

TO: All Brokers and Agents

BULLETIN NO: All-Canada SC 2022-01

DATE: August 12, 2022

SUBJECT: Opportunity for Depopulation of FA Motorcycle Book

Facility Association is traditionally considered the market of last resort, meaning that eligible owners, lessees and licensed drivers who cannot get insurance elsewhere are insured through the Residual Market.

We have been analyzing our Motorcycle book of business and we see an opportunity for our Broker and Agent partners to help depopulate the Facility Association Residual Market in the following jurisdictions:

Jurisdiction	2021 Earned Exposures	5-Year Average Ultimate loss ratio
Alberta	8,468	26.3%
New Brunswick	2,172	37.4%
Newfoundland & Labrador	2,403	17.3%
Nova Scotia	3,207	44.7%
Northwest Territories	164	3.0%
Yukon Territories	196	14.6%

We ask that you review your Facility Association portfolio of Motorcycle accounts and remarket to your Voluntary Market wherever possible.