	883	491	1519	2851
% +/- to Current Rates		<b>-0.10%</b>		<b>18.11%</b>	<b>0.00%</b>	<b>3.66%</b>	<b>-0.73%</b>	<b>0.00%</b>	<b>16.64%</b>	<b>16.08%</b>	<b>14.56%</b>	<b>9.19%</b>
<b>006</b>	Current	773	Incl. In BI	203	8	984	116	9	748	390	1263	2247
	Proposed	772	Incl. In BI	240	8	1020	116	9	872	453	1450	2470
% +/- to Current Rates		<b>-0.13%</b>		<b>18.23%</b>	<b>0.00%</b>	<b>3.66%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>16.58%</b>	<b>16.15%</b>	<b>14.81%</b>	<b>9.92%</b>
<b>007</b>	Current	1008	Incl. In BI	265	12	1285	137	9	757	423	1326	2611
	Proposed	1007	Incl. In BI	313	12	1332	136	9	883	491	1519	2851
% +/- to Current Rates		<b>-0.10%</b>		<b>18.11%</b>	<b>0.00%</b>	<b>3.66%</b>	<b>-0.73%</b>	<b>0.00%</b>	<b>16.64%</b>	<b>16.08%</b>	<b>14.56%</b>	<b>9.19%</b>

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:


Proposed:


Company Name:

Intact Insurance Company

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

New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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

<b>Coverages:</b>
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
<b>004</b> Current	885	Incl. In BI	285	24	1194	201	9	433	443	1086	2280
Proposed	883	Incl. In BI	336	24	1243	201	9	506	514	1230	2473
% +/- to Current Rates	-0.23%		17.89%	0.00%	4.10%	0.00%	0.00%	16.86%	16.03%	13.26%	8.46%
<b>005</b> Current	521	Incl. In BI	168	12	701	137	9	431	423	1000	1701
Proposed	520	Incl. In BI	198	12	730	136	9	503	491	1139	1869
% +/- to Current Rates	-0.19%		17.86%	0.00%	4.14%	-0.73%	0.00%	16.71%	16.08%	13.90%	9.88%
<b>006</b> Current	399	Incl. In BI	128	8	535	116	9	426	390	941	1476
Proposed	399	Incl. In BI	152	8	559	116	9	497	453	1075	1634
% +/- to Current Rates	0.00%		18.75%	0.00%	4.49%	0.00%	0.00%	16.67%	16.15%	14.24%	10.70%
<b>007</b> Current	521	Incl. In BI	168	12	701	137	9	431	423	1000	1701
Proposed	520	Incl. In BI	198	12	730	136	9	503	491	1139	1869
% +/- to Current Rates	-0.19%		17.86%	0.00%	4.14%	-0.73%	0.00%	16.71%	16.08%	13.90%	9.88%

\* 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 = 40/40/56/9

Months since last move = 0

Vehicle age = 8

Proposed: Rate Group DCPD/Coll/Comp/AB = 45/45/61/9

Months since last move = 0

Vehicle age = 8

Company Name:

Intact Insurance Company

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

New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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

<b>Coverages:</b>
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	828	Incl. In BI	165	0	993	0	0	327	0	327	1320
	Proposed	827	Incl. In BI	195	0	1022	0	0	382	0	382	1404
% +/- to Current Rates		-0.12%		18.18%		2.92%			16.82%		16.82%	6.36%
005	Current	487	Incl. In BI	97	0	584	0	0	326	0	326	910
	Proposed	487	Incl. In BI	115	0	602	0	0	380	0	380	982
% +/- to Current Rates		0.00%		18.56%		3.08%			16.56%		16.56%	7.91%
006	Current	374	Incl. In BI	75	0	449	0	0	322	0	322	771
	Proposed	373	Incl. In BI	88	0	461	0	0	375	0	375	836
% +/- to Current Rates		-0.27%		17.33%		2.67%			16.46%		16.46%	8.43%
007	Current	487	Incl. In BI	97	0	584	0	0	326	0	326	910
	Proposed	487	Incl. In BI	115	0	602	0	0	380	0	380	982
% +/- to Current Rates		0.00%		18.56%		3.08%			16.56%		16.56%	7.91%

\* 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 = 40/40/56/9
	Months since last move = 0
	Vehicle age = 8

Proposed:	Rate Group DCPD/Coll/Comp/AB = 45/45/61/9
	Months since last move = 0
	Vehicle age = 8

Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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	
<b>004</b>	Current	3141	Incl. In BI	420	24	3585	431	9	729	117	1286	4871
	Proposed	3137	Incl. In BI	506	24	3667	430	9	796	109	1344	5011
	% +/- to Current Rates	-0.13%		20.48%	0.00%	2.29%	-0.23%	0.00%	9.19%	-6.84%	4.51%	2.87%
<b>005</b>	Current	1848	Incl. In BI	247	12	2107	292	9	725	111	1137	3244
	Proposed	1846	Incl. In BI	298	12	2156	292	9	792	104	1197	3353
	% +/- to Current Rates	-0.11%		20.65%	0.00%	2.33%	0.00%	0.00%	9.24%	-6.31%	5.28%	3.36%
<b>006</b>	Current	1418	Incl. In BI	189	8	1615	248	9	717	103	1077	2692
	Proposed	1416	Incl. In BI	228	8	1652	248	9	782	96	1135	2787
	% +/- to Current Rates	-0.14%		20.63%	0.00%	2.29%	0.00%	0.00%	9.07%	-6.80%	5.39%	3.53%
<b>007</b>	Current	1848	Incl. In BI	247	12	2107	292	9	725	111	1137	3244
	Proposed	1846	Incl. In BI	298	12	2156	292	9	792	104	1197	3353
	% +/- to Current Rates	-0.11%		20.65%	0.00%	2.33%	0.00%	0.00%	9.24%	-6.31%	5.28%	3.36%

\* 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:


Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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	1404	Incl. In BI	228	24	1656	431	9	363	117	920	2576
	Proposed	1402	Incl. In BI	253	24	1679	430	9	398	109	946	2625
% +/- to Current Rates		-0.14%		10.96%	0.00%	1.39%	-0.23%	0.00%	9.64%	-6.84%	2.83%	1.90%
005	Current	826	Incl. In BI	134	12	972	292	9	361	111	773	1745
	Proposed	825	Incl. In BI	149	12	986	292	9	396	104	801	1787
% +/- to Current Rates		-0.12%		11.19%	0.00%	1.44%	0.00%	0.00%	9.70%	-6.31%	3.62%	2.41%
006	Current	634	Incl. In BI	103	8	745	248	9	357	103	717	1462
	Proposed	633	Incl. In BI	114	8	755	248	9	391	96	744	1499
% +/- to Current Rates		-0.16%		10.68%	0.00%	1.34%	0.00%	0.00%	9.52%	-6.80%	3.77%	2.53%
007	Current	826	Incl. In BI	134	12	972	292	9	361	111	773	1745
	Proposed	825	Incl. In BI	149	12	986	292	9	396	104	801	1787
% +/- to Current Rates		-0.12%		11.19%	0.00%	1.44%	0.00%	0.00%	9.70%	-6.31%	3.62%	2.41%

\* 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 =30/30/21/12

Months since last move = 0
Vehicle age = 8

Proposed: Rate Group DCPD/Coll/Comp/AB =32/32/19/12

Months since last move = 0
Vehicle age = 8

Company Name:

**Intact Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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	1737	Incl. In BI	192	0	1929	0	0	366	0	366	2295
	1735	Incl. In BI	253	0	1988	0	0	398	0	398	2386
	-0.12%		31.77%		3.06%			8.74%		8.74%	3.97%
005 Current	1022	Incl. In BI	113	0	1135	0	0	364	0	364	1499
	1021	Incl. In BI	149	0	1170	0	0	396	0	396	1566
	-0.10%		31.86%		3.08%			8.79%		8.79%	4.47%
006 Current	784	Incl. In BI	86	0	870	0	0	360	0	360	1230
	783	Incl. In BI	114	0	897	0	0	391	0	391	1288
	-0.13%		32.56%		3.10%			8.61%		8.61%	4.72%
007 Current	1022	Incl. In BI	113	0	1135	0	0	364	0	364	1499
	1021	Incl. In BI	149	0	1170	0	0	396	0	396	1566
	-0.10%		31.86%		3.08%			8.79%		8.79%	4.47%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: Rate Group DCPD/Coll/Comp/AB =30/30/21/12

Months since last move = 0
Vehicle age = 8

Proposed: Rate Group DCPD/Coll/Comp/AB =32/32/19/12

Months since last move = 0
Vehicle age = 8

Company Name:

Intact Insurance Company

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

New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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

<b>Coverages:</b>
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
<b>004</b> Current	912	Incl. In BI	211	24	1147	222	9	322	204	757	1904
Proposed	911	Incl. In BI	231	24	1166	221	9	350	191	771	1937
% +/- to Current Rates	-0.11%		9.48%	0.00%	1.66%	-0.45%	0.00%	8.70%	-6.37%	1.85%	1.73%
<b>005</b> Current	537	Incl. In BI	124	12	673	150	9	320	195	674	1347
Proposed	536	Incl. In BI	136	12	684	150	9	348	183	690	1374
% +/- to Current Rates	-0.19%		9.68%	0.00%	1.63%	0.00%	0.00%	8.75%	-6.15%	2.37%	2.00%
<b>006</b> Current	411	Incl. In BI	95	8	514	128	9	316	180	633	1147
Proposed	411	Incl. In BI	104	8	523	128	9	344	168	649	1172
% +/- to Current Rates	0.00%		9.47%	0.00%	1.75%	0.00%	0.00%	8.86%	-6.67%	2.53%	2.18%
<b>007</b> Current	537	Incl. In BI	124	12	673	150	9	320	195	674	1347
Proposed	536	Incl. In BI	136	12	684	150	9	348	183	690	1374
% +/- to Current Rates	-0.19%		9.68%	0.00%	1.63%	0.00%	0.00%	8.75%	-6.15%	2.37%	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 = 35/35/40/11

Months since last move = 0

Vehicle age = 6

Proposed: Rate Group DCPD/Coll/Comp/AB = 37/37/38/11

Months since last move = 0

Vehicle age = 6

Company Name: **Intact Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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
<b>004</b> Current	1535	Incl. In BI	361	48	1944	343	18	557	374	1292	3236
Proposed	1548	Incl. In BI	360	48	1956	363	18	548	359	1288	3244
% +/- to Current Rates	<b>0.85%</b>		<b>-0.28%</b>	<b>0.00%</b>	<b>0.62%</b>	<b>5.83%</b>	<b>0.00%</b>	<b>-1.62%</b>	<b>-4.01%</b>	<b>-0.31%</b>	<b>0.25%</b>
<b>005</b> Current	904	Incl. In BI	213	24	1141	232	18	554	357	1161	2302
Proposed	911	Incl. In BI	212	24	1147	246	18	545	343	1152	2299
% +/- to Current Rates	<b>0.77%</b>		<b>-0.47%</b>	<b>0.00%</b>	<b>0.53%</b>	<b>6.03%</b>	<b>0.00%</b>	<b>-1.62%</b>	<b>-3.92%</b>	<b>-0.78%</b>	<b>-0.13%</b>
<b>006</b> Current	693	Incl. In BI	163	16	872	197	18	548	329	1092	1964
Proposed	699	Incl. In BI	162	16	877	209	18	539	316	1082	1959
% +/- to Current Rates	<b>0.87%</b>		<b>-0.61%</b>	<b>0.00%</b>	<b>0.57%</b>	<b>6.09%</b>	<b>0.00%</b>	<b>-1.64%</b>	<b>-3.95%</b>	<b>-0.92%</b>	<b>-0.25%</b>
<b>007</b> Current	904	Incl. In BI	213	24	1141	232	18	554	357	1161	2302
Proposed	911	Incl. In BI	212	24	1147	246	18	545	343	1152	2299
% +/- to Current Rates	<b>0.77%</b>		<b>-0.47%</b>	<b>0.00%</b>	<b>0.53%</b>	<b>6.03%</b>	<b>0.00%</b>	<b>-1.62%</b>	<b>-3.92%</b>	<b>-0.78%</b>	<b>-0.13%</b>

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current:


Proposed:


Company Name:

Intact Insurance Company

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

New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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

<b>Coverages:</b>
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
<b>004</b> Current	684	Incl. In BI	188	24	896	89	9	287	244	629	1525
Proposed	698	Incl. In BI	178	24	900	109	9	268	237	623	1523
% +/- to Current Rates	<b>2.05%</b>		<b>-5.32%</b>	<b>0.00%</b>	<b>0.45%</b>	<b>22.47%</b>	<b>0.00%</b>	<b>-6.62%</b>	<b>-2.87%</b>	<b>-0.95%</b>	<b>-0.13%</b>
<b>005</b> Current	403	Incl. In BI	111	12	526	60	9	285	233	587	1113
Proposed	411	Incl. In BI	105	12	528	74	9	267	227	577	1105
% +/- to Current Rates	<b>1.99%</b>		<b>-5.41%</b>	<b>0.00%</b>	<b>0.38%</b>	<b>23.33%</b>	<b>0.00%</b>	<b>-6.32%</b>	<b>-2.58%</b>	<b>-1.70%</b>	<b>-0.72%</b>
<b>006</b> Current	309	Incl. In BI	85	8	402	51	9	282	215	557	959
Proposed	315	Incl. In BI	80	8	403	63	9	264	209	545	948
% +/- to Current Rates	<b>1.94%</b>		<b>-5.88%</b>	<b>0.00%</b>	<b>0.25%</b>	<b>23.53%</b>	<b>0.00%</b>	<b>-6.38%</b>	<b>-2.79%</b>	<b>-2.15%</b>	<b>-1.15%</b>
<b>007</b> Current	403	Incl. In BI	111	12	526	60	9	285	233	587	1113
Proposed	411	Incl. In BI	105	12	528	74	9	267	227	577	1105
% +/- to Current Rates	<b>1.99%</b>		<b>-5.41%</b>	<b>0.00%</b>	<b>0.38%</b>	<b>23.33%</b>	<b>0.00%</b>	<b>-6.32%</b>	<b>-2.58%</b>	<b>-1.70%</b>	<b>-0.72%</b>

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: Rate Group DCPD/Coll/Comp/AB = 35/35/41/06

Months since last move = 0

Vehicle age = 7

Multi-Vehicle Discount(15%)

Proposed: Rate Group DCPD/Coll/Comp/AB = 34/34/40/07

Months since last move = 0

Vehicle age = 7

Multi-Vehicle Discount(15%)

Company Name:

Intact Insurance Company

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

New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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

<b>Coverages:</b>
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
<b>004</b> Current	851	Incl. In BI	173	24	1048	254	9	270	130	663	1711
Proposed	850	Incl. In BI	182	24	1056	254	9	280	122	665	1721
% +/- to Current Rates	-0.12%		5.20%	0.00%	0.76%	0.00%	0.00%	3.70%	-6.15%	0.30%	0.58%
<b>005</b> Current	501	Incl. In BI	102	12	615	172	9	269	124	574	1189
Proposed	500	Incl. In BI	107	12	619	172	9	278	116	575	1194
% +/- to Current Rates	-0.20%		4.90%	0.00%	0.65%	0.00%	0.00%	3.35%	-6.45%	0.17%	0.42%
<b>006</b> Current	384	Incl. In BI	78	8	470	146	9	266	114	535	1005
Proposed	384	Incl. In BI	82	8	474	146	9	275	107	537	1011
% +/- to Current Rates	0.00%		5.13%	0.00%	0.85%	0.00%	0.00%	3.38%	-6.14%	0.37%	0.60%
<b>007</b> Current	501	Incl. In BI	102	12	615	172	9	269	124	574	1189
Proposed	500	Incl. In BI	107	12	619	172	9	278	116	575	1194
% +/- to Current Rates	-0.20%		4.90%	0.00%	0.65%	0.00%	0.00%	3.35%	-6.45%	0.17%	0.42%

\* 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 = 33/33/25/11

Months since last move = 0

Vehicle age = 8

Multi-Vehicle Discount(15%)

Proposed: Rate Group DCPD/Coll/Comp/AB = 34/34/23/11

Months since last move = 0

Vehicle age = 8

Multi-Vehicle Discount(15%)

Company Name: **Intact Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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
<b>004</b> Current	2889	Incl. In BI	549	24	3462	381	9	951	267	1608	5070
	2886	Incl. In BI	573	24	3483	381	9	983	299	1672	5155
% +/- to Current Rates	-0.10%		4.37%	0.00%	0.61%	0.00%	0.00%	3.36%	11.99%	3.98%	1.68%
<b>005</b> Current	1700	Incl. In BI	323	12	2035	259	9	946	255	1469	3504
	1698	Incl. In BI	337	12	2047	259	9	978	286	1532	3579
% +/- to Current Rates	-0.12%		4.33%	0.00%	0.59%	0.00%	0.00%	3.38%	12.16%	4.29%	2.14%
<b>006</b> Current	1304	Incl. In BI	247	8	1559	220	9	934	236	1399	2958
	1302	Incl. In BI	258	8	1568	220	9	965	264	1458	3026
% +/- to Current Rates	-0.15%		4.45%	0.00%	0.58%	0.00%	0.00%	3.32%	11.86%	4.22%	2.30%
<b>007</b> Current	1700	Incl. In BI	323	12	2035	259	9	946	255	1469	3504
	1698	Incl. In BI	337	12	2047	259	9	978	286	1532	3579
% +/- to Current Rates	-0.12%		4.33%	0.00%	0.59%	0.00%	0.00%	3.38%	12.16%	4.29%	2.14%

\* 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:


Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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	
<b>004</b>	Current	1560	Incl. In BI	347	24	1931	381	9	528	267	1185	3116
	Proposed	1558	Incl. In BI	362	24	1944	381	9	546	299	1235	3179
	% +/- to Current Rates	<b>-0.13%</b>		<b>4.32%</b>	<b>0.00%</b>	<b>0.67%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.41%</b>	<b>11.99%</b>	<b>4.22%</b>	<b>2.02%</b>
<b>005</b>	Current	918	Incl. In BI	204	12	1134	259	9	525	255	1048	2182
	Proposed	917	Incl. In BI	213	12	1142	259	9	543	286	1097	2239
	% +/- to Current Rates	<b>-0.11%</b>		<b>4.41%</b>	<b>0.00%</b>	<b>0.71%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.43%</b>	<b>12.16%</b>	<b>4.68%</b>	<b>2.61%</b>
<b>006</b>	Current	704	Incl. In BI	156	8	868	220	9	519	236	984	1852
	Proposed	703	Incl. In BI	163	8	874	220	9	536	264	1029	1903
	% +/- to Current Rates	<b>-0.14%</b>		<b>4.49%</b>	<b>0.00%</b>	<b>0.69%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.28%</b>	<b>11.86%</b>	<b>4.57%</b>	<b>2.75%</b>
<b>007</b>	Current	918	Incl. In BI	204	12	1134	259	9	525	255	1048	2182
	Proposed	917	Incl. In BI	213	12	1142	259	9	543	286	1097	2239
	% +/- to Current Rates	<b>-0.11%</b>		<b>4.41%</b>	<b>0.00%</b>	<b>0.71%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>3.43%</b>	<b>12.16%</b>	<b>4.68%</b>	<b>2.61%</b>

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: Rate Group DCPD/Coll/Comp/AB = 36/36/26/10

Months since last move = 0
Vehicle age = 8

Proposed: Rate Group DCPD/Coll/Comp/AB = 37/37/29/10

Months since last move = 0
Vehicle age = 8

Company Name:

Intact Insurance Company

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

New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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

<b>Coverages:</b>
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	1329 Incl. In BI	202	0	1531	0	0	423	0	423	1954
	Proposed	1328 Incl. In BI	211	0	1539	0	0	437	0	437	1976
% +/- to Current Rates		-0.08%	4.46%		0.52%			3.31%		3.31%	1.13%
005	Current	782 Incl. In BI	119	0	901	0	0	421	0	421	1322
	Proposed	781 Incl. In BI	124	0	905	0	0	435	0	435	1340
% +/- to Current Rates		-0.13%	4.20%		0.44%			3.33%		3.33%	1.36%
006	Current	600 Incl. In BI	91	0	691	0	0	415	0	415	1106
	Proposed	599 Incl. In BI	95	0	694	0	0	429	0	429	1123
% +/- to Current Rates		-0.17%	4.40%		0.43%			3.37%		3.37%	1.54%
007	Current	782 Incl. In BI	119	0	901	0	0	421	0	421	1322
	Proposed	781 Incl. In BI	124	0	905	0	0	435	0	435	1340
% +/- to Current Rates		-0.13%	4.20%		0.44%			3.33%		3.33%	1.36%

\* 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 = 36/36/26/10
	Months since last move = 0
	Vehicle age = 8

Proposed:	Rate Group DCPD/Coll/Comp/AB = 37/37/29/10
	Months since last move = 0
	Vehicle age = 8

Company Name: **Intact Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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	2619	Incl. In BI	513	24	3156	292	9	893	156	1350	4506
	Proposed	2617	Incl. In BI	565	24	3206	291	9	971	146	1417	4623
% +/- to Current Rates		-0.08%		10.14%	0.00%	1.58%	-0.34%	0.00%	8.73%	-6.41%	4.96%	2.60%
005	Current	1542	Incl. In BI	302	12	1856	198	9	887	149	1243	3099
	Proposed	1540	Incl. In BI	332	12	1884	198	9	966	139	1312	3196
% +/- to Current Rates		-0.13%		9.93%	0.00%	1.51%	0.00%	0.00%	8.91%	-6.71%	5.55%	3.13%
006	Current	1183	Incl. In BI	232	8	1423	168	9	877	137	1191	2614
	Proposed	1181	Incl. In BI	255	8	1444	168	9	953	129	1259	2703
% +/- to Current Rates		-0.17%		9.91%	0.00%	1.48%	0.00%	0.00%	8.67%	-5.84%	5.71%	3.40%
007	Current	1542	Incl. In BI	302	12	1856	198	9	887	149	1243	3099
	Proposed	1540	Incl. In BI	332	12	1884	198	9	966	139	1312	3196
% +/- to Current Rates		-0.13%		9.93%	0.00%	1.51%	0.00%	0.00%	8.91%	-6.71%	5.55%	3.13%

\* 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:


Company Name:

Intact Insurance Company

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

New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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

<b>Coverages:</b>
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	1377	Incl. In BI	308	24	1709	292	9	499	156	956	2665
	Proposed	1376	Incl. In BI	339	24	1739	291	9	543	146	989	2728
% +/- to Current Rates		-0.07%		10.06%	0.00%	1.76%	-0.34%	0.00%	8.82%	-6.41%	3.45%	2.36%
005	Current	811	Incl. In BI	181	12	1004	198	9	496	149	852	1856
	Proposed	810	Incl. In BI	199	12	1021	198	9	540	139	886	1907
% +/- to Current Rates		-0.12%		9.94%	0.00%	1.69%	0.00%	0.00%	8.87%	-6.71%	3.99%	2.75%
006	Current	622	Incl. In BI	139	8	769	168	9	490	137	804	1573
	Proposed	621	Incl. In BI	153	8	782	168	9	533	129	839	1621
% +/- to Current Rates		-0.16%		10.07%	0.00%	1.69%	0.00%	0.00%	8.78%	-5.84%	4.35%	3.05%
007	Current	811	Incl. In BI	181	12	1004	198	9	496	149	852	1856
	Proposed	810	Incl. In BI	199	12	1021	198	9	540	139	886	1907
% +/- to Current Rates		-0.12%		9.94%	0.00%	1.69%	0.00%	0.00%	8.87%	-6.71%	3.99%	2.75%

\* 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 = 34/34/24/10

Months since last move = 0

Vehicle age = 7

Proposed: Rate Group DCPD/Coll/Comp/AB = 36/36/22/10

Months since last move = 0

Vehicle age = 7

Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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
<b>004</b>	Current	Incl. In BI	205	0	1447	0	0	394	0	394	1841
	Proposed	Incl. In BI	226	0	1467	0	0	428	0	428	1895
% +/- to Current Rates			<b>10.24%</b>		<b>1.38%</b>			<b>8.63%</b>		<b>8.63%</b>	<b>2.93%</b>
<b>005</b>	Current	Incl. In BI	121	0	852	0	0	391	0	391	1243
	Proposed	Incl. In BI	133	0	863	0	0	426	0	426	1289
% +/- to Current Rates			<b>9.92%</b>		<b>1.29%</b>			<b>8.95%</b>		<b>8.95%</b>	<b>3.70%</b>
<b>006</b>	Current	Incl. In BI	93	0	654	0	0	387	0	387	1041
	Proposed	Incl. In BI	102	0	662	0	0	420	0	420	1082
% +/- to Current Rates			<b>9.68%</b>		<b>1.22%</b>			<b>8.53%</b>		<b>8.53%</b>	<b>3.94%</b>
<b>007</b>	Current	Incl. In BI	121	0	852	0	0	391	0	391	1243
	Proposed	Incl. In BI	133	0	863	0	0	426	0	426	1289
% +/- to Current Rates			<b>9.92%</b>		<b>1.29%</b>			<b>8.95%</b>		<b>8.95%</b>	<b>3.70%</b>

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: Rate Group DCPD/Coll/Comp/AB = 34/34/24/10
Months since last move = 0
Vehicle age = 7

Proposed: Rate Group DCPD/Coll/Comp/AB = 36/36/22/10
Months since last move = 0
Vehicle age = 7

Company Name:

Intact Insurance Company

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

New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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

<b>Coverages:</b>
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
<b>004</b> Current	3296	Incl. In BI	502	24	3822	243	9	970	225	1447	5269
Proposed	3293	Incl. In BI	499	24	3816	242	9	954	226	1431	5247
% +/- to Current Rates	-0.09%		-0.60%	0.00%	-0.16%	-0.41%	0.00%	-1.65%	0.44%	-1.11%	-0.42%
<b>005</b> Current	1940	Incl. In BI	295	12	2247	165	9	965	215	1354	3601
Proposed	1938	Incl. In BI	294	12	2244	165	9	949	216	1339	3583
% +/- to Current Rates	-0.10%		-0.34%	0.00%	-0.13%	0.00%	0.00%	-1.66%	0.47%	-1.11%	-0.50%
<b>006</b> Current	1488	Incl. In BI	226	8	1722	140	9	953	198	1300	3022
Proposed	1486	Incl. In BI	225	8	1719	140	9	938	199	1286	3005
% +/- to Current Rates	-0.13%		-0.44%	0.00%	-0.17%	0.00%	0.00%	-1.57%	0.51%	-1.08%	-0.56%
<b>007</b> Current	1940	Incl. In BI	295	12	2247	165	9	965	215	1354	3601
Proposed	1938	Incl. In BI	294	12	2244	165	9	949	216	1339	3583
% +/- to Current Rates	-0.10%		-0.34%	0.00%	-0.13%	0.00%	0.00%	-1.66%	0.47%	-1.11%	-0.50%

\* 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 = 31/31/22/10

Months since last move = 0

Vehicle age = 9

Driver Training discount

Proposed: Rate Group DCPD/Coll/Comp/AB = 31/31/22/10

Months since last move = 0

Vehicle age = 9

Driver Training discount

Company Name: **Intact Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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
<b>004</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>005</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>006</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>007</b> 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: 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)

Company Name:

Intact Insurance Company

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

New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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

<b>Coverages:</b>
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
<b>004</b> Current	980	Incl. In BI	235	24	1239	256	9	369	210	844	2083
Proposed	979	Incl. In BI	246	24	1249	255	9	382	204	850	2099
% +/- to Current Rates	-0.10%		4.68%	0.00%	0.81%	-0.39%	0.00%	3.52%	-2.86%	0.71%	0.77%
<b>005</b> Current	577	Incl. In BI	138	12	727	173	9	367	200	749	1476
Proposed	576	Incl. In BI	145	12	733	173	9	380	195	757	1490
% +/- to Current Rates	-0.17%		5.07%	0.00%	0.83%	0.00%	0.00%	3.54%	-2.50%	1.07%	0.95%
<b>006</b> Current	442	Incl. In BI	106	8	556	147	9	363	185	704	1260
Proposed	442	Incl. In BI	111	8	561	147	9	375	180	711	1272
% +/- to Current Rates	0.00%		4.72%	0.00%	0.90%	0.00%	0.00%	3.31%	-2.70%	0.99%	0.95%
<b>007</b> Current	577	Incl. In BI	138	12	727	173	9	367	200	749	1476
Proposed	576	Incl. In BI	145	12	733	173	9	380	195	757	1490
% +/- to Current Rates	-0.17%		5.07%	0.00%	0.83%	0.00%	0.00%	3.54%	-2.50%	1.07%	0.95%

\* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

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

Current: Rate Group DCPD/Coll/Comp/AB = 33/33/28/10

Months since last move = 0

Vehicle age = 7

Proposed: Rate Group DCPD/Coll/Comp/AB = 34/34/27/10

Months since last move = 0

Vehicle age = 7

Company Name:

Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	January 6th, 2021
Renewals:	February 6th, 2021

**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
<b>004</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>005</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>006</b> Current					0					0	0
Proposed					0					0	0
% +/- to Current Rates					0.00%					0.00%	0.00%
<b>007</b> 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: 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)

---



---



---



---