

October 2025

**Manual of Rules and Rates
NEW BRUNSWICK**

**Revised Private Passenger,
Commercial, All-Terrain Rates and Various Rule Changes
Effective February 1, 2026 (New Business and Renewals)**

Effective February 1, 2026 Facility Association is implementing the following updates for new business and renewals in New Brunswick:

- Revised Private Passenger rates. Overall, there is a change of -4.43%. Rates may vary depending upon individual circumstances;
- Revised Commercial rates. Overall, there is a change of +7.97%. Rates may vary depending upon individual circumstances;
- Revised All-Terrain rates. Overall, there is a change of +7.51%. Rates may vary depending upon individual circumstances;
- There are various rule changes in Commercial section of the manual.
- A summary of the rule changes are attached to the Manual Bulletin on the Facility Association website.

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

This bulletin is being distributed by the Servicing Carrier, to whom all enquiries should be addressed.

FACILITY ASSOCIATION NEW BRUNSWICK RATES AND RULES MANUAL

SUMMARY OF APPROVED RULE CHANGES EFFECTIVE FEBRUARY 1, 2026

Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
COMMERCIAL SECTION								
Rule 200.D Filed Underwriting Rules, Supplementary Underwriting Documents	FMCSA SMS "Complete" Carrier Profile (with full documentation), including U.S. DOT and MC Numbers: On all Heavy Commercial Vehicles with a Gross Vehicle Weight exceeding 4,500kg on vehicles traveling into the U.S.	90 days from date report was generated	New Business*, Renewals	FMCSA SMS "Complete" Carrier Profile (with full documentation), including U.S. DOT and MC Numbers: On all Heavy Commercial Vehicles with a Gross Vehicle Weight exceeding 4,500kg on vehicles traveling into the U.S.	90 days from date report was generated	New Business* Renewals Applicable to Fleet only: Every 2 nd Renewal	Amends the documentation requirements applicable to Individually rated and Fleet rated business.	This will not impact premiums
	...			...				
	NSC Carrier Profile (CVOR 'Level 2' in Ontario or Equivalent with full profile information): On all Heavy Commercial vehicles with a Gross Vehicle Weight exceeding 4,500kg. Documents supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration.	90 days from date report was generated	New Business*, Renewals	NSC Carrier Profile (CVOR 'Level 2' in Ontario or Equivalent with full profile information): On all Heavy Commercial vehicles with a Gross Vehicle Weight exceeding 4,500kg. Documents supplied must be issued by the Provincial Authority of the jurisdiction of vehicle registration.	90 days from date report was generated	New Business*, Renewals Applicable to Fleet only: Every 2 nd Renewal		
Rule 204 New Policies	B. Application Form Every application for insurance must be made on the current approved Facility Association or Standard Application Form and must be fully completed and signed by both the Named Insured(s) and Agent/Broker where required.			B. Application Form Every application for insurance must be made on the current approved Facility Association or Standard Application Form and must be fully completed and signed by both the Named Insured(s) and Agent/Broker where required.			Comments added for clarification of CVS must be signed by the Named Insured	This will not impact premiums

FACILITY ASSOCIATION NEW BRUNSWICK RATES AND RULES MANUAL

SUMMARY OF APPROVED RULE CHANGES EFFECTIVE FEBRUARY 1, 2026

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204 New Policies	Commercial, garage, public, experience rated and some specially rated risks will require completion of supplementary questionnaires. On the current standard approved application form (<i>Applicable New Brunswick, Newfoundland & Labrador, Nova Scotia and Prince Edward Island</i>) under the Commercial Rated Vehicles section, if vehicle weight is over 4500kg and/or operating radius is greater than 40 kms, a completed Commercial Vehicle Supplement must be submitted with the application. For all other jurisdictions, a completed Commercial Vehicle Supplement must always be submitted with the application. A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application. Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required when binding a new risk.	Commercial, garage, public, experience rated and some specially rated risks will require completion of supplementary questionnaires. On the current standard approved application form (<i>Applicable New Brunswick, Newfoundland & Labrador, Nova Scotia and Prince Edward Island</i>) under the Commercial Rated Vehicles section, if vehicle weight is over 4500kg and/or operating radius is greater than 40 kms. A completed Commercial Vehicle Supplement must always be signed by the Named Insured and submitted with the application. For all other jurisdictions, a completed Commercial Vehicle Supplement must always be signed by the Named Insured and submitted with the application. A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application. Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required when binding a new risk.	Comments added for clarification of CVS must be signed by the Named Insured	This will not impact premiums

June 2025

**Manual of Rules and Rates
NEW BRUNSWICK**

**2025 Private Passenger CLEAR Rate Group Tables and
2025 Commercial Rate Group Tables
Effective October 1, 2025 (New Business and Renewals)**

Effective October 1, 2025 Facility Association is implementing the following updates for new business and renewals in New Brunswick:

- 2025 Private Passenger CLEAR Rate Group Tables having a range of 1-14 for Accident Benefits Rate Groups;
- 2025 Commercial Rate Group Tables (Tables I and II).

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

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