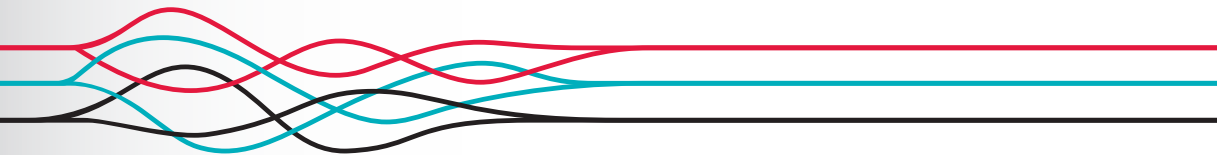


TOP OF MIND

THE INTACT INSURANCE NEWSLETTER FOR BUSINESS INSURANCE BROKERS



..... 2015 Year in Review



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THE INTACT INSURANCE NEWSLETTER FOR BUSINESS INSURANCE BROKERS

Welcome to the inaugural edition of TOP OF MIND, our newsletter for business insurance brokers. We'll be writing about topics of current interest, presenting new and existing products and services, and sharing the expertise of our teams. We hope you'll find material that helps you serve your business insurance clientele, because what's always "top of mind" for us is giving you tools that meet your needs and those of your customers. In business insurance, team up with Intact Insurance to put your brokerage on top and keep it there!

2015 Year in Review

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Executive message



IMPRESSIVE INITIATIVES

Over the last few months, several far-reaching initiatives have been launched to boost your business development efforts.

I'm thinking in particular of **INOV HT** and **my Fleet Solution**, two sure-fire programs that will help you soar even further ahead of the competition and kick your commercial automobile sales into high gear. **my Driving Discount** for Individually Rated Commercial Auto (IRCA) remains a standout offering that should benefit all your customers.

We also launched our innovative Cyber endorsement, which is without doubt a fantastic springboard for growth in property and liability. **Drone** insurance is yet another innovation in a market that is constantly evolving.

In parallel, we introduced **eDoc** as part of our undertaking to reducing our ecological footprint while also, and above all, making work easier when you need to concentrate your efforts on business development.

ENSURING COMPETITIVENESS

Supporting the network also means assuming our responsibilities to ensure the long-term viability of our business lines so that you will always be able to count on the widest range of products.

As I mentioned earlier, some sectors are being closely monitored, including trucking. Over the past few years, we have faced increasingly serious losses. This is due, among other factors, to an increase in claims in the United States combined with the weak Canadian dollar.

While we're on the subject, ensuring the sustainability of our offering is as important as ever. As with condo buildings, we also intend to support you by remaining an active player in the industry so that you can provide your customers with full coverage. In order to do so, certain measures – some of them tough ones – will need to be taken, but always with a single goal in mind: to remain a leader in the trucking sector for the long haul.

END OF THE 2-YEAR POLICY

The withdrawal of 2-year commercial insurance policies that was announced last spring will finally come into effect for current contract renewals starting in February 2016. This measure is also aimed at improving profitability and ensuring better long-term competitiveness.

We are aware of the fact that many of you appreciated this commercial property offering. In spite of its advantages, it had a negative impact on profitability and therefore restricted our capacity to offer the most attractive premiums to your customers.

A HIGHLY PROMISING 2016 IN STORE

We are finishing 2015 strongly and will be starting the year to come with just as much energy, thanks to our robust growth plan and targeted activities focused on the healthy management of our book of business. We have set ourselves ambitious goals and I'm confident that together, we will achieve them.

Finally, it's my pleasure to present the first issue of TOP OF MIND, the newsletter devoted to helping you discover what's new and the initiatives already in place to efficiently support your business development. Happy reading!

Thanks to each and every one of you for your unswerving support. You can count on Intact Insurance to keep on providing the best solutions to your customers and the outstanding service that you are used to.

Happy New Year 2016.

A handwritten signature in black ink, appearing to read 'J. Desautels', written in a cursive style.

Jean-François Desautels

Senior Vice-President, Quebec Division



PROTECT YOUR CUSTOMERS FROM THE COSTS OF CYBERCRIME

With the Cyber endorsement from Intact Insurance, your customers are better informed, better prepared and better protected in the face of threats to their business from cybercrime and data breaches.

Imagine the consequences if criminals use the Web to hack in to customer files, contact lists, bank account and credit card information, etc. Wouldn't you like to help your business insurance customers protect themselves against these risks today? That's where the Cyber endorsement comes in.



Stats that make you think

Cyber risks are for real, as the following statistics demonstrate:

31%

about 31% of reported breaches involve companies with fewer than 100 employees;*

75% of data breaches were opportunistic and could have been prevented if the business had implemented and followed basic security procedures;*

75%

71%

71% of SMEs have been victims of a privacy breach;†

51% of businesses were impacted by service downtime and 42% suffered lost productivity.†

51%

[Read more →](#)



SITUATIONS WORTH TAKING SERIOUSLY!

- ✦ Loss or theft of laptops, smartphones, tablets or data storage devices
- ✦ Loss or theft of paper files
- ✦ A hack into a computer system or network that may expose personal information to unauthorized access
- ✦ Phishing or brand spoofing

Protection and prevention for every business!

Every day, more and more personal information is being collected and exchanged electronically. It's a trend that's sure to continue for the foreseeable future, and it means the risks of data theft, viruses and computer hacking are likely to keep increasing as well.

Your business insurance customers need a solution that provides all the protection they require if these kinds of situations come up. But they should also have access to resources that can help prevent these events from occurring in the first place. The **Cyber endorsement** answers both these needs!

To date, the Cyber endorsement has been added to 186 policies by brokers systematically offering it to their clients. Proof that customers are increasingly aware of cyber risks and want to protect themselves.

Real protection against virtual crimes!

Losses resulting from cybercrime can be costly for your customers and their businesses. The Cyber endorsement offers two solid coverages:

- Up to \$25,000 for remediation expenses incurred as a result of a privacy breach;
- Business interruption coverage for up to \$25,000 in lost income.

Offered for a flat premium of just \$96, the Cyber endorsement has the following advantages:

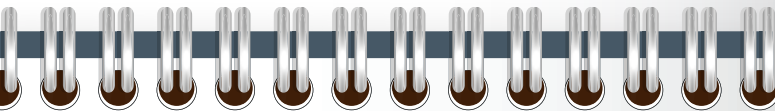
- It's available to all businesses, with no restrictions as to industry code, for both new business and renewals;
- It can be added to a policy either mid-term or on renewal;
- It's easy to write, with no policy application or questionnaire to fill out.

Read more →



Strong support on the prevention side

Through an arrangement with IDT911™, a leading consultative provider of identity and data risk management, your customers also have access to resolution services and education and assessment tools.



This value-added offer provides your clients with:

- tools to identify potential security weaknesses and determine the controls needed to mitigate breach risks;
- expertise and technical support available 24/7 in case of a data security breach;
- response services if an incident occurs.

Thanks to this substantial prevention component, the Cyber endorsement can make an important difference by preparing your customers and helping them take the necessary precautions to avoid having their business turned upside down by a data security breach.



To see for yourself what IDT911 offers your customers in terms of breach prevention and response, simply follow these instructions:

- Go to **intactinsurance.breachresponse.ca**

- Enter the following user name:
Intactinsurance1
(Intact with a capital “I”; last character is the number “1”)
- Enter the following password:
Intactinsurance1
(same as above)
- The first time you sign in, you’ll be prompted to create your own user name and password.



For more information on the Cyber endorsement, please contact your Business Development Advisor.



INOV HT THE NEW HEAVYWEIGHT IN COMMERCIAL AUTO INSURANCE

For about three years, your commercial auto insurance customers have had the opportunity to add INOV CV, a package combining some of the most popular enhanced coverages for their commercial vehicles at a very competitive price. Now, they can also count on INOV HT, a package that's been customized to meet the needs of businesses that own heavier trucks.

Advantages that go the distance

Designed for businesses that own trucks or other commercial vehicles weighing more than 4,500 kg, and companies that transport only their own property and products, here's what this product gives you as a broker:

- **an opportunity to differentiate** your offering, with protection that's designed specifically for heavier trucks;
- **a great way to complete the INOV package** offering and meet the needs of all your customers, no matter how much their vehicles weigh;
- **a tool for growth and business development.**

Protecting your customers – we don't take it lightly!

With its distinctive advantages, and higher limits than the competition for various coverages, INOV HT will truly help you differentiate yourself from what's currently offered in the marketplace. Here are two scenarios that demonstrate the savings your customers can reap by adding the INOV HT package to their policy, compared with the cost of buying the same coverages separately.

Example 1

A plumbing contractor who owns
a Freightliner truck worth \$150,000
INOV HT package price: \$168
Total cost of the same coverages separately: \$371

Savings: \$203*

Example 2

An excavation contractor who
owns a Mack truck worth \$100,000
INOV HT package price: \$168
Total cost of the same coverages separately: \$379

Savings: \$211*

Do you have questions or want more details about INOV HT?
Go to the [Broker Portal](#) or talk to your [Business Development Advisor](#).

*These cases are examples. Savings may vary depending on customer profile and vehicle class.
*Cost of the coverage may vary depending on vehicle use.



**EDOCOLUTION:
FAST, EASY ACCESS
TO ELECTRONIC
POLICIES – FOR YOU
AND YOUR CUSTOMERS!**

Did you know there is a simple document management tool that can make you even more efficient? It's called eDocSolution.

Our electronic document solution is now available for farm insurance and property and liability policies, as well as E&O, D&O and Crime. Say goodbye to paper, delays and scanning – and hello to more flexibility!

NO MORE PAPER

You'll no longer have printed documents to handle and store. Result: saving time and space.

Since everything is available electronically, you won't need to keep paper copies.

And by not mailing documents, you'll save not only time, but money as well.

NO MORE DELAYS

With eDocSolution, you can send your customer's policy the day after the transaction. Nothing could be more efficient!

NO MORE SCANNING

Printed documents no longer need to be converted to electronic format by scanning. Thanks to eDocSolution, you have everything you need: the documents are in PDF format and ready to be archived or forwarded.

FLEXIBILITY

You can print parts of the policy or create personalized PDFs to suit your needs or your customer's. The available documents are:

- Declarations
- Billing notices
- Policy wordings
- Letters to the Insured

OUR eDOCSOLUTION IS SYNONYMOUS WITH SIMPLICITY

Easy to download and print, the entire policy is available 24/7 in PDF format. In fact, each morning, all documents for the previous day's completed transactions are available for downloading in a single zip file. A separate PDF is created for the Insured and another specifically for your file. The PDF documents can then be transferred to the Insured without your direct involvement. It's the simple solution!

Convinced? Wait no longer: get in touch with your Business Development Advisor. Make the shift to electronic documents today!

Just a few more days left to move up to **Elite Business Class**

Have you entered our exceptional contest yet? If not, you should know that it's ending soon! But you still have a few more days to get on board. Don't wait a moment longer. Fill out the entry form today.

THERE ARE STILL VALUABLE PRIZES TO BE DRAWN:

Individual prizes

Super classy: VIP trips for two to Charlevoix
20 VIP weekends at the Hôtel Le Germain Charlevoix
on March 11 and 12, 2016.

Team prize

The Elite team: honouring team spirit
On March 26, you and your brokerage team members could
attend the game between the Canadiens and the New York
Rangers in a luxurious private box at the Bell Centre.

Grand prize

Super stars: The ultimate Habs experience
One lucky person and a guest of their choice will win the
experience of a lifetime: attending a Montreal Canadiens road
game, accompanied by a member of the Canadiens' organization.

**For full details, go to the Broker Portal or speak
to your Business Development Advisor.**

WE WERE THERE!

Doing business with Intact Insurance means having access to a critical mass of expertise in all sectors of business insurance. It also translates into concrete support for projects of any scope. Two major events we took part in this fall gave us an opportunity to demonstrate this in a real way by being present for your business customers, specifically small businesses and construction companies.

ACQ Convention: Visibility for the Intact Insurance brand

For the third consecutive year, François Massicotte, Vice-President of Surety, was the honorary chairman of the convention of Quebec's construction association, the Association de la construction du Québec (ACQ). Some 500 participants attended this major industry event, held this year in September at Tremblant. The closing banquet and gala celebrated the successes of some of the "builders" of the construction sector. On behalf of Intact Insurance and the brokerage network, François Massicotte

congratulated the 2015 award winners for their accomplishments and success. Many factors contributed to the achievements of these contractors, not the least of which is the expertise of their surety bond professionals. In fact, many of these builders dealt with Intact Insurance in order to turn their projects into a reality.

Intact Insurance maintained a high profile at this 26th ACQ convention. The company's reputation within the construction industry is stronger than ever, and rightly so, as we remain the number one issuer of surety bonds in Quebec.

Once again, we congratulate 2015's winning contractors for their excellent work.



François Massicotte, Vice-President, Surety

Read more →

Stratégies PME 2016: contributing to your customers' success



Another major event where Intact Insurance was on hand for your business clientele - also for a third straight year - was Stratégies PME 2016, Quebec's largest annual small business fair. This conference attracted more than 6,000 entrepreneurs to Montreal's Palais des Congrès on November 25-26, 2015, to hear a variety of speakers and experts address their concerns and needs.

Throughout the event, Intact Insurance enjoyed excellent visibility as an exhibitor. Visitors to our booth could speak directly with our business insurance professionals and benefit from their judicious advice.

In addition to obtaining information from our booth, attendees were also invited to a very interesting talk on the second day, on the subject of

**“Protecting your business:
what to consider when
it comes to insurance
for your assets.”**

This engaging presentation helped them to identify the different risks a small business faces and highlighted the importance of having proper coverage for them.

In short, Intact Insurance took full advantage of its presence at this annual assembly of small business leaders to re-affirm its leadership position in business insurance in Quebec.