

Intact Insurance to offer Ontario residents its Responsible Driver Guarantee

ING Insurance announced today it will soon be offering Ontario drivers its new Responsible Driver Guarantee, allowing them to claim their first at-fault accident without any impact on their premiums or their driving record. Most Ontario drivers who have been without an “at-fault” accident in the last six years will qualify for the ING Responsible Driver Guarantee which will be available on July 1.

According to Debbie Coull-Cicchini, ING Insurance Chief Operating Officer for Ontario, “At ING Insurance, we don't believe that one bad day makes a bad driver and we want to reward all our customers who have achieved a great driving record – that's what this new Responsible Driver Guarantee is all about!”.

The ING Insurance Responsible Driver Guarantee will mean that the first time a customer has an at-fault accident, they can make a claim knowing that their premiums and good driving record will not be impacted. “It's as if the accident never happened - customers will even keep their claims-free renewal discount!” said Coull-Cicchini. “And if they are involved in a second at-fault accident, we will treat it as if it was their first.”

The ING Insurance Responsible Driver Guarantee differs from the claims protection offered by most other insurance companies. These products usually guarantee that insurance premiums will remain unchanged as a result of the first at-fault accident. However, the claim remains on the insured's driving record and is taken into full consideration for pricing and underwriting purposes in the event of a second at-fault accident. It may even be a factor in deciding not to renew a client.

The new ING Responsible Driver Guarantee will be offered at a cost of \$50.00. However, ING plans to offer five-year customers the new Guarantee free of charge. “If customers are loyal to their company, shouldn't that company be loyal to them?” said Coull-Cicchini. “At ING loyalty means something and we reward it”. Altogether, 450,000 ING Insurance customers will qualify for the Guarantee and more than 200,000 of them will be covered automatically free of charge when their auto policy renews.

The ING Responsible Driver Guarantee will be offered effective July 1 for new customers and to current ING customers with renewals effective September 1. The offer will be subject to receipt of formal provincial regulatory approval from the Financial Services Commission of Ontario.

ING Insurance is a subsidiary of ING Canada Inc. (TSX : IIC-LV). It is the country's largest provider of property and casualty insurance. ING Canada's principal insurance products are automobile, property and liability insurance, which it provides primarily to individuals and small to medium sized businesses through its insurance subsidiaries across Canada.

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