



Manual of Rules and Rates NEW BRUNSWICK

Revised Commercial Rule Change Effective October 1, 2022 (New Business and Renewals)

Effective October 1, 2022 Facility Association is implementing the following update for new business and renewals in New Brunswick:

• Commercial Rule 228 in the manual has been amended.

The Facility Association website www.facilityassociation.com has been updated with this information.

Rule	Current Wording	Proposed Wording	Change from Current	Premium impact on existing policies
COMMERCIAL	SECTION			
228: Outside Province Exposure	Rule 228: Outside New Brunswick Exposure A. Outside New Brunswick Exposure Surcharge	Rule 228: Outside Province Exposure	Harmonize the name of the	This will not impact premiums.
	A. Outside New Brunswick Exposure Surcharge	A	surcharge across all provinces	
	Any commercial vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge.	Any commercial or interurban vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge (or discount).	& territories	
	The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.	The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.		
	Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S.	Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S.		
	The percentage of Out of Province exposure will be determined based on the International Fuel Tax	If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure		
	Assessment (IFTA) reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.	A. Outside Province Exposure Surcharge (excluding Interurban Vehicles)	Clarifies wording and indicates	This may impact premiums on
	If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure.	For Interurban vehicles (Class 61, 62, 63, 64, 99), refer to Rule 228.C to determine the applicable surcharges.	this section excludes IU vehicles.	Interurban Vehicles
		The percentage of exposure outside the Province, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.	verilles.	
	If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the	If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of		

Rule	Current	Wording	Propos	sed Wording	Change from Current	Premium impact on existing policies
	documents required to cor U.S. exposure. If this exposure is 5.0% or 5% surcharge will apply to Benefits, Uninsured Autom NOTE: Where vehicles are Insureds must be asked w insurance must be filed an If eligible, U.S. Filings will minimum FMCSA required carriage, commodity trans Liability, Accident Beneficial Automobile, DCPD, END For each percentage point U.S. or another applicable surcharge 1% of the applic	operated in the U.S., hether or not proof of d, if so, in what amount. be completed using the limit based on the type of ported and State required. Fits, Uninsured 44 of total mileage in the Canadian jurisdiction,	5% surcharge will apply Benefits, Uninsured Aut NOTE: Where vehicles Insureds must be asked insurance must be filed If eligible, U.S. Filings value minimum FMCSA required carriage, commodity tracking the commodity in the commodity, Accident Be Automobile, DCPD, Elfor each percentage po	o or less of total mileage, a to Liability, Accident omobile, DCPD and END 44. are operated in the U.S., which was a mount will be completed using the ed limit based on the type of ansported and State required. The fits, Uninsured ND 44 int of total mileage in the dian jurisdiction, surcharge	Harmonize wording across	This will not impact premiums
	For example: Outside New Brunswick Exposure Up to 5% 10% 25% 50%	Applicable Surcharge 5% 10% 25% 50%	For example: Outside Province Exposure Up to 5% 10% 25% 50%	5% 10% 25% 50%	jurisdiction	
	Optional Physical Dama For each percentage point other applicable jurisdictio applicable premium. For example: Outside New Brunswick Exposure 10% 25% 50%	of mileage in the U.S. or		int of total mileage in the dian jurisdiction, surcharge	Harmonize wording across jurisdiction	This will not impact premiums

Rule	Current Wording	Proposed Wording	Change from Current	Premium impact on existing policies
	Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The surcharge percentage is calculated by means of the following formula: Currency differential x Outside New Brunswick exposure surcharge For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The Outside New Brunswick exposure surcharge is 25%. Currency differential surcharge: 0.31 X 25% = 7.75% The currency differential surcharge is 1. Applied only to the Liability premium (Road/Passenger Hazard) not DCPD	B. Currency Differential Surcharge (Excluding Interurban Vehicles) Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The surcharge percentage is calculated by means of the following formula: Currency differential x Percentage of U.S. Exposure For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The vehicle travels outside the Province 50% of the time. Of that 50% total Outside Province Exposure, the vehicle travels into the U.S. 25% of the time. Currency differential surcharge: 0.31 X 25% = 7.75% The currency differential surcharge is 1. Applied only to the Liability premium, not DCPD 2. Not subject to a minimum surcharge 3. This surcharge is an additional surcharge and not to be compounded.	Clarifies wording and indicates this section excludes IU vehicles. Clarifies how Currency Differential Surcharge is to be calculated	This will not impact premiums This will not impact premiums
	Additional to but not compounded on the Outside New Brunswick exposure surcharge.	to be compounded.		

Rule	Current Wording		Proposed Wording		Change from Current	Premium impact on existing policies
	Outside N.B. Exposure Surcharge is The Currency Differential Surcharge is Base Premium Outside N.B. Exposure \$1,000 X .25= Currency Differential \$1,000 X 7.75=	,000 25% ,75% ,000 \$250 \$78 ,328	Example: The Liability premium is: The percentage of Outside Province Exposure is: The percentage of U.S. Exposure is: The Currency Differential Surcharge is: Note: In this example, the Currency Differential Surcharge is calculated based on the U.Exposure of 25% Base Premium: Outside Province Exposure Surcharge (\$1,000 x 0.5) Currency Differential (\$1,000 x 0.0775) Total Liability Premium		Clarifies how Currency Differential Surcharge is to be calculated	This will not impact premiums
	 4. In addition to the Servicing Carrier's fee for the proof of insurance. 5. Payable only when proof of insurance is requesty U.S. authorities. 6. The combined dollar value of the currency differential surcharge and the Outside Nov Scotia exposure surcharge is subject to a minimum of \$50 per policy term. For example: Using the example above, the dol value of the Outside New Brunswick exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required. 	quired va Ilar	 4. In addition to the Servicing Carrier's fer proof of insurance. 5. Payable only when proof of insurance by U.S. authorities. 6. The combined dollar value of the Curre Differential Surcharge and the Outside exposure surcharge is subject to a mi \$50 per policy term. For example: Using the example above, to value of the Outside Province exposure sufferential Surcharge is \$78. The total condollar value is \$578, well exceeding the norequired. 	e for filing is required ncy e Province nimum of the dollar archarge is mbined		

Rule	Current Wording	Proposed Wording	Change from Current	Premium impact on existing policies
		C. Interurban Outside Province Exposure	Introduces	This will
		Surcharge (Excluding Commercial Vehicles)	outside province exposure	impact premiums on
		The percentage of exposure outside the Province, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.	surcharge applicable to Interurban Vehicles	Interurban Vehicles
		If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of exposure outside the Province, including U.S. exposure.		
		NOTE: Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the minimum FMCSA required limit based on the type of carriage, commodity transported and State required.		
		The surcharges applicable to Interurban Vehicles (Class 61, 62, 63, 64 and 99) traveling outside of the jurisdiction of registration is based on the total mileage reported in Canada and the U.S., and shall be calculated as follows.		
		Step 1: Determine the Canadian Out of Province Exposure.		
		The Canadian Out of Province exposure is determined by how often the vehicle travels outside the jurisdiction of registration within Canada.		
		a) If Canadian Out of Province Exposure (Operating outside Atlantic Provinces and Quebec) is <u>50% or less</u> :		

Rule	Current Wording	Propo	sed Wording	Change from Current	Premium impact on existing policies
		Brunswick and reports Canadian mileage trav Provinces (New Bruns Labrador, Nova Scotia, Quebec, surcharge 19	rehicle is registered in New 50% or less of its total eling outside the Atlantic swick, Newfoundland & Prince Edward Island) and 6 per percentage (%) of e total Canadian mileage.		
		Example: Canadian Out of Province Exposure 5% 10% 25% 50%	Applicable Canadian Mileage Surcharge 5% 10% 25% 50%		
		Any Interurban vehicle that reports more than outside the Atlantic Newfoundland & Labra	Atlantic Provinces and 6: registered in New Brunswick 50% of its total mileage Provinces (New Brunswick, dor, Nova Scotia, Prince uebec, is subject to the		
		To determine the surch	narge (or discount) amount, e the majority of the exposure		
		Region	Applicable Surcharge/Discount		
		Ontario	320%		
		Western Canada	15%		
			includes travel to British Saskatchewan and		
		Territories	-20%		
		'Territories' includes	travel to the Northwest		
		Territories, Nunavut a	and the Yukon Territories		
		,			

Rule	Current Wording	Propo	osed Wording	Change from Current	Premium impact on existing policies
		travels 70% of the tin and 20% in New Brun	egistered in New Brunswick ne in Ontario, 10% in Alberta swick. As the vehicle has % of the Canadian mileage in narge applies.		
			across multiple Regions, where ts, select the Region that surcharge.		
		travels 30% in the Atl 30% in Ontario, 30% into the U.S. As the vontario and Western surcharge applies, as higher. The surcharge	egistered in New Brunswick antic Provinces and Quebec, in Western Canada and 10% vehicle has equal exposure in Canada, a 320% Ontario the surcharge amount is applicable to the U.S. termined based on Step 2		
			O.S. Exposure oorted mileage (Canada and the per percentage (%) of exposure		
		For example:			
		U.S. Exposure	Applicable U.S. Surcharge		
		5%	5%		
		10%	10%		
		25%	25%		
		50%	50%		
		Step 3: Determine t Exposure Surcharge Interurban Vehicle	he Total Outside Province e applicable to the		
		0 1	oplicable is determined by amounts calculated under		

Rule	Current Wording	Proposed Wording	Change from Current	Premium impact on existing policies
		The total surcharge is applicable to Liability (BI and PD) and DCPD premiums.		
		Example: Step 1: Canadian Out of Province Surcharge = 320% Step 2: U.S. Exposure Surcharge = 10% Total Out of Province Exposure Surcharge 330%		
		In the above example, a 330% surcharge would apply to Liability (BI and PD) and DCPD Premiums.		



Manual of Rules and Rates New Brunswick

2022 Private Passenger CLEAR Rate Group Tables and 2022 Commercial Rate Group Tables Effective September 1, 2022 (New Business and Renewals)

Effective September 1, 2022 Facility Association is implementing the following update for new business and renewals in New Brunswick:

- 2022 Private Passenger CLEAR Rate Group Tables now having an amended range of 1-13 for Accident Benefits rate groups;
- 2022 Commercial Rate Group Tables (Tables I and II).

The Facility Association website www.facilityassociation.com has been updated with this information.



March 2022

Manual of Rules and Rates New Brunswick

Revised Rates for Private Passenger, Commercial, Taxi, Interurban Vehicles, Public Vehicles, School Bus, Hotel & Country Club, Private Bus, Ambulance, Funeral, Private Trailers, Motor Home, Camper Units and Historic Vehicles Effective July 1, 2022 (New Business and Renewals)

Effective July 1, 2022 Facility Association is implementing the following updates for new business and renewals in New Brunswick:

 Private Passenger +10.8%. Commercial +8.5%. Taxi +7.9%.

There are no rate changes associated with the class of businesses listed below:

Interurban Vehicles

Public Vehicles

School Bus

• Hotel & Country Club • Private Trailers Bus

Private Bus

Ambulance

Funeral

Motor Home

Camper Unit

Historic Vehicles

Facility Association website <u>www.facilityassociation.com</u> now contains this new information.

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
PRIVATE PASSI	ENGER SECTION					
136.C Accident/Conviction Surcharge Table	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction Each additional Major Conviction	0% 5% 15% 25% 15% 15%	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction Each additional Major Conviction	0% 5% 15% 25% 15% 25% 25%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
136.D.b & a	1 Serious Conviction Each additional Serious Conviction b. Minor	100% 100%	1 Serious Conviction Each additional Serious Conviction a. Major	100%	Amends	This will
Accident and Conviction Surcharge, Conviction Definition: Minor and Major	The list of minor convictions is not all in other moving violations, including new added to an Act governing highway traf considered Minor, whether committed voutside Canada, if not specifically name Major or Serious list, including but not l - Using handheld/operated elect wireless device	offences ific, may be within or id in the imited to:	Convictions for any of the following off any Act governing highway traffic or for substantially the same whether commoutside Canada: - Using a hand held wireless communication/entertainmen	or any offence itted within or	the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	impact premiums
Accident and Conviction Surcharge, Conviction Definition: Major and Serious	a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada: - Failure to stop on request of or obey directions of a police officer. - Stunting		c. Serious Convictions for any of the following off the Criminal Code of Canada or under governing highway traffic or under any for any offence substantially the same committed within or outside Canada or conviction which appears on a Driver Fidentified as a Criminal Code conviction - Failure to stop on request of or ob of a police officer. - Stunting	any Act y other Act or whether r any Record abstract n:	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
COMMERCIAL S	ECTION					
226.C Accident/Conviction Surcharge Table	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction Each additional Major Conviction	0% 5% 15% 25% 15% 15%	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction Each additional Major Conviction	0% 5% 15% 25% 15% 25%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
	1 Serious Conviction Each additional Serious Conviction	100% 100%	1 Serious Conviction Each additional Serious Conviction	100% 100%		
Accident and Conviction Surcharge, Conviction Definition: Minor and Major	b. Minor The list of minor convictions is not all i other moving violations, including new added to an Act governing highway tra considered Minor, whether committed outside Canada, if not specifically nam Major or Serious list, including but not - Using handheld/operated elections wireless device	offences offic, may be within or ed in the limited to:	a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada: - Using a hand held wireless communication/entertainment device		Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums
226.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	a. Major Convictions for any of the following off any Act governing highway traffic or for substantially the same whether commit outside Canada: - Failure to stop on request of or ob of a police officer. - Stunting	or any offence tted within or	c. Serious Convictions for any of the following offences under the Criminal Code of Canada or under any Act governing highway traffic or under any other Act or for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a Driver Record abstract identified as a Criminal Code conviction: - Failure to stop on request of or obey directions of a police officer. - Stunting		Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums

Rule	Current Wording	_	Approved Wording		Change from Current	Premium impact on existing policies
PUBLIC SECTION)N					
323.C Accident/Conviction Surcharge Table	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction Each additional Major Conviction 1 Serious Conviction Each additional Serious Conviction b. Minor	0% 5% 15% 25% 15% 15% 25% 100% 100%	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction Each additional Major Conviction 1 Serious Conviction Each additional Serious Conviction a. Major	0% 5% 15% 25% 15% 25% 25% 100% 100%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
Accident and Conviction Surcharge, Conviction Definition: Minor and Major	The list of minor convictions is not all ir other moving violations, including new added to an Act governing highway traf considered Minor, whether committed v outside Canada, if not specifically name Major or Serious list, including but not l - Using handheld/operated elect wireless device	offences ffic, may be within or ed in the limited to:	Convictions for any of the following of any Act governing highway traffic or f substantially the same whether commoutside Canada: - Using a hand held wireless communication/entertainment	or any offence nitted within or	the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	impact premiums
323.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	a. Major Convictions for any of the following offe any Act governing highway traffic or for substantially the same whether commit outside Canada: - Failure to stop on request of or obe of a police officer. - Stunting	r any offence tted within or	c. Serious Convictions for any of the following offences under the Criminal Code of Canada or under any Act governing highway traffic or under any other Act or for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a Driver Record abstract identified as a Criminal Code conviction: - Failure to stop on request of or obey directions of a police officer. - Stunting		Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
RECREATIONAL	SECTION					
425.C Accident/Conviction Surcharge Table	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction Each additional Major Conviction	0% 5% 15% 25% 15% 15% 25%	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction Each additional Major Conviction	0% 5% 15% 25% 15% 25% 25%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
425 D h 0 p	1 Serious Conviction Each additional Serious Conviction	100% 100%	1 Serious Conviction Each additional Serious Conviction	100% 100%	Amanda	This will
425.D.b & a Accident and Conviction Surcharge, Conviction Definition: Minor and Major	b. Minor The list of minor convictions is not all in other moving violations, including new added to an Act governing highway traf considered Minor, whether committed woutside Canada, if not specifically name Major or Serious list, including but not l - Using handheld/operated elect wireless device	offences ific, may be within or id in the imited to:	a. Major Convictions for any of the following off any Act governing highway traffic or for substantially the same whether commoutside Canada: - Using a hand held wireless communication/entertainmen	or any offence itted within or	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums
425.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada: - Failure to stop on request of or obey directions of a police officer. - Stunting		c. Serious Convictions for any of the following off the Criminal Code of Canada or under governing highway traffic or under any for any offence substantially the same committed within or outside Canada or conviction which appears on a Driver Fidentified as a Criminal Code conviction - Failure to stop on request of or ob of a police officer. - Stunting	any Act y other Act or whether r any Record abstract n:	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
GARAGE SECTION	ON					
623.A Accident/Conviction Surcharge Table	1 Minor Conviction 2 Minor Convictions 3 Minor Convictions 4 Minor Convictions Each additional Minor Conviction 1 Major Conviction Each additional Major Conviction 1 Serious Conviction	0% 5% 15% 25% 15% 15% 25%	Minor Conviction Minor Convictions Minor Convictions Minor Convictions Minor Convictions Each additional Minor Conviction Major Conviction Each additional Major Conviction Serious Conviction	0% 5% 15% 25% 15% 25% 25%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
623.B.a Accident and Conviction Surcharge, Conviction Definition: Major	NEW Region 100%		Each additional Serious Conviction 100% a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada: - Using a hand held wireless communication/entertainment device		Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums
623.B.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	 a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada: Failure to stop on request of or obey directions of a police officer. Stunting 		c. Serious Convictions for any of the following offences under the Criminal Code of Canada or under any Act governing highway traffic or under any other Act or for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a Driver Record abstract identified as a Criminal Code conviction: - Failure to stop on request of or obey directions of a police officer. - Stunting		Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
DRIVERS POLIC	CY SECTION					
724.C	1 Minor Conviction	0%	1 Minor Conviction	0%	Aligns	This will
	2 Minor Convictions	5%	2 Minor Convictions	5%	Surcharge	impact
Accident/Conviction Surcharge Table	3 Minor Convictions	15%	3 Minor Convictions	15%	levels to	premiums
	4 Minor Convictions	25%	4 Minor Convictions	25%	be consistent across all	
	Each additional Minor Conviction	15%	Each additional Minor Conviction	15%		
	1 Major Conviction	15%	1 Major Conviction	25%	jurisdiction	
	Each additional Major Conviction	25%	Each additional Major Conviction	25%		
	,					
	1 Serious Conviction	100%	1 Serious Conviction	100%		
	Each additional Serious Conviction	100%	Each additional Serious Conviction	100%		
Accident and Conviction Surcharge, Conviction Definition: Minor and Major	b. Minor The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to: - Using handheld/operated electronic/ wireless device		a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada: - Using a hand held wireless communication/entertainment device		the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	impact premiums
724.D.a & c Accident and Conviction Surcharge, Conviction Definition: Major and Serious	 a. Major Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada: Failure to stop on request of or obey directions of a police officer. Stunting 		 C. Serious Convictions for any of the following offences under the Criminal Code of Canada or under any Act governing highway traffic or under any other Act or for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a Driver Record abstract identified as a Criminal Code conviction: Failure to stop on request of or obey directions of a police officer. Stunting 		Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums





Manual of Rules and Rates New Brunswick

Revised All-Terrain Vehicle, Motorcycle & Mopeds, and Snow Vehicle Rates Effective June 1, 2022 (New Business and Renewals)

Effective June 1, 2022 Facility Association is implementing the following updates for new business and renewals in New Brunswick:

All-Terrain Vehicle +1.0%.
Motorcycle & Mopeds +1.0%.
Snow Vehicle +4.40%.

Rates may vary depending upon individual policy circumstances.

The Facility Association website www.facilityassociation.com has been updated with this information.