

Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	09-01-24
Renewals:	09-02-24

**Profile 1 - Commercial Vehicle:**

**Operator 1:**

Male, Age 45  
 No driver training  
 Licensed 25 years, Appropriate class license  
 New business  
 No AF accidents  
 No convictions  
 2017 Ford Transit 350 WB 148 Cargo Van Diesel (IBC VC: 383600)  
 Use: wholesale delivery truck for a T.V sales and service operation  
 List Price New: \$46,094 (Weight: 2291)

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Standard
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	953.77	Incl in BI	209.86	9.00	1,172.63	72.78	9.00	215.32	113.40	1,583.13	
	Proposed	930.88	Incl in BI	204.83	9.00	1,144.71	76.05	9.00	262.69	140.62	1,633.06	
% +/- to Current Rates		-2.40%	Incl in BI	-2.40%	0.00%	-2.38%	4.50%	0.00	22.00%	24.00%	18.97%	3.15%
005	Current	605.25	Incl in BI	133.18	9.00	747.43	66.16	9.00	241.52	106.16	1,170.26	
	Proposed	590.72	Incl in BI	129.98	9.00	729.70	69.14	9.00	294.65	131.63	1,234.12	
% +/- to Current Rates		-2.40%	Incl in BI	-2.40%	0.00%	-2.37%	4.50%	0.00	22.00%	24.00%	19.30%	5.46%
006	Current	579.45	Incl in BI	127.50	9.00	715.95	66.16	9.00	284.96	111.07	1,187.14	
	Proposed	565.55	Incl in BI	124.44	9.00	698.99	69.14	9.00	347.65	137.73	1,262.50	
% +/- to Current Rates		-2.40%	Incl in BI	-2.40%	0.00%	-2.37%	4.50%	0.00	22.00%	24.00%	19.59%	6.35%
007	Current	605.25	Incl in BI	133.18	9.00	747.43	66.16	9.00	241.52	106.16	1,170.26	
	Proposed	590.72	Incl in BI	129.98	9.00	729.70	69.14	9.00	294.65	131.63	1,234.12	
% +/- to Current Rates		-2.40%	Incl in BI	-2.40%	0.00%	-2.37%	4.50%	0.00	22.00%	24.00%	19.30%	5.46%

\* 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 44, Driving Record 6
RG 14 based on 2023 Rate Group Table 1
Conviction Free Discount 5%

Proposed:

Class 44, Driving Record 6
RG 14 based on 2023 Rate Group Table 1
Conviction Free Discount 5%

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	09-01-24
Renewals:	09-02-24

**Profile 2 - Commercial Vehicle:**

**Operator 1:**

Male, Age 35  
 No driver training  
 Licensed 12 years, Appropriate class license  
 New business  
 No AF accidents  
 No convictions  
 2015 Dodge Ram Promaster 1500 Cargo Van (IBC VC: 285800)  
 Use: wholesale delivery truck for a computer sales and service operation  
 List Price New: \$31,795 (Weight: 2072)

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Standard
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	942.40	Incl in BI	207.36	9.00	1,158.76	75.08	9.00	188.69	93.44	366.21	1,524.97
	Proposed	919.78	Incl in BI	202.39	9.00	1,131.16	78.46	9.00	230.20	115.86	433.53	1,564.69
	% +/- to Current Rates	-2.40%	Incl in BI	-2.40%	0.00%	-2.38%	4.50%	0.00	22.00%	24.00%	18.38%	2.60%
005	Current	598.03	Incl in BI	131.59	9.00	738.62	68.26	9.00	211.65	87.47	376.37	1,114.99
	Proposed	583.68	Incl in BI	128.43	9.00	721.11	71.33	9.00	258.21	108.46	447.00	1,168.11
	% +/- to Current Rates	-2.40%	Incl in BI	-2.40%	0.00%	-2.37%	4.50%	0.00	22.00%	24.00%	18.76%	4.76%
006	Current	572.54	Incl in BI	125.98	9.00	707.52	68.26	9.00	249.72	91.52	418.49	1,126.02
	Proposed	558.80	Incl in BI	122.96	9.00	690.76	71.33	9.00	304.65	113.48	498.46	1,189.22
	% +/- to Current Rates	-2.40%	Incl in BI	-2.40%	0.00%	-2.37%	4.50%	0.00	22.00%	24.00%	19.11%	5.61%
007	Current	598.03	Incl in BI	131.59	9.00	738.62	68.26	9.00	211.65	87.47	376.37	1,114.99
	Proposed	583.68	Incl in BI	128.43	9.00	721.11	71.33	9.00	258.21	108.46	447.00	1,168.11
	% +/- to Current Rates	-2.40%	Incl in BI	-2.40%	0.00%	-2.37%	4.50%	0.00	22.00%	24.00%	18.76%	4.76%

\* 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 36, Driving Record 6
RG 12 based on 2023 Rate Group Table 1
Conviction Free Discount 5%

Proposed:

Class 36, Driving Record 6
RG 12 based on 2023 Rate Group Table 1
Conviction Free Discount 5%

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Company Name: **Intact Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	09-01-24
Renewals:	09-02-24

**Profile 3 - Commercial Vehicle:**

**Operator 1:**

Male, Age 40  
 No driver training  
 Licensed 20 years, Appropriate class license  
 New business  
 No AF accidents  
 No convictions  
 2016 Ford F150 Lariat Supercrew 2WD (IBC VC: 355901)  
 Use: Artisans Truck. No personal use  
 List Price New: \$50,299 (Weight: 2084)

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Standard
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	849.14	Incl in BI	186.84	9.00	1,044.99	54.03	9.00	180.23	132.56	375.82	1,420.81
Proposed	828.76	Incl in BI	182.36	9.00	1,020.12	56.46	9.00	219.88	164.37	449.72	1,469.84
% +/- to Current Rates	<b>-2.40%</b>	<b>Incl in BI</b>	<b>-2.40%</b>	<b>0.00%</b>	<b>-2.38%</b>	<b>4.50%</b>	<b>0.00</b>	<b>22.00%</b>	<b>24.00%</b>	<b>19.66%</b>	<b>3.45%</b>
<b>005</b> Current	538.85	Incl in BI	118.57	9.00	666.42	49.12	9.00	202.16	124.09	384.37	1,050.79
Proposed	525.92	Incl in BI	115.72	9.00	650.64	51.33	9.00	246.63	153.87	460.83	1,111.48
% +/- to Current Rates	<b>-2.40%</b>	<b>Incl in BI</b>	<b>-2.40%</b>	<b>0.00%</b>	<b>-2.37%</b>	<b>4.50%</b>	<b>0.00</b>	<b>22.00%</b>	<b>24.00%</b>	<b>19.89%</b>	<b>5.78%</b>
<b>006</b> Current	515.89	Incl in BI	113.51	9.00	638.40	49.12	9.00	238.52	129.84	426.47	1,064.88
Proposed	503.51	Incl in BI	110.79	9.00	623.30	51.33	9.00	290.99	161.00	512.32	1,135.62
% +/- to Current Rates	<b>-2.40%</b>	<b>Incl in BI</b>	<b>-2.40%</b>	<b>0.00%</b>	<b>-2.37%</b>	<b>4.50%</b>	<b>0.00</b>	<b>22.00%</b>	<b>24.00%</b>	<b>20.13%</b>	<b>6.64%</b>
<b>007</b> Current	538.85	Incl in BI	118.57	9.00	666.42	49.12	9.00	202.16	124.09	384.37	1,050.79
Proposed	525.92	Incl in BI	115.72	9.00	650.64	51.33	9.00	246.63	153.87	460.83	1,111.48
% +/- to Current Rates	<b>-2.40%</b>	<b>Incl in BI</b>	<b>-2.40%</b>	<b>0.00%</b>	<b>-2.37%</b>	<b>4.50%</b>	<b>0.00</b>	<b>22.00%</b>	<b>24.00%</b>	<b>19.89%</b>	<b>5.78%</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 35, Driving Record 6
RG 15 based on 2023 Rate Group table 1
Conviction Free Discount 5%

Proposed: Class 35, Driving Record 6
RG 15 based on 2023 Rate Group table 1
Conviction Free Discount 5%

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Company Name: Intact Insurance Company

Implementation Dates (D/M/Y)	
New Business:	09-01-24
Renewals:	09-02-24

**Profile 4 - Commercial Vehicle:**

**Operator 1:**

Male, Age 45  
 No driver training  
 Licensed 25 years, Appropriate class license  
 New business  
 No AF accidents  
 No convictions  
 2016 Mack Granite GU813 Tri/A Dump Truck (IBC VC: N/A)

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

List Price New: \$165,500 (Weight: 39912)

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	1,879.19	Incl in BI	413.49	9.00	2,301.68	87.33	9.00	1,590.29	242.74	1,929.36	4,231.04
Proposed	1,834.09	Incl in BI	403.57	9.00	2,246.66	91.26	9.00	1,940.15	300.99	2,341.41	4,588.07
% +/- to Current Rates	-2.40%	Incl in BI	-2.40%	0.00%	-2.39%	4.50%	0.00	22.00%	24.00%	21.36%	8.44%
<b>005</b> Current	1,192.51	Incl in BI	262.40	9.00	1,463.90	79.39	9.00	1,783.77	227.23	2,099.38	3,563.29
Proposed	1,163.89	Incl in BI	256.10	9.00	1,428.99	82.96	9.00	2,176.19	281.76	2,549.92	3,978.91
% +/- to Current Rates	-2.40%	Incl in BI	-2.40%	0.00%	-2.39%	4.50%	0.00	22.00%	24.00%	21.46%	11.66%
<b>006</b> Current	1,141.68	Incl in BI	251.21	9.00	1,401.90	79.39	9.00	2,104.60	237.75	2,430.74	3,832.64
Proposed	1,114.28	Incl in BI	245.18	9.00	1,368.47	82.96	9.00	2,567.61	294.81	2,954.39	4,322.86
% +/- to Current Rates	-2.40%	Incl in BI	-2.40%	0.00%	-2.38%	4.50%	0.00	22.00%	24.00%	21.54%	12.79%
<b>007</b> Current	1,192.51	Incl in BI	262.40	9.00	1,463.90	79.39	9.00	1,783.77	227.23	2,099.38	3,563.29
Proposed	1,163.89	Incl in BI	256.10	9.00	1,428.99	82.96	9.00	2,176.19	281.76	2,549.92	3,978.91
% +/- to Current Rates	-2.40%	Incl in BI	-2.40%	0.00%	-2.39%	4.50%	0.00	22.00%	24.00%	21.46%	11.66%

\* 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 42, Driving Record 6
RG 27 based on 2023 Rate Group Table II(A)
Conviction Free Discount 5%

Proposed:

Class 42, Driving Record 6
RG 27 based on 2023 Rate Group Table II(A)
Conviction Free Discount 5%

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Company Name: **Intact Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	09-01-24
Renewals:	09-02-24

**Interurban Truck - Profile 1**

**Operator 1:**

Male, age 45  
 No driver training  
 Licensed 19 years, Appropriate class license  
 New business  
 No AF accidents  
 No convictions  
 2017 Volvo VNL64T780  
 Use: 50% Ontario exposure, radius of operation over 160 km  
 List Price New: \$156,824

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

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b>	Current	1,054.58	Incl in BI	242.13	7.00	1,303.71	83.21	9.00	680.47	293.14	1,065.83	2,369.54
	Proposed	1,029.27	Incl in BI	236.32	7.00	1,272.59	86.96	9.00	830.18	363.49	1,289.63	2,562.22
% +/- to Current Rates		<b>-2.40%</b>	<b>Incl in BI</b>	<b>-2.40%</b>	<b>0.00%</b>	<b>-2.39%</b>	<b>4.50%</b>	<b>0.00</b>	<b>22.00%</b>	<b>24.00%</b>	<b>21.00%</b>	<b>8.13%</b>
<b>005</b>	Current	669.22	Incl in BI	153.65	7.00	829.87	75.65	9.00	763.26	274.41	1,122.32	1,952.19
	Proposed	653.16	Incl in BI	149.96	7.00	810.13	79.05	9.00	931.18	340.27	1,359.50	2,169.62
% +/- to Current Rates		<b>-2.40%</b>	<b>Incl in BI</b>	<b>-2.40%</b>	<b>0.00%</b>	<b>-2.38%</b>	<b>4.50%</b>	<b>0.00</b>	<b>22.00%</b>	<b>24.00%</b>	<b>21.13%</b>	<b>11.14%</b>
<b>006</b>	Current	640.70	Incl in BI	147.10	7.00	794.80	75.65	9.00	900.55	287.12	1,272.31	2,067.12
	Proposed	625.32	Incl in BI	143.57	7.00	775.90	79.05	9.00	1,098.67	356.03	1,542.74	2,318.64
% +/- to Current Rates		<b>-2.40%</b>	<b>Incl in BI</b>	<b>-2.40%</b>	<b>0.00%</b>	<b>-2.38%</b>	<b>4.50%</b>	<b>0.00</b>	<b>22.00%</b>	<b>24.00%</b>	<b>21.26%</b>	<b>12.17%</b>
<b>007</b>	Current	669.22	Incl in BI	153.65	7.00	829.87	75.65	9.00	763.26	274.41	1,122.32	1,952.19
	Proposed	653.16	Incl in BI	149.96	7.00	810.13	79.05	9.00	931.18	340.27	1,359.50	2,169.62
% +/- to Current Rates		<b>-2.40%</b>	<b>Incl in BI</b>	<b>-2.40%</b>	<b>0.00%</b>	<b>-2.38%</b>	<b>4.50%</b>	<b>0.00</b>	<b>22.00%</b>	<b>24.00%</b>	<b>21.13%</b>	<b>11.14%</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 64, Driving Record 6
RG 26 based on 2023 Rate Group Table II(A)
Closest collision and comprehensive deductible of \$5,000 is used
Conviction Free Discount 5%

Proposed:

Class 64, Driving Record 6
RG 26 based on 2023 Rate Group Table II(A)
Closest collision and comprehensive deductible of \$5,000 is used
Conviction Free Discount 5%

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Company Name: **Intact Insurance Company**

Implementation Dates (D/M/Y)	
New Business:	09-01-24
Renewals:	09-02-24

**Interurban Truck - Profile 2**

**Operator 1:**

Male, age 55  
 No driver training  
 Licensed 35 years, Appropriate class license  
 New business  
 No AF accidents  
 No convictions  
 2017 Peterbilt 389  
 Use: 20% US exposure, radius of operation over 160 km  
 List Price New: \$169,999

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

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
<b>004</b> Current	979.16	Incl in BI	224.81	7.00	1,210.96	74.88	9.00	656.52	280.16	1,020.56	2,231.53
Proposed	955.66	Incl in BI	219.41	7.00	1,182.07	78.25	9.00	800.96	347.39	1,235.60	2,417.67
% +/- to Current Rates	<b>-2.40%</b>	<b>Incl in BI</b>	<b>-2.40%</b>	<b>0.00%</b>	<b>-2.39%</b>	<b>4.50%</b>	<b>0.00%</b>	<b>22.00%</b>	<b>24.00%</b>	<b>21.07%</b>	<b>8.34%</b>
<b>005</b> Current	621.36	Incl in BI	142.66	7.00	771.02	68.07	9.00	736.40	262.26	1,075.73	1,846.75
Proposed	606.45	Incl in BI	139.24	7.00	752.68	71.14	9.00	898.40	325.20	1,303.74	2,056.42
% +/- to Current Rates	<b>-2.40%</b>	<b>Incl in BI</b>	<b>-2.40%</b>	<b>0.00%</b>	<b>-2.38%</b>	<b>4.50%</b>	<b>0.00%</b>	<b>22.00%</b>	<b>24.00%</b>	<b>21.20%</b>	<b>11.35%</b>
<b>006</b> Current	594.88	Incl in BI	136.58	7.00	738.46	68.07	9.00	868.85	274.40	1,220.33	1,958.78
Proposed	580.60	Incl in BI	133.30	7.00	720.90	71.14	9.00	1,059.99	340.26	1,480.39	2,201.29
% +/- to Current Rates	<b>-2.40%</b>	<b>Incl in BI</b>	<b>-2.40%</b>	<b>0.00%</b>	<b>-2.38%</b>	<b>4.50%</b>	<b>0.00%</b>	<b>22.00%</b>	<b>24.00%</b>	<b>21.31%</b>	<b>12.38%</b>
<b>007</b> Current	621.36	Incl in BI	142.66	7.00	771.02	68.07	9.00	736.40	262.26	1,075.73	1,846.75
Proposed	606.45	Incl in BI	139.24	7.00	752.68	71.14	9.00	898.40	325.20	1,303.74	2,056.42
% +/- to Current Rates	<b>-2.40%</b>	<b>Incl in BI</b>	<b>-2.40%</b>	<b>0.00%</b>	<b>-2.38%</b>	<b>4.50%</b>	<b>0.00%</b>	<b>22.00%</b>	<b>24.00%</b>	<b>21.20%</b>	<b>11.35%</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 64, Driving Record 6
RG 27 based on 2023 Rating Group Table II(A)
Closest collision and comprehensive deductible of \$5,000 is used
Conviction Free Discount 5%

Proposed:

Class 64, Driving Record 6
RG 27 based on 2023 Rating Group Table II(A)
Closest collision and comprehensive deductible of \$5,000 is used
Conviction Free Discount 5%

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