November 2025

Manual of Rules and Rates
NUNAVUT

Commercial Rule Changes
Effective March 1, 2026 (New Business and Renewals)

Effective March 1, 2026 Facility Association is implementing the following updates for new business and renewals in Nunavut:

- There are rule changes in the Commercial section of the manual.
- A summary of the rule changes is 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 NUNAVUT RATES AND RULES MANUAL
SUMMARY OF APPROVED RULE CHAGNES EFFECTIVE MARCH 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 … **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	**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 2nd Renewal … **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 2nd Renewal	Amends the documentation requirements applicable to Individually rated and Fleet rated business.	This will not impact premiums
Rule 204.B 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. Commercial, garage, public, experience rated and some specially rated risks will require completion of supplementary questionnaires.	**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. Commercial, garage, public, experience rated and some specially rated risks will require completion of supplementary questionnaires.	Comments added for clarification of CVS must be signed by the Named Insured	This will not impact premiums

FACILITY ASSOCIATION NUNAVUT RATES AND RULES MANUAL
SUMMARY OF APPROVED RULE CHAGNES EFFECTIVE MARCH 1 2026

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 204.B New Policies	On the current standard approved application form (*Applicable New Brunswick, Newfoundland & Labrador, Nova Scotia and Prince Edward Island)* 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.	On the current standard approved application form (*Applicable New Brunswick, Newfoundland & Labrador, Nova Scotia and Prince Edward Island)* 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

July 2025

Manual of Rules and Rates
NUNAVUT

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

Effective November 1, 2025 Facility Association is implementing the following update for new business and renewals in Nunavut:

- 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.

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

June 2025

Manual of Rules and Rates
Nunavut

Revised Rate Pages for Commercial and Interurban Vehicles
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 Nunavut:

- Revised rate pages for Commercial and Interurban vehicles. There is no rate change associated with this amendment.

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.

February 2025

Manual of Rules and Rates
NUNAVUT

Revised Motorcycle & Moped Rule 409.B
Effective June 1, 2025 (New Business and Renewals)

Effective June 1, 2025 Facility Association is implementing the following updates for new business and renewals in Nunavut:

- Rule 409.B has been updated in the Recreational Section of the manual.
- Revised rate pages for Motorcycle & Moped. There is no rate change associated with this amendment.
- A summary of the rule changes is 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 NUNAVUT RULES AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JUNE 1,2025

<table>
<tr><th>Rule</th><th>Current Wording</th><th>Approved Wording</th><th>Change from Current</th><th>Premium impact on existing policies</th></tr>
<tr><td colspan="5">RECREATIONAL SECTION</td></tr>
<tr>
<td>Rule 409.B.

Motorcycle & Mopeds</td>
<td>
1. Driving Record Entitlement
The full number of years immediately preceding the commencement date of the period of insurance for which:
a) the principal driver has continuously held a valid operator’s licence; and
b) there have been no chargeable accidents

Regardless of the period during which an operator has held a learner’s licence/permit or level one licence, the risk will qualify for only Driving Record 0 until a regular motorcycle licence is obtained.

Years Licensed | Learner Level 1 | Valid or Level 2
Less than 1 | 0 | 0
1 Year | 0 | 1
2 Years | 0 | 2
3 Years | 0 | 3

The driving record established applies to all coverage concerned. A chargeable accident will affect the rating of both Liability and Collision coverages.

2. Calculating Driving Record with a Licence Suspension/Cancellation/Lapse

Suspension of Operator’s Licence can be one of two types:
A. Suspension for cause:
A driver’s licence suspension or cancellation for more than two weeks resulting from a conviction or an accumulation of demerit points.
</td>
<td>
1. Driving Record Entitlement
The full number of years immediately preceding the commencement date of the period of insurance for which:
a) the principal driver has continuously held a valid operator’s licence; and
b) there have been no chargeable accidents

Regardless of the period during which an operator has held a Learner’s Licence/Permit or Level One Licence, the risk will qualify for only Driving Record 0 until a regular motorcycle licence is obtained.

<table>
<tr><th>Years Licensed</th><th>Learner Level 1</th><th>Valid or Level 2</th></tr>
<tr><td>Less than 1</td><td>0</td><td>0</td></tr>
<tr><td>1 Year</td><td>0</td><td>1</td></tr>
<tr><td>2 Years</td><td>0</td><td>2</td></tr>
<tr><td>3 Years</td><td>0</td><td>3</td></tr>
<tr><td>4 Years</td><td>0</td><td>4</td></tr>
<tr><td>5 Years</td><td>0</td><td>5</td></tr>
</table>
Where an accident or conviction surcharge (15% or more) is applied to a vehicle premium, a maximum of Driving Record 3 shall be allowed.

The driving record established applies to all coverage concerned. A chargeable accident will affect the rating of both Liability and Collision coverages.

2. Calculating Driving Record with a Licence Suspension/Cancellation/Lapse
Suspension of Operator’s Licence can be one of two types:

A. Suspension for cause: A driver’s licence suspension or cancellation for more than two weeks resulting from a conviction or an accumulation of demerit points.
</td>
<td>Aligns the rule in the manual where accident or conviction surcharge (15% or more DR 3 shall be allowed Outlines where driving record applies to which coverage</td>
<td>This may impact premiums</td>
</tr>
</table>

FACILITY ASSOCIATION NUNAVUT RULES AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JUNE 1,2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 409.B. Motorcycle & Mopeds	With suspensions for cause, for the total of all suspensions within the last 3 years, deduct 1 year for each year (or partial year) of suspension from the driving record (maximum Driving Record 3). *Example 1.* Principal operator is eligible for Driving Record 3. Driver has 6 month suspension for demerit points. Now qualifies for Driving Record 2. *Example 2.* Principal operator is eligible for Driving Record 3. Driver has been reinstated after an 18 month suspension for convictions. Now qualifies for Driving Record 1. **B. Administrative Suspension / Cancellation / Lapse:** A suspension/cancellation/lapse for one year or more for any reason other than those outlined in item A. If the total time suspended/cancelled/lapsed is less than 1 year in the past 3 years, the driving record will not be affected. If the total time suspended/cancelled/lapsed is 1 year or more in the past 3 years, the driving record will be reduced by 1 for every year (or partial year) suspended/cancelled/ lapsed. *Example 1.* Principal operator is eligible for Driving Record 3. Driver has 10 month suspension for unpaid fines. Now qualifies for Driving Record 3. *Example 2.* Principal operator is eligible for Driving Record 3. Driver has 24 month suspension for unpaid fines. Now qualifies for Driving Record 1.	**With suspensions for cause** • For the total of all suspensions within the last 5 years, deduct 1 year for each year (or partial year) of suspension from the driving record (maximum Driving Record 3). *Example 1.* Principal operator is eligible for Driving Record 4. Driver has 6 month suspension for demerit points. Now qualifies for Driving Record 3. *Example 2.* Principal operator is eligible for Driving Record 4. Driver has been reinstated after an 18 month suspension for convictions. Now qualifies for Driving Record 2. **B. Administrative Suspension/ Cancellation/ Lapse:** A suspension /cancellation/lapse for one year or more for any reason other than those outlined in item A. **With administrative suspensions / cancellation/lapse:** • If the total time the driver's licence has been suspended/cancelled/lapsed is less than 1 year in the past 5 years, the driving record will not be affected. • If the total time the driver's licence has been suspended/cancelled/lapsed is 1 year or more in the past 5 years, the driving record will be reduced by 1 for every year (or partial year) suspended/cancelled/ lapsed. *Example 1.* Risk ~~Principal operator~~ is eligible for Driving Record 4. One operator has 10 month suspension for unpaid fines. Risk still ~~Now~~ qualifies for Driving Record 4. *Example 2.* Risk ~~Principal operator~~ is eligible for Driving Record 4. One operator has 24 month suspension for unpaid fines. Now qualifies for Driving Record 2.	Outlines where driving record applies to which coverage	This may impact premiums

FACILITY ASSOCIATION NUNAVUT RULES AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JUNE 1,2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 409.B. Motorcycle & Mopeds	A person whose licence has been cancelled or lapsed for five or more years immediately preceding the commencement date of this insurance shall initially be rated Driving Record 0 whether or not a new licence has been obtained. **3. Valid Operator's Licence** A valid licence to drive the ***type*** of vehicle concerned. A learner's permit/licence or level one licence where there is Graduated Licensing will be regarded as a valid operator's licence except as it pertains to the accumulation of experience. The operator of a Moped must meet the licence requirements of the jurisdiction in which the vehicle is operated. For purposes of policy issuance, the operator of a motorcycle must possess a valid driver's licence. Where the operator fails to have the proper class of licence, the policy will be issued at Driving Record 0. If evidence of the correct class of licence is not provided to the Servicing Carrier within 30 days, the policy will be cancelled by registered letter. **4. Age** The driver's age on the last birthday preceding the commencement date of the period of insurance. In the case of an additional or substitute driver, the driver's age as of the effective date of the addition/substitution. No grace period is permitted with respect to age. If for example, the driver will be 21 two days after the effective date of the policy, the policy must be issued on the basis that the Insured is 20 as that was the Insured's age at the commencement of the period of insurance. Midterm change due to age is permissible, provided a request is received by the Servicing Carrier within 30 days of the birthday. If the request is received after 30 days, then the change will be effective at 12:01 a.m. following the date the Servicing Carrier receives the request and backdating will not be permissible.	A person whose licence has been cancelled or lapsed for five or more years immediately preceding the commencement date of this insurance shall initially be rated Driving Record 0 whether or not a new licence has been obtained. **3. Valid Operator's Licence** A valid licence to drive the ***type*** of vehicle concerned. A learner's permit/licence or level one licence where there is Graduated Licensing will be regarded as a valid operator's licence except as it pertains to the accumulation of experience. The operator of a Moped must meet the licence requirements of the jurisdiction in which the vehicle is operated. For purposes of policy issuance, the operator of a motorcycle must possess a valid driver's licence. Where the operator fails to have the proper class of licence, the policy will be issued at Driving Record 0. If evidence of the correct class of licence is not provided to the Servicing Carrier within 30 days, the policy will be cancelled by registered letter. **4. Age** The driver's age on the last birthday preceding the commencement date of the period of insurance. In the case of an additional or substitute driver, the driver's age as of the effective date of the addition/substitution. No grace period is permitted with respect to age. If for example, the driver will be 21 two days after the effective date of the policy, the policy must be issued on the basis that the Insured is 20 as that was the Insured's age at the commencement of the period of insurance. Midterm change due to age is permissible, provided a request is received by the Servicing Carrier within 30 days of the birthday. If the request is received after 30 days, then the change will be effective at 12:01 a.m. following the date the Servicing Carrier receives the request and backdating will not be permissible.	Capitalization of certain words	This will not impact premiums

FACILITY ASSOCIATION NUNAVUT RULES AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JUNE 1,2025

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 409.B. Motorcycle & Mopeds	**5. New Drivers** Where the Applicant, actual owner or operator holds only a learner's licence/permit or level one licence, the risk will qualify for only Driving Record 0 until a regular motorcycle licence is obtained. Refer to Rule 409:B.1. Driving Record Entitlement. Accumulation of experience begins only when a permanent licence (level 2) is obtained. A newly licensed driver will qualify for only Driving Record 0 for the first year. 'Newly licensed' does not include learner's licence/ permit or level one licence. A licensed (above level 1) new driver shall be rated at Driving Record 0. For each year the driver has no at fault claims or no licence suspensions, the driving record will progress up to a maximum of Driving Record 3. Maximum of Driving Record 2 is applicable for any driver having a licence suspension within the past 3 years. **6. Driver Training** Successful completion of the Motorcycle Driver Training Program approved by the Canada Safety Council or any training program approved by the appropriate Ministry of Transportation where the program also has the authority to issue motorcycle licences. Driver training credit is no longer available.	**5. New Drivers** Where the Applicant, actual owner or operator holds only a Learner's Licence/Permit or Level One Licence, the risk will qualify for only Driving Record 0 until a regular motorcycle licence is obtained. Refer to Rule 409:B.1. ~~Driving Record Entitlement~~. Accumulation of experience begins only when a permanent licence (Level 2) is obtained. A newly licensed driver will qualify for only Driving Record 0 for the first year. 'Newly licensed' does not include Learner's Licence/Permit or Level One Licence. A licensed (above level 1) new driver shall be rated at Driving Record 0. For each year the driver has no at fault claims or no licence suspensions, the driving record will progress up to a maximum of Driving Record 3. Maximum of Driving Record 2 is applicable for any driver having a licence suspension within the past 3 years. **6. Driver Training** ~~Successful completion of the Motorcycle Driver Training Program approved by the Canada Safety Council or any training program approved by the appropriate Ministry of Transportation where the program also has the authority to issue motorcycle licences.~~ Driver training credit is no longer available.	Capitalization of certain words Remove of paragraph with refer to driver training credit as it is no longer available	This will not impact premiums