

April 2026

**Manual of Rules and Rates
NEWFOUNDLAND & LABRADOR**

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

Effective July 1, 2026 Facility Association is implementing the following update for new business and renewals in Newfoundland & Labrador:

- There are rule changes in the 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 NEWFOUNDLAND & LABRADOR RATES AND RULES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JULY 1, 2026**

Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
COMMERCIAL SECTION								
Rule 200.D Filed Underwriting Rules Supplementarily 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. 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

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 204 New Policies</p>	<p>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.</p> <p>A copy of the valid registration for all owned vehicles being insured, regardless of vehicle type or use, will be required with the application.</p> <p>Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required when binding a new risk.</p>	<p>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.</p> <p>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.</p> <p>Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required when binding a new risk.</p>	<p>Comments added for clarification of CVS must be signed by the Named Insured</p>	<p>This will not impact premiums</p>