

Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	15-Feb-21
Renewals:	15-Mar-21

**Profile 1 - Commercial Vehicle:**

**Operator 1:**

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	1375.00		302.79	9.00	1686.79	92.17	9.00	203.99	82.34	387.49	2074.29
Proposed	1422.80		312.87	9.00	1744.67	94.43	9.00	256.91	90.25	450.60	2195.27
% +/- to Current Rates	<b>3.48%</b>		<b>3.33%</b>	<b>0.00%</b>	<b>3.43%</b>	<b>2.45%</b>	<b>0.00%</b>	<b>25.95%</b>	<b>9.61%</b>	<b>16.28%</b>	<b>5.83%</b>
<b>005</b> Current	872.56		192.15	9.00	1073.70	83.79	9.00	228.81	77.08	398.68	1472.38
Proposed	902.89		198.55	9.00	1110.43	85.84	9.00	288.17	84.49	467.50	1577.93
% +/- to Current Rates	<b>3.48%</b>		<b>3.33%</b>	<b>0.00%</b>	<b>3.42%</b>	<b>2.45%</b>	<b>0.00%</b>	<b>25.94%</b>	<b>9.61%</b>	<b>17.26%</b>	<b>7.17%</b>
<b>006</b> Current	835.37		183.96	9.00	1028.32	83.79	9.00	269.96	80.65	443.39	1471.72
Proposed	909.90		200.09	9.00	1118.99	90.36	9.00	357.90	88.40	545.66	1664.65
% +/- to Current Rates	<b>8.92%</b>		<b>8.77%</b>	<b>0.00%</b>	<b>8.82%</b>	<b>7.84%</b>	<b>0.00%</b>	<b>32.58%</b>	<b>9.62%</b>	<b>23.06%</b>	<b>13.11%</b>
<b>007</b> Current	872.56		192.15	9.00	1073.70	83.79	9.00	228.81	77.08	398.68	1472.38
Proposed	902.89		198.55	9.00	1110.43	85.84	9.00	288.17	84.49	467.50	1577.93
% +/- to Current Rates	<b>3.48%</b>		<b>3.33%</b>	<b>0.00%</b>	<b>3.42%</b>	<b>2.45%</b>	<b>0.00%</b>	<b>25.94%</b>	<b>9.61%</b>	<b>17.26%</b>	<b>7.17%</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: Class 44R, DR 1, RG 12, Discount -5%


Proposed: Class 44R, DR 1, RG 12, Discount -5%


Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	15-Feb-21
Renewals:	15-Mar-21

**Profile 2 - Commercial Vehicle:**

**Operator 1:**

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	1473.41	324.46	9.00	1806.87	103.01	9.00	207.05	80.94	400.00	2206.87
	Proposed	1562.04	343.49	9.00	1914.53	108.25	9.00	267.51	84.10	468.86	2383.39
% +/- to Current Rates		6.02%	5.87%	0.00%	5.96%	5.08%	0.00%	29.20%	3.91%	17.22%	8.00%
005	Current	935.00	205.90	9.00	1149.90	93.64	9.00	232.25	75.77	410.66	1560.56
	Proposed	991.25	217.98	9.00	1218.22	98.40	9.00	300.06	78.73	486.19	1704.41
% +/- to Current Rates		6.02%	5.87%	0.00%	5.94%	5.08%	0.00%	29.20%	3.91%	18.39%	9.22%
006	Current	895.15	197.12	9.00	1101.28	93.64	9.00	274.01	79.27	455.93	1557.21
	Proposed	998.95	219.67	9.00	1227.62	103.58	9.00	372.66	82.38	567.62	1795.24
% +/- to Current Rates		11.59%	11.44%	0.00%	11.47%	10.61%	0.00%	36.00%	3.92%	24.50%	15.29%
007	Current	935.00	205.90	9.00	1149.90	93.64	9.00	232.25	75.77	410.66	1560.56
	Proposed	991.25	217.98	9.00	1218.22	98.40	9.00	300.06	78.73	486.19	1704.41
% +/- to Current Rates		6.02%	5.87%	0.00%	5.94%	5.08%	0.00%	29.20%	3.91%	18.39%	9.22%

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

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

Current: Class 36R, DR 1, RG 11, Discounts -5%


Proposed: Class 36R, DR 1, RG 11, Discounts -5%


Company Name: **Intact Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	15-Feb-21
Renewals:	15-Mar-21

**Profile 3 - Commercial Vehicle:**

**Operator 1:**

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	745.64		164.27	9.00	918.91	48.10	9.00	94.22	87.18	238.51	1157.42
Proposed	764.65		168.16	9.00	941.81	48.63	9.00	120.28	93.73	271.63	1213.45
% +/- to Current Rates	<b>2.55%</b>		<b>2.37%</b>	<b>0.00%</b>	<b>2.49%</b>	<b>1.09%</b>	<b>0.00%</b>	<b>27.65%</b>	<b>7.51%</b>	<b>13.89%</b>	<b>4.84%</b>
<b>005</b> Current	473.17		104.24	9.00	586.41	43.73	9.00	105.69	81.61	240.03	826.45
Proposed	485.24		106.71	9.00	600.95	44.20	9.00	134.91	87.74	275.86	876.81
% +/- to Current Rates	<b>2.55%</b>		<b>2.37%</b>	<b>0.00%</b>	<b>2.48%</b>	<b>1.09%</b>	<b>0.00%</b>	<b>27.65%</b>	<b>7.51%</b>	<b>14.93%</b>	<b>6.09%</b>
<b>006</b> Current	453.01		99.80	9.00	561.80	43.73	9.00	124.69	85.39	262.81	824.62
Proposed	489.01		107.54	9.00	605.55	46.53	9.00	167.55	91.81	314.89	920.44
% +/- to Current Rates	<b>7.95%</b>		<b>7.76%</b>	<b>0.00%</b>	<b>7.79%</b>	<b>6.41%</b>	<b>0.00%</b>	<b>34.37%</b>	<b>7.52%</b>	<b>19.82%</b>	<b>11.62%</b>
<b>007</b> Current	473.17		104.24	9.00	586.41	43.73	9.00	105.69	81.61	240.03	826.45
Proposed	485.24		106.71	9.00	600.95	44.20	9.00	134.91	87.74	275.86	876.81
% +/- to Current Rates	<b>2.55%</b>		<b>2.37%</b>	<b>0.00%</b>	<b>2.48%</b>	<b>1.09%</b>	<b>0.00%</b>	<b>27.65%</b>	<b>7.51%</b>	<b>14.93%</b>	<b>6.09%</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: **Class 35A, DR 6, RG 12, Discounts -5%**


Proposed: **Class 35A, DR 6, RG 12, Discounts -5%**


Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	15-Feb-21
Renewals:	15-Mar-21

**Profile 4 - Commercial Vehicle:**

**Operator 1:**

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

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1612.76		355.42	9.00	1977.18	77.88	9.00	279.39	134.58	500.85	2478.03
	Proposed	1691.61		372.14	9.00	2072.75	78.60	9.00	347.17	149.31	584.08	2656.83
% +/- to Current Rates		4.89%		4.70%	0.00%	4.83%	0.92%	0.00%	24.26%	10.95%	16.62%	7.22%
005	Current	1023.44		225.54	9.00	1257.98	70.80	9.00	313.39	125.98	519.17	1777.15
	Proposed	1073.47		236.16	9.00	1318.63	71.45	9.00	389.41	139.77	609.63	1928.26
% +/- to Current Rates		4.89%		4.70%	0.00%	4.82%	0.92%	0.00%	24.26%	10.95%	17.43%	8.50%
006	Current	979.82		215.93	9.00	1204.75	70.80	9.00	369.75	131.81	581.35	1786.10
	Proposed	1081.81		237.99	9.00	1328.80	75.21	9.00	483.63	146.24	714.09	2042.89
% +/- to Current Rates		10.41%		10.22%	0.00%	10.30%	6.23%	0.00%	30.80%	10.95%	22.83%	14.38%
007	Current	1023.44		225.54	9.00	1257.98	70.80	9.00	313.39	125.98	519.17	1777.15
	Proposed	1073.47		236.16	9.00	1318.63	71.45	9.00	389.41	139.77	609.63	1928.26
% +/- to Current Rates		4.89%		4.70%	0.00%	4.82%	0.92%	0.00%	24.26%	10.95%	17.43%	8.50%

\* 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: Class 42G, DR 6, RG 24, Discounts -5%


Proposed: Class 42G, DR 6, RG 24, Discounts -5%
