



May 2021

**Manual of Rules and Rates
ALBERTA**

**2021 Private Passenger CLEAR Rate Group Tables and
2021 Commercial Rate Group Tables
Effective September 1, 2021 (New Business and Renewals)**

Effective September 1, 2021 Facility Association is implementing the following updates for new business and renewals in Alberta:

- 2021 Private Passenger CLEAR Rate Group Tables now having an amended range of 2 to 13 for Accident Benefits rate groups.
- 2021 Commercial Rate Group Tables (Table I and II).

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

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



March 2021

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**Revised Grid Rule Change and Commercial Section Rule 201
Effective July 1, 2021 New Business and Renewals**

In accordance with the Alberta Automobile Insurance Rate Board Section 4 of the Grid Guidance, **effective July 1, 2021 for New Business and Renewals** the following has been changed or updated:

- Distracted Driving conviction (applicable to grid risk only).
- Traffic safety convictions now classed as Minor Convictions.
- Serious convictions now classed as Major Convictions.
- Change in Commercial Section under Rule 201.

The Facility Association website www.facilityassociation.com has now been updated accordingly.

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**FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JULY 1, 2021**

Rule	Current Wording		Proposed Wording		Change from Current	Premium impact on existing policies
	END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months	\$100,001 and Over	5% of List Price New rounded to the nearest \$250 (minimum deductible \$5,000, maximum \$50,000)	Gross Vehicle Weight.	This will not impact premiums
			END 40	END 40 is mandatory on all Heavy Commercial Vehicles with Physical Damage Coverage.	END 40 is now mandatory on Heavy Commercial Vehicles with Physical Damage Coverage.	
	<p>Example: If the list price new of a Class 42 Sand & Gravel truck is \$122,000, 20% is \$24,400. The deductible shall be \$24,500 and the rating factor for \$2,500 or more applies.</p>		<p><i>Example:</i> If list price new of Class 42 Sand & Gravel truck is \$122,000 5% is \$6,100. The deductible shall be \$6,000 and the rating factor for \$2,500 or more applies.</p>			



January 2021

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**Revised Garage Rates
Effective May 1, 2021 (New Business & Renewals)**

Facility Association has received approval for the following class of business **effective May 1, 2021 (New Business & Renewal)**:

- Overall, there is an increase of +9.0% for Garage Vehicles. Rates may vary depending upon individual policy circumstances.

This information is now available on the Facility Association website www.facilityassociation.com.

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