

August 2021

**Manual of Rules and Rates
ALBERTA**

**Direct Compensation Property Damage (DCPD) Reform,
Revised Private Passenger Grid Rates and
Various Rule Changes for GISA (ASP) Updates
Effective January 1, 2022 (New Business and Renewals)**

Effective January 1, 2022 Facility Association is implementing the following updates for new business and renewals in Alberta:

- In accordance with Section 585.1 in the Insurance Act in Alberta will take effect to implement Direct Compensation Property Damage (DCPD) coverage for accidents occurring on or after the date. Facility Association rate pages have been amended to split Third Party Liability premiums between Bodily Injury and Property Damage and include premiums for DCPD coverage. A number of rules have been changed to add references for DCPD coverage where appropriate, and to provide rating instructions as required.
- In accordance with the Alberta Automobile Insurance Rate Board's Order, Private Passenger Grid premiums have been revised effective January 1, 2022 for New Business and Renewals. Reduction of premiums to reflect the removal of direct compensation for property damage from the Grid base premiums set by the AIRB, 20.5% impact; and reduction to reflect the reforms implemented by the Government 11.4% impact.
- There are amended rules in various sections of the manual for GISA (ASP) updates.

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 Servicing Carriers, to whom all enquiries should be addressed.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact																																																																					
GENERAL SECTION																																																																									
Commission	<table><tr><th>3. Public Vehicles</th><th>Exp.</th><th>Indv.</th></tr><tr><td>Public Bus Class 70, 73, 74, 78</td><td>6%</td><td>6%</td></tr><tr><td>School Bus Class 71</td><td>7.5%</td><td>10%</td></tr><tr><td>Hotel & Country Club Class 72</td><td>7.5%</td><td>10%</td></tr><tr><td>Private Bus Class 79</td><td>7.5%</td><td>10%</td></tr><tr><td>Taxi, Limousine Class 77</td><td>6%</td><td>6%</td></tr><tr><td>Van Pool Class 79</td><td>7.5%</td><td>10%</td></tr><tr><td>Ambulance Class 76</td><td>7.5%</td><td>10%</td></tr><tr><td>Funeral Vehicles Class 75</td><td>7.5%</td><td>10%</td></tr><tr><td>Short Term Rental Class 79</td><td>7.5%</td><td>10%</td></tr></table>	3. Public Vehicles	Exp.	Indv.	Public Bus Class 70, 73, 74, 78	6%	6%	School Bus Class 71	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%	Private Bus Class 79	7.5%	10%	Taxi, Limousine Class 77	6%	6%	Van Pool Class 79	7.5%	10%	Ambulance Class 76	7.5%	10%	Funeral Vehicles Class 75	7.5%	10%	Short Term Rental Class 79	7.5%	10%	<table><tr><th>3. Public Vehicles</th><th>Exp.</th><th>Indv.</th></tr><tr><td>Public Bus Class 70, 73, 74, 78</td><td>6%</td><td>6%</td></tr><tr><td>School Bus Class 71</td><td>7.5%</td><td>10%</td></tr><tr><td>Hotel & Country Club Class 72</td><td>7.5%</td><td>10%</td></tr><tr><td>Private Bus Class 7M</td><td>7.5%</td><td>10%</td></tr><tr><td>Taxi Class 7A</td><td>6%</td><td>6%</td></tr><tr><td>Limousine Class 7B</td><td>6%</td><td>6%</td></tr><tr><td>Ride Hailing Class 7C</td><td>6%</td><td>6%</td></tr><tr><td>Van Pool Class 7M</td><td>7.5%</td><td>10%</td></tr><tr><td>Ambulance Class 76</td><td>7.5%</td><td>10%</td></tr><tr><td>Funeral Vehicles Class 75</td><td>7.5%</td><td>10%</td></tr><tr><td>Short Term Rental Class 7M</td><td>7.5%</td><td>10%</td></tr><tr><td>Ride Sharing Class 7N</td><td>7.5%</td><td>10%</td></tr></table>	3. Public Vehicles	Exp.	Indv.	Public Bus Class 70, 73, 74, 78	6%	6%	School Bus Class 71	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%	Private Bus Class 7M	7.5%	10%	Taxi Class 7A	6%	6%	Limousine Class 7B	6%	6%	Ride Hailing Class 7C	6%	6%	Van Pool Class 7M	7.5%	10%	Ambulance Class 76	7.5%	10%	Funeral Vehicles Class 75	7.5%	10%	Short Term Rental Class 7M	7.5%	10%	Ride Sharing Class 7N	7.5%	10%	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
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Table of Contents 101	C. Physical Damage	C. Optional Physical Damage	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.																																																																					
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Table of Contents 143	A. Liability, and Accident Benefits B. Damage Coverage	A. Liability, DCPD, and Accident Benefits B. Optional Physical Damage Coverage	Introduces new coverage. Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.																																																																					
Table of Contents 146	Rule 146: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less	Rule 146: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.																																																																					
100.B:	2. Physical damage coverage should not be	2. Optional physical damage coverage should not	Introduces new coverage	This does not																																																																					

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SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
Filed Underwriting Rules, Rules for refusing to provide or continue a coverage	provide where an application for a salvage motor vehicle is submitted without a subsisting salvage motor vehicle inspection. Where the inspection is not completed and provided within 30 days from the effective date, the policy shall be cancelled by registered letter in accordance with the Adverse Contractual Action Regulation. 3. Where a vehicle is licensed for road use and is used on roads as well as used for legal race or speed tests, physical damage coverage shall not be provided.	be provide where an application for a salvage motor vehicle is submitted without a subsisting salvage motor vehicle inspection. Where the inspection is not completed and provided within 30 days from the effective date, the policy shall be cancelled by registered letter in accordance with the Adverse Contractual Action Regulation. 3. Where a vehicle is licensed for road use and is used on roads as well as for race or speed tests, optional physical damage coverage shall not be provided. For DCPD coverage, establish the rate group according to Rule 116: Vehicle Rate Group.		impact premiums
101.C Physical Damage	C. Physical Damage Physical damage coverage shall not be provided or continued for any vehicle valued at \$1,000,000 or more	C. Optional Physical Damage Optional physical damage coverage shall not be provided or continued for any vehicle valued at \$1,000,000 or more	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.
101.E Minimum Coverage: Exception	2. If Liability and Accident Benefits coverages are not added to the vehicle by the renewal date, the vehicle shall be renewed once and then lapsed at the next renewal if there is no other vehicle with Liability and Accident Benefits coverages on the policy.	2. If Liability, DCPD and Accident Benefits coverages are not added to the vehicle by the renewal date, the vehicle shall be renewed once and then lapsed at the next renewal if there is no other vehicle with Liability, DCPD and Accident Benefits coverages on the policy.	Introduces new coverage.	This does not impact premiums.
101.F Direct compensation - Property Damage	NEW	F. Direct Compensation – Property Damage (DCPD) No deductibles are applicable.	Introduces new coverage.	This does not impact premiums.
103. A Binding Coverage New Policies	6. Physical damage coverage shall not be provided where an application for a salvage motor vehicle is submitted without a subsisting salvage motor vehicle inspection. Where the inspection is not completed and provided within 30 days from the effective date, the policy shall be cancelled by registered letter in accordance with the Adverse Contractual Action Regulation.	6. Optional physical damage coverage shall not be provided where an application for a salvage motor vehicle is submitted without a subsisting salvage motor vehicle inspection. Where the inspection is not completed and provided within 30 days from the effective date, the policy shall be cancelled by registered letter in accordance with the Adverse Contractual Action Regulation.	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.
111:	Notes: Class 05 and 06 1) The vehicle is first rated as if there are no	Notes: Class 05 and 06 1) The vehicle is first rated as if there are no	Introduces new coverage	This does not impact premiums.

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Rule	Current Wording	Approved Wording	Change from current	Premium impact
Rating Class	occasional drivers under age 25; premium is then charged for such occasional drivers by adding the Liability and Collision premium for Class 05 or Class 06. It is not permissible to issue a policy solely at Class 05 or Class 06 rates. 2) The Liability limit and Collision deductible for Class 05 or Class 06 drivers must be identical to the limit and deductible provided for the vehicle, except when varied by END 28 ('Reduction of Coverage as Respects Operation by Named Persons')	occasional drivers under age 25; premium is then charged for such occasional drivers by adding the Liability, DCPD and Collision premium for Class 05 or Class 06. It is not permissible to issue a policy solely at Class 05 or Class 06 rates. 2) The Liability limit, DCPD and Collision deductible for Class 05 or Class 06 drivers must be identical to the limit and deductible provided for the vehicle, except when varied by END 28 ('Reduction of Coverage as Respects Operation by Named Persons')		
113. A Clear Record	Examples 4. The vehicle on the Residual Market policy was insured for Liability and Accident Benefits only. In July 2000 there was an at fault accident resulting in damage to the described vehicle but no payout was made because there was no Collision coverage. At renewal the Insured adds Collision. The accident is included in the Collision rating because the accident involved the described vehicle.	Examples 4. The vehicle on the Residual Market policy was insured for Liability, DCPD and Accident Benefits only. In July 2000 there was an at fault accident resulting in damage to the described vehicle but no payout was made because there was no Collision coverage. At renewal, the Insured adds Collision. The accident is included in the Collision rating because the accident involved the described vehicle.	Introduces new coverage.	This does not impact premiums.
113.B Driving Record Entitlement	1. A chargeable accident will affect the rating of the Liability and Collision coverages.	1. A chargeable accident will affect the rating of the Liability, DCPD and Collision coverages.	Introduces new coverage.	This does not impact premiums.
116 Vehicle Rate Group	END 19 and END 40 Where the rate group is shown as A or the estimated value is greater than \$15,000 a completed signed END 19 (Limitation of Amount) must be attached to the policy where the policy provides physical damage coverage. END 40 must be attached to the policy where there has been a prior fire or total vehicle theft loss within the past 60 months and the policy provides physical damage coverage. Where the policy provides only Liability and Accident Benefits, attachment of END 19 and END 40 is not required.	END 19 and END 40 Where the rate group is shown as A or the estimated value is greater than \$15,000 a completed signed END 19 (Limitation of Amount) must be attached to the policy where the policy provides optional physical damage coverage. END 40 must be attached to the policy where there has been a prior fire or total vehicle theft loss within the past 60 months and the policy provides optional physical damage coverage. Where the policy provides only Liability, DCPD and Accident Benefits, attachment of END 19 and END 40 is not required.	Clarifies that the application of physical damage coverage is optional. Introduces new coverage.	This does not impact premiums.

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Rule	Current Wording	Approved Wording	Change from current	Premium impact
120: A Grid Rating Criteria	The grid does not extend to additional or optional coverage including: <ul style="list-style-type: none"> Physical damage on owner vehicles i.e. Collision, Comprehensive, Specified Perils All endorsements to extend coverage Any third party Liability limits in excess of \$2,000,000 	The grid does not extend to additional or optional coverage including: <ul style="list-style-type: none"> Optional physical damage on owner vehicles i.e. Collision, Comprehensive, Specified Perils All endorsements to extend coverage Any third party Liability limits in excess of \$2,000,000 	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.
125: Premium Determination	4. Establish the driving record for Liability and Collision coverages.	4. Establish the driving record for Liability, DCPD and Collision coverages.	Introduces new coverage.	This does not impact premiums.
127 Policy Changes	<p>C. Amending or Deleting Coverage on Vehicles with Lessees or Lienholders Where physical damage coverage is being amended or deleted on a leased vehicle or a vehicle on where there is a lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the transaction.</p> <p>D. Binding Coverage – Policy Changes 6) Physical damage coverage should not be provided where an application for a salvage motor vehicle is submitted without a subsisting salvage motor vehicle inspection. Where the inspection is not completed and provided within 30 days from the effective date, the policy shall be cancelled by registered letter in accordance with the Adverse Contractual Action Regulation.</p>	<p>C. Amending or Deleting Coverage on Vehicles with Lessees or Lienholders Where optional physical damage coverage is being amended or deleted on a leased vehicle or a vehicle on where there is a lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the transaction.</p> <p>D. Binding Coverage – Policy Changes 6) Optional physical damage coverage should not be provided where an application for a salvage motor vehicle is submitted without a subsisting salvage motor vehicle inspection. Where the inspection is not completed and provided within 30 days from the effective date, the policy shall be cancelled by registered letter in accordance with the Adverse Contractual Action Regulation.</p>	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.
135.C How to Allocate Chargeable Accidents	A chargeable accident will affect the rating of the Liability and Collision coverages.	A chargeable accident will affect the rating of the Liability, DCPD and Collision coverages.	Introduces new coverage.	This does not impact premiums.
136 Accident and Conviction Surcharges	These surcharges are applicable to Liability and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated.	These surcharges are applicable to Liability, DCPD and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated.	Introduces new coverage.	This does not impact premiums.

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Rule	Current Wording	Approved Wording	Change from current	Premium impact
136.D.b Definition of Minor	Minor ... • Fail to notify police • Fail to make written report • Fail to report damage to highway property • Backing up/unsafe/illegal/improper: any type	Minor ... • Fail to notify police • Fail to make written report • Fail to report damage to highway property • Backing up/unsafe/illegal/improper: any type	This conviction is being removed as this is a duplicate and listed in both minor and major This conviction has always been charged as a major conviction.	This does not impact premiums
138.A Outside Alberta Exposure	If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, Accident Benefits and END 44 only. Liability, Accident Benefits, END 44 ... Physical Damage ...	If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, DCPD, Accident Benefits and END 44 only. Liability, DCPD, Accident Benefits, END 44 ... Optional Physical Damage ...	Introduces new coverage.	This does not impact premiums.
138.B Currency Differential	The Currency differential surcharge is 1. Applied only to the Liability premium	The Currency differential surcharge is 1. Applied only to the Liability premium, not DCPD	Introduces new coverage	This does not impact premium
141 Suspension and Reinstatement of Coverages – END 16/17	Liability, Accident Benefits and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. ... If Liability and Accident Benefits coverages are removed or suspended more than twice in one year, then removal of these coverages is not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.	Liability, DCPD, Accident Benefits and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. ... If Liability, DCPD and Accident Benefits coverages are removed or suspended more than twice in one year, then removal of these coverages is not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.	Introduces new coverage.	This does not impact premiums.

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142 Suspension of Operator's Licence – Use of END 28 (Reduction of Coverage as Respects Operation by Named Persons)	<p>B If there is another licensed driver of the vehicle (it is assumed that the person concerned will not driver without a valid licence) 1.The Servicing Carrier shall issue END 28 (Reduction of Coverage as Respects Named Persons) restricting coverage to minimum statutory requirements and excluding physical damage where provided, for that person.</p> <p>E. Completion of END 28 END 28 is to be completed showing the minimum statutory limit under Section A – Limits and Amounts and the word 'Insured' in the Insured/Not Insured column. Since Accident Benefits coverage is mandatory when Liability coverage is provided, the word 'Insured' must be shown against Section B in the Insured/Not Insured column.</p>	<p>B If there is another licensed driver of the vehicle (it is assumed that the person concerned will not driver without a valid licence) 1. The Servicing Carrier shall issue END 28 (Reduction of Coverage as Respects Named Persons) restricting coverage to minimum statutory requirements and excluding optional physical damage where provided, for that person.</p> <p>E. Completion of END 28 END 28 is to be completed showing the minimum statutory limit under Section A – Limits and Amounts and the word 'Insured' in the Insured/Not Insured column. Since Accident Benefits coverage is mandatory when Liability and DCPD coverage is provided, the word 'Insured' must be shown against Section B in the Insured/Not Insured column.</p>	<p>Clarifies that the application of physical damage coverage is optional.</p> <p>Introduces new coverage.</p>	<p>This does not impact premiums.</p>
143. B	<p>B. Physical Damage Coverage</p> <p>No physical damage coverage (for any value) should be provided for:</p>	<p>B. Optional Physical Damage Coverage</p> <p>No optional physical damage coverage (for any value) should be provided for:</p>	<p>Clarifies that the application of physical damage coverage is optional.</p>	<p>This does not impact premium</p>
144 Vehicles Used Outside Jurisdiction of Registration	<p>4. If the out of province exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will be apply to Liability, Accident Benefits and END 44 only.</p>	<p>4. If the out of province exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case, a 5% surcharge will be apply to Liability, DCPD, Accident Benefits and END 44 only.</p>	<p>Introduces new coverage</p>	<p>This does not impact premium</p>
146 Short-Term Rentals-Unspecified Lessees – Lease of 30 Days or Less	<p>Rule 146: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less</p> <p>Use POL 1 and END 5C.</p> <p>Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p>	<p>Rule 146: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing</p> <p>A. Short-Term Rentals-Unspecified Lessees – Leases of 30 days or less – Class 7M Use POL 1 and END 5C.</p> <p>Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not</p>	<p>Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.</p>	<p>This does not impact premiums.</p>

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	<p>1. Liability, Physical Damage</p> <table><tr><th>Class of Vehicle</th><th>Premium</th></tr><tr><td>Private Type Trailers Liability</td><td>Non-Pleasure rate plus \$15</td></tr><tr><td>Physical Damage</td><td>250% of normal rate</td></tr><tr><td>Motor Homes and Vehicles with mounted Camper Units Liability</td><td>250% of 07/0 rate</td></tr><tr><td>Physical Damage</td><td>250% of Normal rate</td></tr></table>	Class of Vehicle	Premium	Private Type Trailers Liability	Non-Pleasure rate plus \$15	Physical Damage	250% of normal rate	Motor Homes and Vehicles with mounted Camper Units Liability	250% of 07/0 rate	Physical Damage	250% of Normal rate	<p>permitted. Use of END 44 is not permitted.</p> <p>1. Liability, DCPD and Optional Physical Damage</p> <table><tr><th>Class of Vehicle</th><th>Premium</th></tr><tr><td>Private Type Trailers Liability</td><td>Non-Pleasure rate plus \$15</td></tr><tr><td>Optional Physical Damage</td><td>250% of normal rate</td></tr><tr><td>Motor Homes and Vehicles with mounted Camper Units Liability</td><td>250% of 07/0 rate</td></tr><tr><td>DCPD</td><td>250% of 07/0 rate</td></tr><tr><td>Optional Physical Damage</td><td>250% of Normal rate</td></tr></table> <p>...</p> <p>NOTE: No DCPD Premium is applicable on Private Trailers and Camper Units</p> <p>2. Accident Benefits, Uninsured Automobile Charge the normal rate for the type of vehicle concerned.</p> <p>B. Ride Sharing – Class 7N Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company</p> <p>Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p>Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.</p>	Class of Vehicle	Premium	Private Type Trailers Liability	Non-Pleasure rate plus \$15	Optional Physical Damage	250% of normal rate	Motor Homes and Vehicles with mounted Camper Units Liability	250% of 07/0 rate	DCPD	250% of 07/0 rate	Optional Physical Damage	250% of Normal rate		
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148.C Driving Training Vehicles	<p><i>For Example:</i> Step 1 The vehicle is a private passenger vehicle and using Class 07, the total premium is \$700. The Liability premium is \$200. The vehicle is</p>	<p><i>For Example:</i> Step 1 The vehicle is a private passenger vehicle and using Class 07, the total premium is \$700. The Liability premium is \$150 and DCPD premium is</p>	Introduces new coverage	This does not impact premiums																						

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Rule	Current Wording	Approved Wording	Change from current	Premium impact																																										
	equipped with dual controls so a surcharge of 35% is applied to the Liability premium for a surcharge of \$70. The total policy premium calculated in Step 1 is therefore \$770.	\$50. The vehicle is equipped with dual controls so a surcharge of 35% is applied to the Liability and DPCD premium for a surcharge of \$70. The total policy premium calculated in Step 1 is therefore \$770.																																												
148.D Driver Training Vehicle Surcharge Table	<p>1. Vehicles used only for Secondary School, College or University training courses.</p> <table><tr><td>Coverage</td><td>Equipped with dual controls</td><td>Other</td></tr><tr><td>Liability</td><td>35%</td><td>135%</td></tr><tr><td>Collision</td><td>0%</td><td>75%</td></tr></table> <p>2. Other Vehicles</p> <table><tr><td>Coverage</td><td>Equipped with dual controls</td><td>Other</td></tr><tr><td>Liability</td><td>70%</td><td>170%</td></tr><tr><td>Collision</td><td>25%</td><td>100%</td></tr></table>	Coverage	Equipped with dual controls	Other	Liability	35%	135%	Collision	0%	75%	Coverage	Equipped with dual controls	Other	Liability	70%	170%	Collision	25%	100%	<p>1. Vehicles used only for Secondary School, College or University training courses.</p> <table><tr><td>Coverage</td><td>Equipped with dual controls</td><td>Other</td></tr><tr><td>Liability</td><td>35%</td><td>135%</td></tr><tr><td>DCPD</td><td>35%</td><td>135%</td></tr><tr><td>Collision</td><td>0%</td><td>75%</td></tr></table> <p>2. Other Vehicles</p> <table><tr><td>Coverage</td><td>Equipped with dual controls</td><td>Other</td></tr><tr><td>Liability</td><td>70%</td><td>170%</td></tr><tr><td>DCPD</td><td>70%</td><td>170%</td></tr><tr><td>Collision</td><td>25%</td><td>100%</td></tr></table>	Coverage	Equipped with dual controls	Other	Liability	35%	135%	DCPD	35%	135%	Collision	0%	75%	Coverage	Equipped with dual controls	Other	Liability	70%	170%	DCPD	70%	170%	Collision	25%	100%	Introduces new coverage.	This does not impact premiums.
Coverage	Equipped with dual controls	Other																																												
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149.B Fleet Rating	Physical Damage Coverage	Optional Physical Damage Coverage	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.																																										
149.D.7 Fleets, New Application, Premium Calculation	<p>7. Premium Calculation</p> <p><u>Liability</u></p> <p>...</p> <p><u>Physical Damage</u></p> <p><u>Premium Totals</u></p> <p><u>Liability</u></p>	<p>7. Premium Calculation</p> <p><u>Liability and DCPD</u></p> <p>...</p> <p><u>Optional Physical Damage</u></p> <p><u>Premium Totals</u></p> <p><u>Liability and DCPD</u></p>	<p>Introduces new coverage.</p> <p>Clarifies that the application of physical damage coverage is optional</p>	This does not impact premiums.																																										
152 Endorsements Applicable to POL 1 (Owner’s Policy)	Liability or (TPL) means B.I. and P.D. Tort; Physical Damage means Optional Coverages – Loss or Damage (Collision, Comprehensive, Specified Perils)	Liability or (TPL) means B.I. and P.D. Tort; DCPD means Direct Compensation – Property Damage Physical Damage means Optional Coverages – Loss or Damage (Collision, Comprehensive, Specified Perils)	Introduces new coverage.	This does not impact premiums.																																										

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
152 END 3 Rating	<p>Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium.</p> <p>Liability:20% Accident Benefits:50% Physical Damage:100%</p>	<p>Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium.</p> <p>Liability/ DCPD.20% Accident Benefits:50% Optional Physical Damage:100%</p>	Introduces new coverage.	This does not impact premiums.
152 END 5C Rating	<p>The following premiums apply to the policy and are not specifically for the endorsement:</p> <p>1. Liability, Collision, Comprehensive, Specified Perils: Private Passenger250% of 07/0 Commercial Vehicles Light Trucks200% of 43/0 Heavy Trucks200% of 45/0 Tractor/Trailers175% of 64/0 Private Trailers a. Liability.add \$15 b. Physical Damage250% of normal Motorhomes & Camper Units a. Liability250% of 07/0 b. Physical Damage250% of normal Motorcycles & Mopeds250% of DR 0 for age 16 Snowmobiles & ATVs250% of normal</p> <p>Refer to additional rules within manual for further information.</p>	<p>The following premiums apply to the policy and are not specifically for the endorsement:</p> <p>1. Liability, DCPD, Collision, Comprehensive, Specified Perils: Private Passenger250% of 07/0 Commercial Vehicles Light Trucks200% of 43/0 Heavy Trucks200% of 45/0 Tractor/Trailers175% of 64/0 Private Trailers a. Liability.add \$15 b. Optional Physical Damage . 50% of normal Motorhomes & Camper Units a. Liability250% of 07/0 b. Optional Physical Damage .250% of normal Motorcycles & Mopeds250% of DR 0 for age 16 Snowmobiles & ATVs250% of normal</p> <p>Refer to additional rules within manual for further information.</p>	Introduces new coverage.	This does not impact premiums.
152 END 6A	For private passenger vehicles used in car pools : add 10% of Liability premium. Attach 6A.	For private passenger vehicles used in car pools : add 10% of Liability and DCPD premium. Attach 6A.	Introduces new coverage	This does not impact premiums

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording			Approved Wording			Change from current	Premium impact
Permission to Carry Passengers for Compensation	<p>Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge.</p> <p>Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached; however, only if the vehicle is used in a car pool would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Section.</p>			<p>Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge.</p> <p>Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached; however, only if the vehicle is used in a car pool would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Section.</p>				
152 END 16 Suspension of Coverage	<p>Suspension of Coverage The Liability, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16.</p>			<p>Suspension of Coverage The Liability, DCPD, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16.</p>			Introduces new coverage.	This does not impact premiums.
152 END 19 Title and Purpose	19	<p>Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar</p>	Base physical damage premiums on estimated or appraised current value.	19	<p>Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the optional physical damage sections of the policy is the actual cash value of the vehicle or the</p>	Base optional physical damage premiums on estimated or appraised current value.	Clarifies that the application of physical damage coverage is optional	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	amount (selected by the insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.	specified dollar amount (selected by the insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the optional physical damage premiums are based on the estimated or appraised current value.		
152: END 23B Mortgage (Broad Form)	10% of total physical damage premium, minimum net annual \$25.	10% of total optional physical damage premium, minimum net annual \$25.	Clarifies that the application of physical damage coverage is optional	This does not impact premiums.
152: END 24 Fire Apparatus	Excludes physical damage coverage on equipment removed from the vehicle while at the locate of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle.	Excludes optional physical damage coverage on equipment removed from the vehicle while at the locate of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle.	Clarifies that the application of physical damage coverage is optional	This does not impact premiums.
152 END 30 Title and Purpose	Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END30 may not be used in conjunction with END 31.	Excluding Operation of Attached Machinery Excludes Liability, DCPD and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END30 may not be used in conjunction with END 31.	Introduces new coverage	This does not impact premiums.
152: END 31 Non-Owned Equipment	.... The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	.... The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	Clarifies that the application of physical damage coverage is optional	This does not impact premiums

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
COMMERCIAL SECTION				
Table of Contents 201	NEW	F. Direct Compensation Property Damage (DCPD)	Introduces new coverage.	This does not impact premiums.
Table of Contents 233	A. Liability, and Accident Benefits B. Physical Damage Coverage	A. Liability, DCPD, and Accident Benefits B. Optional Physical Damage Coverage	Introduces new coverage. Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.
Table of Contents 236	Rule 236: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less	Rule 236: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
200.B: Filed Underwriting Rules, Rules for refusing to provide or continue a coverage	2. Physical damage coverage shall not be provided where an application for a salvage motor vehicle is submitted without a subsisting salvage motor vehicle inspection. Where the inspection is not completed and provided within 30 days from the effective date, the policy shall be cancelled by registered letter. 3. Where a vehicle is licensed for road use and is used on roads as well as used for legal race or speed tests, optional physical damage coverage shall not be provided.	2. Optional physical damage coverage shall not be provided where an application for a salvage motor vehicle is submitted without a subsisting salvage motor vehicle inspection. Where the inspection is not completed and provided within 30 days from the effective date, the policy shall be cancelled by registered letter. 3. Where a vehicle is licensed for road use and is used on roads as well as for race or speed tests, optional physical damage coverage shall not be provided. For DCPD coverage, establish the rate group according to Rule 211: Vehicle Rate Group.	Clarifies that the application of physical damage coverage is optional. Introduces new coverage.	This does not impact premiums
201.C.d Coverage Available and Minimum Deductible	If Statutory coverages (Liability, Accident Benefits, Uninsured Automobile) are removed or suspended by way of END 16 twice in one year, subsequent requests will not be permitted until the following renewal. It is not necessary to remove the license plate from the vehicle while coverage is removed or suspended.	If Statutory coverages (Liability, Accident Benefits and DCPD) are removed or suspended by way of END 16 twice in one year, subsequent requests will not be permitted until the following renewal. It is not necessary to remove the license plate from the vehicle while coverage is removed or suspended.	Introduces new coverage	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact												
201.F Direct compensation - Property Damage	NEW	F. Direct Compensation – Property Damage (DCPD) No deductibles are applicable.	Introduces new coverage.	This does not impact premiums.												
203. A Binding Coverage New Policies	6. Physical damage coverage shall not be provided where an application for a salvage motor vehicle is submitted without a subsisting salvage motor vehicle inspection. Where the inspection is not completed and provided within 30 days from the effective date, the policy shall be cancelled by registered letter.	6. Optional physical damage coverage shall not be provided where an application for a salvage motor vehicle is submitted without a subsisting salvage motor vehicle inspection. Where the inspection is not completed and provided within 30 days from the effective date, the policy shall be cancelled by registered letter.	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.												
205.H Definitions Machinery or Apparatus	1. The equipment is designed to perform a function by means of motive power. This function is both additional to and separate from the functions of transportation and travel (e.g., welding, spraying, excavating, well drilling, cooking equipment). Insurance must be made subject to END 30 (Excluding Attached Machinery) which excludes coverage under Liability and Accident Benefits while at the site of the work (operation of the machinery or apparatus). Refer to Rule 243: Endorsements Applicable to POL 1 (Owner’s Policy).	1. The equipment is designed to perform a function by means of motive power. This function is both additional to and separate from the functions of transportation and travel (e.g., welding, spraying, excavating, well drilling, cooking equipment). Insurance must be made subject to END 30 (Excluding Attached Machinery) which excludes coverage under Liability, DCPD and Accident Benefits while at the site of the work (operation of the machinery or apparatus). Refer to Rule 243: Endorsements Applicable to POL 1 (Owner’s Policy).	Introduces new coverage	This does not impact premiums.												
207: A Rating Class Load Classification	<table><tr><td>Vehicles with a Curb Vehicle Weight not in excess of 4,500kg (10,000 lbs)</td><td>Light (L)</td></tr><tr><td>Vehicles with a Curb Vehicle Weight of more than 4,500kg (10,000 lbs.)</td><td>Heavy (H)</td></tr><tr><td>Road tractors used to haul trailers</td><td>Heavy (H)</td></tr></table>	Vehicles with a Curb Vehicle Weight not in excess of 4,500kg (10,000 lbs)	Light (L)	Vehicles with a Curb Vehicle Weight of more than 4,500kg (10,000 lbs.)	Heavy (H)	Road tractors used to haul trailers	Heavy (H)	<table><tr><td>Vehicles with a Gross Vehicle Weight not in excess of 4,500kg (10,000 lbs)</td><td>Light (L)</td></tr><tr><td>Vehicles with a Gross Vehicle Weight of more than 4,500kg (10,000 lbs.)</td><td>Heavy (H)</td></tr><tr><td>Road tractors used to haul trailers</td><td>Heavy (H)</td></tr></table>	Vehicles with a Gross Vehicle Weight not in excess of 4,500kg (10,000 lbs)	Light (L)	Vehicles with a Gross Vehicle Weight of more than 4,500kg (10,000 lbs.)	Heavy (H)	Road tractors used to haul trailers	Heavy (H)	Replaces the term “Curb” with “Gross”	This does not impact premiums.
Vehicles with a Curb Vehicle Weight not in excess of 4,500kg (10,000 lbs)	Light (L)															
Vehicles with a Curb Vehicle Weight of more than 4,500kg (10,000 lbs.)	Heavy (H)															
Road tractors used to haul trailers	Heavy (H)															
Vehicles with a Gross Vehicle Weight not in excess of 4,500kg (10,000 lbs)	Light (L)															
Vehicles with a Gross Vehicle Weight of more than 4,500kg (10,000 lbs.)	Heavy (H)															
Road tractors used to haul trailers	Heavy (H)															
207: J Rating Class Table	Meals – Home Delivery of Fast Foods (Pizza, Chinese Food and the like) Parcel Delivery – See Courier Service	Meals – Home Delivery of prepared foods (Pizza, Chinese Food and the like) Parcel Delivery (Including the delivery of non prepared foods) – See Courier Services	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.												

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact																												
209.B Driving Record Entitlement	1. A chargeable accident will affect the rating of the Liability and Collision coverages.	1. A chargeable accident will affect the rating of the Liability, DCPD and Collision coverages.	Introduces new coverage.	This does not impact premiums.																												
212.B.1 Rating of Trailers Owned Trailers	Liability Charge the indicated percentage of the premium applicable to the highest rated vehicle with which the trailer may be towed: <table><tr><td>Trailer Converter Dolly: Non Cargo Cargo</td><td>Nil 25%</td></tr><tr><td>Non-Cargo Trailer</td><td>10%</td></tr><tr><td>Low-bed Float Trailer</td><td>25%</td></tr><tr><td>Cargo Trailer</td><td></td></tr><tr><td>Semi-trailer</td><td>10%</td></tr><tr><td>Other</td><td>25%</td></tr><tr><td>Pulling Modular Homes and the like</td><td>25%</td></tr></table> If tractor-trailer-trains or tandem rigs are operated, every trailer that may be used is to be rated as a "Cargo Trailer-Other"	Trailer Converter Dolly: Non Cargo Cargo	Nil 25%	Non-Cargo Trailer	10%	Low-bed Float Trailer	25%	Cargo Trailer		Semi-trailer	10%	Other	25%	Pulling Modular Homes and the like	25%	Liability Charge the indicated percentage of the premium applicable to the highest rated vehicle with which the trailer may be towed: <table><tr><td>Trailer Converter Dolly: Non Cargo Cargo</td><td>Nil 25%</td></tr><tr><td>Non-Cargo Trailer</td><td>10%</td></tr><tr><td>Low-bed Float Trailer</td><td>25%</td></tr><tr><td>Cargo Trailer</td><td></td></tr><tr><td>Semi-trailer</td><td>10%</td></tr><tr><td>Other</td><td>25%</td></tr><tr><td>Pulling Modular Homes and the like</td><td>25%</td></tr></table> Direct Compensation – Property Damage Rating Charge 10% of the DCPD premium applicable to the highest rated vehicle with which the trailer may be towed. <i>Notes applicable to Liability and DCPD:</i> Pulling Modular Homes and the like 25% If tractor-trailer-trains or tandem rigs are operated, every trailer that may be used is to be rated as a "Cargo Trailer-Other"	Trailer Converter Dolly: Non Cargo Cargo	Nil 25%	Non-Cargo Trailer	10%	Low-bed Float Trailer	25%	Cargo Trailer		Semi-trailer	10%	Other	25%	Pulling Modular Homes and the like	25%	Introduces new coverage and clarifies that the application of physical damage coverage is optional.	This does not impact premiums.
Trailer Converter Dolly: Non Cargo Cargo	Nil 25%																															
Non-Cargo Trailer	10%																															
Low-bed Float Trailer	25%																															
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Semi-trailer	10%																															
Other	25%																															
Pulling Modular Homes and the like	25%																															
212. B.2 Rating of Trailers Non Owned Trailers	Physical Damage If physical damage coverage to non-owned trailers is extended via the END 27, establish the rate group and premium as outlined above, and multiply the premium by the number of non-owned trailers that may be in the Applicant’s care, custody and control. This	Optional Physical Damage If optional physical damage coverage to non-owned trailers is extended via the END 27, establish the rate group and premium as outlined above, and multiply the premium by the number of non-owned trailers that may be in the Applicant’s care, custody and control. This premium is the	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.																												

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	premium is the total premium charged under the END 27.	total premium charged under the END 27.		
212.B.3 Policy Covers Trailers Only	NEW	Direct Compensation – Property Damage Rating Charge 10% of the DCPD premium applicable to the appropriate class (or Class 64 if the use is not known), Driving Record 0.	Introduces new coverage	This does not impact premiums.
212.B.3 Policy Covers Trailers Only	Physical Damage Establish the rate group and rate accordingly. If required, apply surcharges for Outside Alberta exposure to all physical damage coverage and accidents and convictions to Collision coverage.	Optional Physical Damage Establish the rate group and rate accordingly. If required, apply surcharges for Outside Alberta exposure to all optional physical damage coverage and accidents and convictions to Collision coverage.	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.
214. Commonly Used Endorsements: Non-Owned Trailers	Physical Damage	Optional Physical Damage	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums
214 Commonly Used Endorsements END 31	END 31 – Non-owned Equipment Use of this endorsement is not permitted in respect of a vehicle to which END 30 applies. The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit must be specified. The rate group is based on Rate Group Table II using the list price new of the vehicle and the non-owned equipment.	END 31 – Non-owned Equipment Use of this endorsement is not permitted in respect of a vehicle to which END 30 applies. The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit must be specified. The rate group is based on Rate Group Table II using the list price new of the vehicle and the non-owned equipment.	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums
215.E.a Calculating Premium with No Outside Alberta Exposure	4. For Liability and Collision coverages, establish the driving record (See Rule 209: Driving Record). 5. For physical damage, establish the rate group and the minimum deductible (see Rule 211: Vehicle Rate Group and Rule 201:	4. For Liability, DCPD and Collision coverages, establish the driving record (See Rule 209: Driving Record). 5. For optional physical damage, establish the rate group and the minimum deductible (see Rule 211: Vehicle Rate Group and Rule 201: Coverages	Introduces new coverage	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	Coverages Available and Minimum Deductibles).	Available and Minimum Deductibles).		
215.E.b Calculating Premium with Outside Alberta Exposure: <u>Towing Vehicles</u>	NEW Collision: Calculate the Outside Alberta exposure surcharge for physical damage and apply to the premium. Then apply any accident/conviction surcharge to the resulting premium. Comprehensive/Specified Perils – Apply the Outside Alberta exposure surcharge for physical damage to the premium.	Direct Compensation Property Damage (DCPD) – Calculate the Outside Alberta exposure surcharge for DCPD. Apply to the premium. Then apply any accident/conviction surcharge to the resulting premium. Collision: Calculate the Outside Alberta exposure surcharge for optional physical damage and apply to the premium. Then apply any accident/conviction surcharge to the resulting premium. Comprehensive/Specified Perils – Apply the Outside Alberta exposure surcharge for optional physical damage to the premium.	Introduces new coverage	This does not impact premiums.
215.E.b Calculating Premium with Outside Alberta Exposure: <u>Trailers</u>	NEW	Direct Compensation Property Damage (DCPD) - Determine the premium for the towing vehicle in accordance with Rule 215:E steps 1 to 9 plus any fleet rating surcharge or discount. Apply the appropriate trailer percentage charge to obtain the premium. If the towing vehicle is rated with Outside Alberta exposure surcharge and/or conviction/accident surcharge, the appropriate percentage for the trailer applies to the towing vehicle premium including that surcharge. If the trailer is the only vehicle on the policy charge 10% of the DCPD premium applicable to the highest rated vehicle with which the trailer may be towed.	Introduces new coverage	This does not impact premiums.
217. C & D Policy Change	C. Amending or Deleting Coverage on Vehicles with Lessees or Lienholders Where physical damage coverage is being amended or deleted on a leased vehicle or a vehicle on where there is a lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective	C. Amending or Deleting Coverage on Vehicles with Lessees or Lienholders Where optional physical damage coverage is being amended or deleted on a leased vehicle or a vehicle on where there is a lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	<p>date of the transaction.</p> <p>D. Binding Coverage – Policy Changes 7) Physical damage coverage should not be provided where an application for a salvage motor vehicle is submitted without a subsisting salvage motor vehicle inspection. Where the inspection is not completed and provided within 30 days from the effective date, the policy shall be cancelled by registered letter.</p>	<p>transaction.</p> <p>D. Binding Coverage – Policy Changes 7) Optional physical damage coverage should not be provided where an application for a salvage motor vehicle is submitted without a subsisting salvage motor vehicle inspection. Where the inspection is not completed and provided within 30 days from the effective date, the policy shall be cancelled by registered letter.</p>		
225.A What is Chargeable Accident	<p>...</p> <ol style="list-style-type: none"> 1. An amount has been paid or would have been paid but for the existence of provincial Direct Compensation laws or agreements, or 2. A loss remains unsettled or unpaid, or 3. A civil suit is pending in respect of Liability, Collision or the Collision portion of All Perils coverage 	<p>...</p> <ol style="list-style-type: none"> 1. An amount has been paid or would have been paid but for the existence of provincial Direct Compensation laws or agreements, or 2. A loss remains unsettled or unpaid, or 3. A civil suit is pending in respect of Liability, DCPD, Collision or the Collision portion of All Perils coverage 	Introduces new coverage.	This does not impact premiums.
225.C How to Allocate Chargeable Accidents	A chargeable accident will affect the rating of the Liability and Collision coverages.	A chargeable accident will affect the rating of the Liability, DCPD, and Collision coverages.	Introduces new coverage.	This does not impact premiums.
226 Accident and Conviction Surcharges	These surcharges are applicable to Liability and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated.	These surcharges are applicable to Liability, DCPD, and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated.	Introduces new coverage.	This does not impact premiums.
226.D.b Definition of Minor	<p>Minor</p> <p>...</p> <ul style="list-style-type: none"> • Fail to notify police • Fail to make written report • Fail to report damage to highway property 	<p>Minor</p> <p>...</p> <ul style="list-style-type: none"> • Fail to notify police • Fail to make written report • Fail to report damage to highway property 	<p>This conviction is being removed as this is a duplicate and listed in both minor and major</p> <p>This conviction has</p>	This does not impact premiums

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	<ul style="list-style-type: none"> • Backing up/unsafe/illegal/improper: any type 	<ul style="list-style-type: none"> • Backing up/unsafe/illegal/improper: any type 	always been charged as a major conviction.	
228.A Outside Alberta Exposure	<p>If this exposure is 5.0% or less of total mileage, a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile, and END 44.</p> <p>...</p> <p>Liability, Accident Benefits, END 44</p> <p>...</p> <p>Physical Damage</p> <p>...</p>	<p>If this exposure is 5.0% or less of total mileage, a 5% surcharge will apply to Liability, DCPD, Accident Benefits and END 44.</p> <p>...</p> <p>Liability, DCPD, Accident Benefits, END 44</p> <p>...</p> <p>Optional Physical Damage</p> <p>...</p>	Introduces new coverage	This does not impact premiums.
228.B	<p>The Currency differential surcharge is</p> <p>1. Applied only to the Liability premium</p>	<p>The Currency differential surcharge is</p> <p>1. Applied only to the Liability premium, not DCPD</p>	Introduces new coverage	This does not impact premium
231 Suspension and Reinstatement of Coverages – END 16/17	<p>Liability, Accident Benefits and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16.</p> <p>...</p> <p>If Liability and Accident Benefits coverages are removed or suspended more than twice in one year, then removal of these coverages is not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.</p>	<p>Liability, DCPD, Accident Benefits and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16.</p> <p>...</p> <p>If Liability, DCPD and Accident Benefits coverages are removed or suspended more than twice in one year, then removal of these coverages is not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.</p>	Introduces new coverage.	This does not impact premiums.
232 Suspension of Operator's Licence – Use of END 28 (Reduction of Coverage as Respects Operation by	<p>B If there is another licensed driver of the vehicle (it is assumed that the person concerned will not driver without a valid licence)</p> <p>1. The Servicing Carrier shall issue END 28 (Reduction of Coverage as Respects Named Persons) restricting coverage to minimum statutory requirements and excluding physical damage where provided, for that</p>	<p>B If there is another licensed driver of the vehicle (it is assumed that the person concerned will not driver without a valid licence)</p> <p>1. The Servicing Carrier shall issue END 28 (Reduction of Coverage as Respects Named Persons) restricting coverage to minimum statutory requirements and excluding optional physical damage where provided, for that person.</p>	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact																		
Named Persons)	<p>person.</p> <p>E. Completion of END 28 END 28 is to be completed showing the minimum statutory limit under Section A – Limits and Amounts and the word 'Insured' in the Insured/Not Insured column. Since Accident Benefits coverage is mandatory when Liability coverage is provided, the word 'Insured' must be shown against Section B in the Insured/Not Insured column.</p>	<p>E. Completion of END 28 END 28 is to be completed showing the minimum statutory limit under Section A – Limits and Amounts and the word 'Insured' in the Insured/Not Insured column. Since Accident Benefits coverage is mandatory when Liability and DCPD coverage is provided, the word 'Insured' must be shown against Section B in the Insured/Not Insured column.</p>	Introduces new coverage.																			
233 A & B “Home-Made” Vehicles/ Reconstructed/ Right Hand Drive/Imported Vehicles	<p>A. Liability, Accident Benefits.</p> <p>B. Physical Damage Coverage 1. No physical damage coverage (for any value) should be provided:</p>	<p>A. Liability, DCPD and Accident Benefits.</p> <p>B. Optional Physical Damage Coverage 1. No optional physical damage coverage (for any value) should be provided:</p>	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.																		
236 Short-Term Rentals- Unspecified Lessees – Lease of 30 Days or Less	<p>Rule 236: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less</p> <p>Use POL 1 and END 5C.</p> <p>Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p>1. Liability, Physical Damage</p> <table><tr><th>Class of Vehicle</th><th>Premium</th></tr><tr><td>Private Type Trailers Liability</td><td>Non-Pleasure rate plus \$15</td></tr><tr><td>Physical Damage</td><td>250% of normal rate</td></tr><tr><td>Motor Homes and Vehicles with mounted Camper Units Liability</td><td>250% of 07/0 rate</td></tr><tr><td>Physical Damage</td><td>250% of Normal rate</td></tr></table>	Class of Vehicle	Premium	Private Type Trailers Liability	Non-Pleasure rate plus \$15	Physical Damage	250% of normal rate	Motor Homes and Vehicles with mounted Camper Units Liability	250% of 07/0 rate	Physical Damage	250% of Normal rate	<p>Rule 236: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing</p> <p>A. Short-Term Rentals-Unspecified Lessees – Leases of 30 days or less – Class 7M Use POL 1 and END 5C.</p> <p>Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p>1. Liability, DCPD and Optional Physical Damage</p> <table><tr><th>Class of Vehicle</th><th>Premium</th></tr><tr><td>Private Type Trailers Liability</td><td>Non-Pleasure rate plus \$15</td></tr><tr><td>Optional Physical Damage</td><td>250% of normal rate</td></tr><tr><td>Motor Homes and Vehicles with mounted Camper Units</td><td></td></tr></table>	Class of Vehicle	Premium	Private Type Trailers Liability	Non-Pleasure rate plus \$15	Optional Physical Damage	250% of normal rate	Motor Homes and Vehicles with mounted Camper Units		Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
Class of Vehicle	Premium																					
Private Type Trailers Liability	Non-Pleasure rate plus \$15																					
Physical Damage	250% of normal rate																					
Motor Homes and Vehicles with mounted Camper Units Liability	250% of 07/0 rate																					
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FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
		<p>Liability 250% of 07/0 rate DCPD 250% of 07/0 rate Optional Physical 250% of Normal rate Damage</p> <p>...</p> <p>NOTE: No DCPD Premium is applicable on Private Trailers and Camper Units</p> <p>2. Accident Benefits, Uninsured Automobile Charge the normal rate for the type of vehicle concerned.</p> <p>B. Ride Sharing – Class 7N Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company</p> <p>Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p>Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.</p>		
238.C Driving Training Vehicles	<p><i>For Example:</i> Step 1 The vehicle is a private passenger vehicle and using Class 07, the total premium is \$700. The Liability premium is \$200. The vehicle is equipped with dual controls so a surcharge of 35% is applied to the Liability premium for a surcharge of \$70. The total policy premium calculated in Step 1 is therefore \$770.</p>	<p><i>For Example:</i> Step 1 The vehicle is a private passenger vehicle and using Class 07, the total premium is \$700. The Liability premium is \$150 and DCPD premium is \$50. The vehicle is equipped with dual controls so a surcharge of 35% is applied to the Liability and DPCD premium for a surcharge of \$70. The total policy premium calculated in Step 1 is therefore \$770.</p>	Introduces new coverage	This does not impact premiums
238.D Driver Training Vehicle Surcharge Table	<p>1. Vehicles used only for Secondary School, College or University training courses.</p> <p style="text-align: center;">Equipped with</p>	<p>1. Vehicles used only for Secondary School, College or University training courses.</p> <p style="text-align: center;">Equipped with</p> <p>Coverage dual controls Other</p>	Introduces new coverage.	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact																																													
	<table><tr><td>Coverage</td><td>dual controls</td><td>Other</td></tr><tr><td>Liability</td><td>35%</td><td>135%</td></tr><tr><td>Collision</td><td>0%</td><td>75%</td></tr></table> 2. Other Vehicles <table><tr><td></td><td>Equipped with</td><td></td></tr><tr><td>Coverage</td><td>dual controls</td><td>Other</td></tr><tr><td>Liability</td><td>70%</td><td>170%</td></tr><tr><td>Collision</td><td>25%</td><td>100%</td></tr></table>	Coverage	dual controls	Other	Liability	35%	135%	Collision	0%	75%		Equipped with		Coverage	dual controls	Other	Liability	70%	170%	Collision	25%	100%	<table><tr><td>Liability</td><td>35%</td><td>135%</td></tr><tr><td>DCPD</td><td>35%</td><td>135%</td></tr><tr><td>Collision</td><td>0%</td><td>75%</td></tr></table> 2. Other Vehicles <table><tr><td></td><td>Equipped with</td><td></td></tr><tr><td>Coverage</td><td>dual controls</td><td>Other</td></tr><tr><td>Liability</td><td>70%</td><td>170%</td></tr><tr><td>DCPD</td><td>70%</td><td>170%</td></tr><tr><td>Collision</td><td>25%</td><td>100%</td></tr></table>	Liability	35%	135%	DCPD	35%	135%	Collision	0%	75%		Equipped with		Coverage	dual controls	Other	Liability	70%	170%	DCPD	70%	170%	Collision	25%	100%		
Coverage	dual controls	Other																																															
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239.B Fleet Rating	Physical Damage Coverage	Optional Physical Damage Coverage	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.																																													
239.D.7 Fleets, New Application, Premium Calculation	7. Premium Calculation <u>Liability</u> ... <u>Physical Damage</u> <u>Premium Totals</u> <u>Liability</u>	7. Premium Calculation <u>Liability and DCPD</u> ... <u>Optional Physical Damage</u> <u>Premium Totals</u> <u>Liability and DCPD</u>	Introduces new coverage. Clarifies that the application of physical damage coverage is optional	This does not impact premiums.																																													
243 Endorsements Applicable to POL 1 (Owner’s Policy)	Liability or (TPL) means B.I. and P.D. Tort; Physical Damage means Optional Coverages – Loss or Damage (Collision, Comprehensive, Specified Perils)	Liability or (TPL) means B.I. and P.D. Tort; DCPD means Direct Compensation – Property Damage Physical Damage means Optional Coverages – Loss or Damage (Collision, Comprehensive, Specified Perils)	Introduces new coverage.	This does not impact premiums.																																													
243 END 3 Rating	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured’s custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle’s value for determining the rate group and, in respect of	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured’s custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle’s value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be	Introduces new coverage.	This does not impact premiums.																																													

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability: .....20% Accident Benefits: .....50% Physical Damage: .....100%	the current year. The charge for each coverage is this percentage of the calculated premium. Liability/ DCPD. ....20% Accident Benefits: .....50% Optional Physical Damage: . . .100%		
243 END 5C Rating	The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, Collision, Comprehensive, Specified Perils: Private Passenger .....250% of 07/0 Commercial Vehicles Light Trucks .....200% of 43/0 Heavy Trucks .....200% of 45/0 Tractor/Trailers .....175% of 64/0 Private Trailers a. Liability. ....add \$15 b. Physical Damage .....250% of normal Motorhomes & Camper Units a. Liability .....250% of 07/0 b. Physical Damage .....250% of normal Motorcycles & Mopeds .....250% of DR 0 for age 16 Snowmobiles & ATVs250% of normal Refer to additional rules within manual for further information.	The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, DCPD, Collision, Comprehensive, Specified Perils: Private Passenger .....250% of 07/0 Commercial Vehicles Light Trucks .....200% of 43/0 Heavy Trucks .....200% of 45/0 Tractor/Trailers .....175% of 64/0 Private Trailers a. Liability. ....add \$15 b. Optional Physical Damage . 50% of normal Motorhomes & Camper Units a. Liability .....250% of 07/0 b. Optional Physical Damage .250% of normal Motorcycles & Mopeds .....250% of DR 0 for age 16 Snowmobiles & ATVs250% of normal Refer to additional rules within manual for further information.	Introduces new coverage.	This does not impact premiums.
243 END 6A Permission to Carry Passengers for Compensation	For private passenger vehicles used in car pools : add 10% of Liability premium. Attach 6A. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge.	For private passenger vehicles used in car pools : add 10% of Liability and DCPD premium. Attach 6A. Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge.	Introduces new coverage	This does not impact premiums

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording			Approved Wording			Change from current	Premium impact
	Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached; however, only if the vehicle is used in a car pool would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Section.			Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached; however, only if the vehicle is used in a car pool would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Section.				
243 END 16 Suspension of Coverage	Suspension of Coverage The Liability, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16.			Suspension of Coverage The Liability, DCPD, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16.			Introduces new coverage.	This does not impact premiums.
243 END 19 Title and Purpose	19	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on	Base physical damage premiums on estimated or appraised current value.	19	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the optional physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the optional physical damage premiums are	Base optional physical damage premiums on estimated or appraised current value.	Clarifies that the application of physical damage coverage is optional	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	the estimated or appraised current value.	based on the estimated or appraised current value.		
243: END 23B Mortgage (Broad Form)	10% of total physical damage premium, minimum net annual \$25.	10% of total optional physical damage premium, minimum net annual \$25.	Clarifies that the application of physical damage coverage is optional	This does not impact premiums.
243: END 24 Fire Apparatus	Excludes physical damage coverage on equipment removed from the vehicle while at the locate of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle.	Excludes optional physical damage coverage on equipment removed from the vehicle while at the locate of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle.	Clarifies that the application of physical damage coverage is optional	This does not impact premiums.
243 END 30 Title and Purpose	Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END30 may not be used in conjunction with END 31.	Excluding Operation of Attached Machinery Excludes Liability, DCPD and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END30 may not be used in conjunction with END 31.	Introduces new coverage	This does not impact premiums.
243: END 31 Non-Owned Equipment	.... The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	.... The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	Clarifies that the application of physical damage coverage is optional	This does not impact premiums.
PUBLIC SECTION				
Table of Contents 301	C. Physical Damage	C. Optional Physical Damage	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.
Table of Contents 301	NEW	F. Direct Compensation Property Damage (DCPD)	Introduces new coverage.	This does not impact premiums.
Table of Contents 307 Rating Class	D. Private Bus – 79 E. Van Pool – 79 F. Taxi – 77 G. Limousine	D. Private Bus – 7M E. Van Pool – 7M F. Taxi – 7A G. Limousine – 7B	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
		K. Ride Hailing (Class 7C)		
Table of Contents 329	A. Liability, and Accident Benefits B. Physical Damage Coverage	A. Liability, DCPD, and Accident Benefits B. Optional Physical Damage Coverage	Introduces new coverage. Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.
Table of Contents 322	Rule 332: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less	Rule 332: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
300.B: Filed Underwriting Rules, Rules for refusing to provide or continue a coverage	2. Physical damage coverage shall not be provided where an application for a salvage motor vehicle is submitted without a subsisting salvage motor vehicle inspection. When the inspection is not completed and provided within 30 days from the effective date, the policy shall be cancelled by registered letter. 3. Where a vehicle is licensed for road use and is used on roads as well as used for legal race or speed tests, physical damage coverage shall not be provided.	2. Optional physical damage coverage shall not be provided where an application for a salvage motor vehicle is submitted without a subsisting salvage motor vehicle inspection. When the inspection is not completed and provided within 30 days from the effective date, the policy shall be cancelled by registered letter. 3. Where a vehicle is licensed for road use and is used on roads as well as for race or speed tests, optional physical damage coverage shall not be provided. For DCPD coverage, establish the rate group according to Rule 301.F. Direct Compensation – Property Damage (DCPD	Introduces new coverage	This does not impact premiums
301.C Physical Damage	C. Physical Damage Physical damage coverage shall not be provided or continued for any vehicle valued at \$1,000,000 or more. a) Minimum Deductible The following table indicates the minimum deductible on any physical damage coverage for Public Buses: Other Public Vehicles	C. Optional Physical Damage Optional physical damage coverage shall not be provided or continued for any vehicle valued at \$1,000,000 or more. a) Minimum Deductible The following table indicates the minimum deductible on any optional physical damage coverage for Public Buses: Other Public Vehicles	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	<p>The following table indicates the minimum deductible on any physical damage coverage when Private Passenger rates and the CLEAR Rate Group Table or Table A are used:</p> <p>The following table indicates the minimum deductible on any physical damage when Commercial rates and Commercial Rate Group Table II are used:</p>	<p>The following table indicates the minimum deductible on any optional physical damage coverage when Private Passenger rates and the CLEAR Rate Group Table or Table A are used:</p> <p>The following table indicates the minimum deductible on any optional physical damage when Commercial rates and Commercial Rate Group Table II are used:</p>		
301.E Minimum Coverage: Exception	<p>2. If Liability and Accident Benefits coverage is removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. If it not necessary to remove the licence palate form the vehicle while coverage is removed or suspended.</p> <p>3. If Liability and Accident Benefits coverages are not added to the vehicle by the renewal date, the vehicle shall be renewed once and then lapsed at the next renewal if there is no other vehicle with Liability and Accident Benefits coverages on the policy.</p>	<p>2. If Liability, DCPD and Accident Benefits coverage is removed or suspended twice in one year, then removal of those coverages a third time will not be permitted until the following renewal. If it not necessary to remove the licence palate form the vehicle while coverage is removed or suspended.</p> <p>3. If Liability, DCPD and Accident Benefits coverages are not added to the vehicle by the renewal date, the vehicle shall be renewed once and then lapsed at the next renewal if there is no other vehicle with Liability, DPCD and Accident Benefits coverages on the policy.</p>	Introduces new coverage.	This does not impact premiums.
301.F Direct Compensation – Property Damage	NEW	<p>F. Direct Compensation – Property Damage (DCPD)</p> <p>No deductibles are applicable.</p> <p>Rate Group for Public Buses are based on List Price New. Refer to Public Bus rate pages to determine rate group.</p> <p>Rate group for Passenger Type vehicles are based on CLEAR Rate Group Table or Table A.</p> <p>Rate group for Commercial Type vehicles are based on Commercial Rage Group Table II.</p>	Introduces new coverage.	This does not impact premiums.
303. A	6. Physical damage coverage shall not be provided where an application for a salvage	6. Optional physical damage coverage shall not be provided where an application for a salvage motor	Clarifies that the application of physical	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
Binding Coverage New Policies	motor vehicle is submitted without a subsisting salvage motor vehicle inspection. Where the inspection is not completed and provided within 30 days from the effective date, the policy shall be cancelled by registered letter.	vehicle is submitted without a subsisting salvage motor vehicle inspection. Where the inspection is not completed and provided within 30 days from the effective date, the policy shall be cancelled by registered letter.	damage coverage is optional.	
307.D Rating Class	D. Private Bus – Class 79	D. Private Bus – Class 7M	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. E Rating Class	E. Van Pool – Class 79	E. Van Pool – Class 7M	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. F Rating Class	F. Taxi – Class 77	F. Taxi – Class 7A	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. G Rating Class	G. Limousine	G. Limousine – Class 7B	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
307. J Rating Class	NEW	J. Ride Hailing (Class 7C) and Ride Sharing (Class 7N) Attach END 6A and insert rated use of vehicle. A vehicle used in connection with Ride Hailing or Ride Sharing is a motor vehicle with a manufacturer's seating capacity originally designated for 8 or fewer passengers, including the driver, used to provide pre-arranged transportation of passengers for compensation through use of a transportation network. Ride Hailing or Ride Share vehicles do not solicit, accept or transport passengers other than through the use of a transportation network. Code using class indicated below and rate as a Taxi: Ride Hailing – Class 7C: To be used when a vehicle is responding to a single request to provide pre-arranged transportation of a	Type of Use creased in accordance with GISA bulletin 2020-10.	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
		<p>passenger(s) for compensation. The driver accepts no other requests and onboards no new passenger(s) until passenger(s) are transported to their requested destination.</p> <p>Ride Sharing – Class 7N: To be used when a vehicle is responding to a multiple request to provide pre-arranged transportation of a passenger(s) for compensation. The driver accepts and onboards other passenger(s) while on route to a common or shared destination.</p> <p>Note: In instances where a vehicle is used for both Ride Hailing and Ride Sharing purposes, code as Ride Hailing, Class 7C.</p> <p>Where seating capacity exceeds seven, for each seat over seven (to a maximum of 8), add the per seat premium applicable to Passenger Bodily Injury and Accident Benefits for a Public Bus.</p>		
308: Rating	D. Physical Damage	D. Optional Physical Damage	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.
309.B Driving Record Entitlement	<p>Notes</p> <p>1. A chargeable accident will affect the rating of the Liability and Collision coverages.</p>	<p>Notes</p> <p>1. A chargeable accident will affect the rating of the Liability, DCPD and Collision coverages.</p>	Introduces new coverage.	This does not impact premiums.
315 Policy Change	<p>C. Amending or Deleting Coverage on Vehicles with Lessees or Lienholders Where physical damage coverage is being amended or deleted on a leased vehicle or a vehicle on where there is a lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the transaction.</p> <p>D. Binding Coverage – Policy Changes 7. Before physical damage coverage can be bound on a vehicle branded as 'salvage' or</p>	<p>C. Amending or Deleting Coverage on Vehicles with Lessees or Lienholders Where optional physical damage coverage is being amended or deleted on a leased vehicle or a vehicle on where there is a lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the transaction.</p> <p>D. Binding Coverage – Policy Changes 7. Before optional physical damage coverage can be bound on a vehicle branded as 'salvage' or</p>	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact																																																																					
	'rebuilt' a valid vehicle registration and , at the Servicing Carrier's discretion a current safety certificate must be provided to the Servicing Carrier with the policy change request.	'rebuilt' a valid vehicle registration and, at the Servicing Carrier's discretion, a current safety certificate must be provided to the Servicing Carrier with the policy change request.																																																																							
Rule 320: Commission Schedule	The commission rates are: <table><tr><th>Public Vehicles</th><th>Exp.</th><th>Indv.</th></tr><tr><td>Public Bus Class 70, 73, 74, 78</td><td>6%</td><td>6%</td></tr><tr><td>School Bus Class 71</td><td>7.5%</td><td>10%</td></tr><tr><td>Hotel & Country Club Class 72</td><td>7.5%</td><td>10%</td></tr><tr><td>Private Bus Class 79</td><td>7.5%</td><td>10%</td></tr><tr><td>Taxi, Limousine Class 77</td><td>6%</td><td>6%</td></tr><tr><td>Van Pool Class 79</td><td>7.5%</td><td>10%</td></tr><tr><td>Ambulance Class 76</td><td>7.5%</td><td>10%</td></tr><tr><td>Funeral Vehicles Class 75</td><td>7.5%</td><td>10%</td></tr><tr><td>Short Term Rental Class 79</td><td>7.5%</td><td>10%</td></tr></table>	Public Vehicles	Exp.	Indv.	Public Bus Class 70, 73, 74, 78	6%	6%	School Bus Class 71	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%	Private Bus Class 79	7.5%	10%	Taxi, Limousine Class 77	6%	6%	Van Pool Class 79	7.5%	10%	Ambulance Class 76	7.5%	10%	Funeral Vehicles Class 75	7.5%	10%	Short Term Rental Class 79	7.5%	10%	The commission rates are: <table><tr><th>Public Vehicles</th><th>Exp.</th><th>Indv.</th></tr><tr><td>Public Bus Class 70, 73, 74, 78</td><td>6%</td><td>6%</td></tr><tr><td>School Bus Class 71</td><td>7.5%</td><td>10%</td></tr><tr><td>Hotel & Country Club Class 72</td><td>7.5%</td><td>10%</td></tr><tr><td>Private Bus Class 7M</td><td>7.5%</td><td>10%</td></tr><tr><td>Taxi Class 7A</td><td>6%</td><td>6%</td></tr><tr><td>Limousine Class 7B</td><td>6%</td><td>6%</td></tr><tr><td>Ride Hailing Class 7C</td><td>6%</td><td>6%</td></tr><tr><td>Van Pool Class 7M</td><td>7.5%</td><td>10%</td></tr><tr><td>Ambulance Class 76</td><td>7.5%</td><td>10%</td></tr><tr><td>Funeral Vehicles Class 75</td><td>7.5%</td><td>10%</td></tr><tr><td>Short Term Rental Class 7M</td><td>7.5%</td><td>10%</td></tr><tr><td>Ride Sharing Class 7N</td><td>7.5%</td><td>10%</td></tr></table>	Public Vehicles	Exp.	Indv.	Public Bus Class 70, 73, 74, 78	6%	6%	School Bus Class 71	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%	Private Bus Class 7M	7.5%	10%	Taxi Class 7A	6%	6%	Limousine Class 7B	6%	6%	Ride Hailing Class 7C	6%	6%	Van Pool Class 7M	7.5%	10%	Ambulance Class 76	7.5%	10%	Funeral Vehicles Class 75	7.5%	10%	Short Term Rental Class 7M	7.5%	10%	Ride Sharing Class 7N	7.5%	10%	Description updated in accordance with GISA Bulletin 2020-10	This does not impact premiums.
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322.C How to Allocate Chargeable Accidents	A chargeable accident will affect the rating of the Liability and Collision coverages.	A chargeable accident will affect the rating of the Liability, DCPD and Collision coverages.	Introduces new coverage.	This does not impact premiums.																																																																					
323 Accident and Conviction Surcharges	These surcharges are applicable to Liability (including Passenger Liability) and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated.	These surcharges are applicable to Liability (including Passenger Liability), DPCD and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated.	Introduces new coverage.	This does not impact premiums.																																																																					
323.D.b Definition of Minor	Minor ... <ul style="list-style-type: none">• Fail to notify police• Fail to make written report• Fail to report damage to highway property• Backing up/unsafe/illegal/improper: any type	Minor ... <ul style="list-style-type: none">• Fail to notify police• Fail to make written report• Fail to report damage to highway property• Backing up/unsafe/illegal/improper: any type	This conviction is being removed as this is a duplicate and listed in both minor and major This conviction has always been charged as a major conviction.	This does not impact premiums																																																																					

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
325.A Outside Alberta Exposure	If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits. Liability, Accident Benefits ... Physical Damage ...	If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), DCPD, Accident Benefits. Liability, DCPD, Accident Benefits ... Optional Physical Damage ...	Introduces new coverage.	This does not impact premiums.
325.B Outside Alberta Exposure	The Currency differential surcharge is Applied only to the Liability premium (Road/Passenger Hazard)	The Currency differential surcharge is Applied only to the Liability premium (Road/Passenger Hazard), not DCPD.		
327 Suspension and Reinstatement of Coverages – END 16/17	Liability, Accident Benefits and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. ... If Liability and Accident Benefits coverages are removed or suspended more than twice in one year, then removal of these coverages is not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.	Liability, DCPD, Accident Benefits and Collision as they relate to the use and operation of the described vehicles, new vehicles or temporary substitute vehicles may be suspended by means of END 16. ... If Liability, DCPD and Accident Benefits coverages are removed or suspended more than twice in one year, then removal of these coverages is not be permitted until the following renewal. It is not necessary to remove the licence plate from the vehicle while coverage is removed or suspended.	Introduces new coverage.	This does not impact premiums.
328 Suspension of Operator's Licence – Use of END 28	B If there is another licensed driver of the vehicle (it is assumed that the person concerned will not driver without a valid licence) 1. The Servicing Carrier shall issue END 28 (Reduction of Coverage as	B If there is another licensed driver of the vehicle (it is assumed that the person concerned will not driver without a valid licence) 1. The Servicing Carrier shall issue END 28 (Reduction of Coverage as Respects	Clarifies that the application of physical damage coverage is optional. Introduces new	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
(Reduction of Coverage as Respects Operation by Named Persons)	Respects Named Persons) restricting coverage to minimum statutory requirements and excluding physical damage where provided, for that person. E. Completion of END 28 END 28 is to be completed showing the minimum statutory limit under Section A – Limits and Amounts and the word 'Insured' in the Insured/Not Insured column. Since Accident Benefits coverage is mandatory when Liability coverage is provided, the word 'Insured' must be shown against Section B in the Insured/Not Insured column.	Named Persons) restricting coverage to minimum statutory requirements and excluding optional physical damage where provided, for that person. E. Completion of END 28 END 28 is to be completed showing the minimum statutory limit under Section A – Limits and Amounts and the word 'Insured' in the Insured/Not Insured column. Since Accident Benefits coverage is mandatory when Liability and DCPD coverage is provided, the word 'Insured' must be shown against Section B in the Insured/Not Insured column.	coverage.	
329 A & B "Home-Made" Vehicles/ Reconstructed/ Right Hand Drive/Imported Vehicles	A. Liability, Accident Benefits. B. Physical Damage Coverage No physical damage coverage (for any value) should be provided:	A. Liability, DCPD, and Accident Benefits. B. Optional Physical Damage Coverage No optional physical damage coverage (for any value) should be provided:	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.
330 Vehicles Used Outside Jurisdiction of Registration	..... 4. If the out of province exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will be apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits only.	..... 4. If the out of province exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will be apply to Liability (Road Hazard and Passenger Hazard), DCPD, and Accident Benefits only.	Introduces new coverage.	This does not impact premiums.
332 Short-Term Rentals-Unspecified	Rule 332: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less Use POL 1 and END 5C.	Rule 332: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing A. Short-Term Rentals-Unspecified Lessees –	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact																														
Lessees – Lease of 30 Days or Less	<p>Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p>Coverages/Premiums</p> <p>1. Liability, Physical Damage</p> <table><tr><th>Class of Vehicle</th><th>Premium</th></tr><tr><td>Private Type Trailers</td><td></td></tr><tr><td> Liability</td><td>Non-Pleasure rate plus \$15</td></tr><tr><td> Physical Damage</td><td>250% of normal rate</td></tr><tr><td>Motor Homes and Vehicles with mounted Camper Units</td><td></td></tr><tr><td> Liability</td><td>250% of 07/0 rate</td></tr><tr><td> Physical Damage</td><td>250% of Normal rate</td></tr></table>	Class of Vehicle	Premium	Private Type Trailers		Liability	Non-Pleasure rate plus \$15	Physical Damage	250% of normal rate	Motor Homes and Vehicles with mounted Camper Units		Liability	250% of 07/0 rate	Physical Damage	250% of Normal rate	<p>Leases of 30 days or less – Class 7M</p> <p>Use POL 1 and END 5C.</p> <p>Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p>Coverages/Premiums</p> <p>1. Liability, DCPD and Optional Physical Damage</p> <table><tr><th>Class of Vehicle</th><th>Premium</th></tr><tr><td>Private Type Trailers</td><td></td></tr><tr><td> Liability</td><td>Non-Pleasure rate plus \$15</td></tr><tr><td> Optional Physical Damage</td><td>250% of normal rate</td></tr><tr><td>Motor Homes and Vehicles with mounted Camper Units</td><td></td></tr><tr><td> Liability</td><td>250% of 07/0 rate</td></tr><tr><td> DCPD</td><td>250% of 07/0 rate</td></tr><tr><td> Optional Physical Damage</td><td>250% of Normal rate</td></tr></table> <p>...</p> <p>NOTE: No DCPD Premium is applicable on Private Trailers and Camper Units</p> <p>2. Accident Benefits, Uninsured Automobile</p> <p>Charge the normal rate for the type of vehicle concerned.</p> <p>B. Ride Sharing – Class 7N</p> <p>Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company</p> <p>Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p>Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.</p>	Class of Vehicle	Premium	Private Type Trailers		Liability	Non-Pleasure rate plus \$15	Optional Physical Damage	250% of normal rate	Motor Homes and Vehicles with mounted Camper Units		Liability	250% of 07/0 rate	DCPD	250% of 07/0 rate	Optional Physical Damage	250% of Normal rate		
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FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact																																										
334.C Driving Training Vehicles	<i>For Example:</i> Step 1 The vehicle is a private passenger vehicle and using Class 07, the total premium is \$700. The Liability premium is \$200. The vehicle is equipped with dual controls so a surcharge of 35% is applied to the Liability premium for a surcharge of \$70. The total policy premium calculated in Step 1 is therefore \$770.	<i>For Example:</i> Step 1 The vehicle is a private passenger vehicle and using Class 07, the total premium is \$700. The Liability premium is \$150 and DCPD premium is \$50. The vehicle is equipped with dual controls so a surcharge of 35% is applied to the Liability and DPCD premium for a surcharge of \$70. The total policy premium calculated in Step 1 is therefore \$770.	Introduces new coverage	This does not impact premiums																																										
334.D Driver Training Vehicle Surcharge Table	1. Vehicles used only for Secondary School, College or University training courses. <table><tr><td>Coverage</td><td>Equipped with dual controls</td><td>Other</td></tr><tr><td>Liability</td><td>35%</td><td>135%</td></tr><tr><td>Collision</td><td>0%</td><td>75%</td></tr></table> 2. Other Vehicles <table><tr><td>Coverage</td><td>Equipped with dual controls</td><td>Other</td></tr><tr><td>Liability</td><td>70%</td><td>170%</td></tr><tr><td>Collision</td><td>25%</td><td>100%</td></tr></table>	Coverage	Equipped with dual controls	Other	Liability	35%	135%	Collision	0%	75%	Coverage	Equipped with dual controls	Other	Liability	70%	170%	Collision	25%	100%	1. Vehicles used only for Secondary School, College or University training courses. <table><tr><td>Coverage</td><td>Equipped with dual controls</td><td>Other</td></tr><tr><td>Liability</td><td>35%</td><td>135%</td></tr><tr><td>DCPD</td><td>35%</td><td>135%</td></tr><tr><td>Collision</td><td>0%</td><td>75%</td></tr></table> 2. Other Vehicles <table><tr><td>Coverage</td><td>Equipped with dual controls</td><td>Other</td></tr><tr><td>Liability</td><td>70%</td><td>170%</td></tr><tr><td>DCPD</td><td>70%</td><td>170%</td></tr><tr><td>Collision</td><td>25%</td><td>100%</td></tr></table>	Coverage	Equipped with dual controls	Other	Liability	35%	135%	DCPD	35%	135%	Collision	0%	75%	Coverage	Equipped with dual controls	Other	Liability	70%	170%	DCPD	70%	170%	Collision	25%	100%	Introduces new coverage.	This does not impact premiums.
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335.B Fleet Rating	Physical Damage Coverage	Optional Physical Damage Coverage	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.																																										
335.D.7 Fleets, New Application, Premium Calculation	7. Premium Calculation <u>Liability</u> ... <u>Physical Damage Coverages</u> ... <u>Premium Totals</u> <u>Liability</u>	7. Premium Calculation <u>Liability and DCPD</u> ... <u>Optional Physical Damage Coverages</u> ... <u>Premium Totals</u> <u>Liability and DCPD</u>	Introduces new coverage. Clarifies that the application of physical damage coverage is optional	This does not impact premiums.																																										

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
338 Endorsements Applicable to POL 1 (Owner's Policy)	Liability or (TPL) means B.I. and P.D. Tort; Physical Damage means Optional Coverages – Loss or Damage (Collision, Comprehensive, Specified Perils)	Liability or (TPL) means B.I. and P.D. Tort; DCPD means Direct Compensation – Property Damage Physical Damage means Optional Coverages – Loss or Damage (Collision, Comprehensive, Specified Perils)	Introduces new coverage.	This does not impact premiums.
338 END 3 Rating	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability:20% Accident Benefits:50% Physical Damage:100%	Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium. Liability/ DCPD.20% Accident Benefits:50% Optional Physical Damage:100%	Introduces new coverage.	This does not impact premiums.
338 END 5C Rating	The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, Collision, Comprehensive, Specified Perils: Private Passenger250% of 07/0 Commercial Vehicles Light Trucks200% of 43/0 Heavy Trucks200% of 45/0 Tractor/Trailers175% of 64/0 Private Trailers a. Liability.add \$15 b. Physical Damage250% of normal Motorhomes & Camper Units a. Liability250% of 07/0 b. Physical Damage250% of normal Motorcycles & Mopeds250% of DR 0 for age 16 Snowmobiles & ATVs250% of normal	The following premiums apply to the policy and are not specifically for the endorsement: 1. Liability, DCPD, Collision, Comprehensive, Specified Perils: Private Passenger250% of 07/0 Commercial Vehicles Light Trucks200% of 43/0 Heavy Trucks200% of 45/0 Tractor/Trailers175% of 64/0 Private Trailers a. Liability.add \$15 b. Optional Physical Damage . 50% of normal Motorhomes & Camper Units a. Liability250% of 07/0 b. Optional Physical Damage .250% of normal Motorcycles & Mopeds250% of DR 0 for age 16 Snowmobiles & ATVs250% of normal	Introduces new coverage.	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording			Approved Wording			Change from current	Premium impact
	Refer to additional rules within manual for further information.			Refer to additional rules within manual for further information.				
338 END 6A Permission to Carry Passengers for Compensation	<p>For private passenger vehicles used in car pools: add 10% of Liability premium. Attach 6A.</p> <p>Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge.</p> <p>Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached; however, only if the vehicle is used in a car pool would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Section.</p>			<p>For private passenger vehicles used in car pools: add 10% of Liability and DCPD premium. Attach 6A.</p> <p>Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge.</p> <p>Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached; however, only if the vehicle is used in a car pool would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Section.</p>			Introduces new coverage	This does not impact premiums
338 END 16 Suspension of Coverage	<p>Suspension of Coverage The Liability, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16.</p>			<p>Suspension of Coverage The Liability, DCPD, Accident Benefits and Collision coverages in respect of a vehicle that is temporarily laid up may be suspended by means of END 16.</p>			Introduces new coverage.	This does not impact premiums.
338 END 19 Title and Purpose	19	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of	Base physical damage premiums on estimated or	19	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of	Base optional physical damage premiums on	Clarifies that the application of physical damage coverage is optional	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording		Approved Wording		Change from current	Premium impact
	insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.	appraised current value.	insurance under the optional physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the optional physical damage premiums are based on the estimated or appraised current value.	estimated or appraised current value.		
38: END 23B Mortgage (Broad Form)	10% of total physical damage premium, minimum net annual \$25.		10% of total optional physical damage premium, minimum net annual \$25.		Clarifies that the application of physical damage coverage is optional	This does not impact premiums.
338: END 24 Fire Apparatus	Excludes physical damage coverage on equipment removed from the vehicle while at the locate of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle.		Excludes optional physical damage coverage on equipment removed from the vehicle while at the locate of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle.		Clarifies that the application of physical damage coverage is optional	This does not impact premiums.
338: END 30 Title and Purpose	Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END30 may not be used in conjunction with END 31.		Excluding Operation of Attached Machinery Excludes Liability, DCPD and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END30 may not be used in conjunction with END 31.		Introduces new coverage	This does not impact premiums.
338: END 31 Non-Owned Equipment	.... The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.		.... The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.		Clarifies that the application of physical damage coverage is optional	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
RECREATIONAL SECTION				
Table of Contents 401	C. Physical Damage (Collision , Comprehensive and Specified Perils)	C. Optional Physical Damage (Collision , Comprehensive and Specified Perils)	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.
Table of Contents 401	NEW	F. Direct Compensation Property Damage (DCPD)	Introduces new coverage.	This does not impact premiums.
Table of Contents 409	C. Rating Notes – Physical Damage	C. Rating Notes – Optional Physical Damage	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.
Table of Contents 412	B. Physical Damage	B. Rating Notes	Correction to title to match the rule	This does not impact premiums.
Table of Contents 432	B. Physical Damage Coverage	B. Optional Physical Damage Coverage	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.
Table of Contents 435	Rule 236: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less	Rule 236: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
400.B: Filed Underwriting Rules, Rules for refusing to provide or continue a coverage	2. Physical damage coverage shall not be provided where an application for a salvage motor vehicle is submitted without a subsisting salvage motor vehicle inspection. When the inspection is not completed and provided within 30 days from the effective date, the policy shall be cancelled by registered letter 3. Where a vehicle is licensed for road use and is used on roads as well as used for legal race or speed tests, physical damage coverage shall not be provided.	2. Optional physical damage coverage shall not be provided where an application for a salvage motor vehicle is submitted without a subsisting salvage motor vehicle inspection. When the inspection is not completed and provided within 30 days from the effective date, the policy shall be cancelled by registered letter 3. Where a vehicle is licensed for road use and is used on roads as well as for race or speed tests, optional physical damage coverage shall not be provided. For DCPD coverage, establish rate group according to Rule 409: Motorcycle and Moped or Rule 411: Off Road Vehicles.	Introduces new coverage	This does not impact premiums
401.C Physical Damage	C. Physical Damage (Collision, Comprehensive and Specified Perils) Physical Damage shall not be provided or	C. Optional Physical Damage Optional physical Damage shall not be provided or	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	continued for any vehicle valued at \$1,000,000 or more.	continued for any vehicle valued at \$1,000,000 or more.		
401.F Direct compensation - Property Damage	NEW	F. Direct Compensation – Property Damage (DCPD) No deductibles are applicable.	Introduces new coverage.	This does not impact premiums.
403. A Binding Coverage New Policies	6. Physical damage coverage shall not be provided where an application for a salvage motor vehicle is submitted without a subsisting salvage motor vehicle inspection. Where the inspection is not completed and provided within 30 days from the effective date, the policy shall be cancelled by registered letter.	6. Optional physical damage coverage shall not be provided where an application for a salvage motor vehicle is submitted without a subsisting salvage motor vehicle inspection. Where the inspection is not completed and provided within 30 days from the effective date, the policy shall be cancelled by registered letter.	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.
407.C Calculating Premium for Short Term Policies and Midterm Changes	Due to the nature of the following vehicles and the seasonal use to which they may be put, special premium calculation procedures are applicable to Liability, Accident Benefits, Collision and END 44 coverages if the period of insurance is less than 12 months either from addition or deletion of coverage or cancellation:	Due to the nature of the following vehicles and the seasonal use to which they may be put, special premium calculation procedures are applicable to Liability, DCPD, Accident Benefits, Collision and END 44 coverages if the period of insurance is less than 12 months either from addition or deletion of coverage or cancellation:	Introduces new coverage.	This does not impact premiums.
408:2 Motorhome	Commercial/Public Vehicles converted to Motorhomes Where the insured requires coverage on such a vehicle before the conversion has taken place, Liability and Accident Benefits and coverage only may be provided. Physical damage coverage is not available. The vehicle will be rated in accordance with the rules in the Private Passenger section. Once the conversion or reconstruction of the vehicle is complete, the rating for the vehicle will be amended to that for a motor home. An appraisal will be required before physical damage coverage can be added. The rate	Commercial/Public Vehicles converted to Motorhomes Where the insured requires coverage on such a vehicle before the conversion has taken place, Liability, DCPD and Accident Benefits and coverage only may be provided. Optional physical damage coverage is not available. The vehicle will be rated in accordance with the rules in the Private Passenger Section. The rate group for DCPD shall be based on the purchase price of the vehicle. Once the conversion or reconstruction of the vehicle is complete, the rating for the vehicle will be amended to that for a motorhome. An appraisal	Introduces new coverage.	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	<p>group for physical damage will be based on the appraised value. See Rule 432: Home Made Vehicles/Reconstruction The insurance shall be subject to END 19 (Limitation of Amount) which must be attached to the policy and a copy signed by the insured. END 19A (Valued automobile) is not available.</p> <p>...</p> <p>Optional Physical Damage</p> <p>Except as otherwise stated for motor home to be rated in the Private Passenger Section and for commercial/public vehicles being converted to motor homes, rate groups are established as follows:</p> <p>If the value of the vehicle is less than \$15,000 the rate group for optional physical damage (if purchased) may be based on the limit chosen by the insured subject to END 19 or the rate group may be established using list price new.</p> <p>If the value of the vehicle is \$15,000 or more, the rate group for optional physical damage (if purchased) must be established based on list price new.</p> <p>END 19 is not required where the rate group is based on list price new.</p>	<p>will be required before optional physical damage coverage can be added. The rate group for DCPD and optional physical damage will be based on the appraised value. See Rule 432: Home Made Vehicles/Reconstruction The insurance shall be subject to END 19 (Limitation of Amount) which must be attached to the policy and a copy signed by the insured. END 19a (Valued automobile) is not available.</p> <p>...</p> <p>Optional Physical Damage</p> <p>Except as otherwise stated for motor home to be rated in the Private Passenger Section and for commercial/public vehicles being converted to motor homes, rate groups are established as follows:</p> <p>If the value of the vehicle is less than \$15,000 the rate group for DCPD and optional physical damage (if purchased) may be based on the limit chosen by the insured subject to END 19 or the rate group may be established using list price new.</p> <p>If the value of the vehicle is \$15,000 or more, the rate group for DCPD and optional physical damage (if purchased) must be established based on list price new.</p> <p>END 19 is not required where the rate group is based on list price new.</p>		
408.3 Camper Unit	<p>...</p> <p>Physical Damage</p> <p>For physical damage coverage, camper units are rated based on list price new fully equipped, independently of the vehicle on which they are mounted. The deductibles applicable to the camper unit must be the same as the deductibles for the vehicle on which the camper unit is mounted.</p>	<p>...</p> <p>Optional Physical Damage</p> <p>For optional physical damage coverage, camper units are rated based on list price new fully equipped, independently of the vehicle on which they are mounted. The deductibles applicable to the camper unit must be the same as the deductibles for the vehicle on which the camper unit is mounted</p>	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
408.4 Non-Pleasure Use	Other: Special rates found in the Schedule of Rates apply to Liability and Accident Benefits. There are no special rates applicable to physical damage coverage.	Other: Special rates found in the Schedule of Rates apply to Liability and Accident Benefits. There are no special rates applicable to DCPD or optional physical damage coverage.	Introduces new coverage.	This does not impact premiums.
409. B.1 Motorcycle Driving Record	... The driving record applies to all coverages concerned. A chargeable accident will affect the rating of the Liability and Collision coverages.	... The driving record applies to all coverages concerned. A chargeable accident will affect the rating of the Liability, DCPD and Collision coverages.	Introduces new coverage.	This does not impact premiums.
409. C Rating Notes – Optional Physical Damage	Rating Notes – Physical Damage 1. Vehicle Rate Group The limit chosen for END 19 (Limitation of Amount) must include the value of the vehicle and any additional accessories and customization including sidecars. The vehicle's rate group is established from that amount using the Rating Group Table and the factors found on the Motorcycles and Mopeds rate pages. If the value of the vehicle is less than \$15,000 the rate group for physical damage (if purchased) will be based on the limit chosen by the insured. If the value of the vehicle is \$15,000 or more, the rate group for physical damage (if purchased) must be established in accordance with the following conditions: ... 2. END 19 – Limitation of Amount This endorsement must be applied to every vehicle on which physical damage coverage is provided. The endorsement requires the Insured's signature. ... 6. Motorcycle/Moped Trailer Liability and Accident Benefits	Rating Notes – Optional Physical Damage 1. Vehicle Rate Group The limit chosen for END 19 (Limitation of Amount) must include the value of the vehicle and any additional accessories and customization including sidecars. The vehicle's rate group is established from that amount using the Rating Group Table and the factors found on the Motorcycles and Mopeds rate pages. If the value of the vehicle is less than \$15,000 the rate group for DCPD and optional physical damage (if purchased) will be based on the limit chosen by the insured. If the value of the vehicle is \$15,000 or more, the rate group for DCPD and optional physical damage (if purchased) must be established in accordance with the following conditions: ... 2. END 19 – Limitation of Amount This endorsement must be applied to every vehicle on which optional physical damage coverage is provided. The endorsement requires the Insured's signature. 6. Motorcycle/Moped Trailer Liability, DCPD, and Accident Benefits	Introduces new coverage and clarifies that the application of physical damage coverage is optional.	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	<p>No charge</p> <p>Physical Damage</p> <p>Establish the physical damage premium by rating the trailer as though it were a motorcycle. Charge 10% of the premium.</p>	<p>No charge</p> <p>DCPD and Optional Physical Damage</p> <p>Establish the DCPD and optional physical damage premium by rating the trailer as though it were a motorcycle. Charge 10% of the premium.</p>		
<p>411.B.1</p> <p>All Terrain Vehicle Two or Three Wheeled Vehicles</p>	<p>1. All Terrain Vehicle Two or Three Wheeled Vehicles</p> <p>Two or Three wheeled vehicles are to be rated using motorcycles rates and not as all terrain vehicles. Initially, these vehicle will be rated at Driving Record 0 and the driving record will be increase by 1 each year thereafter as experience in Facility Association warrants. The physical damage coverages are subject to END 19 and 40; however Short Term Table No.3 does not apply.</p>	<p>1. All Terrain Vehicle Two or Three Wheeled Vehicles</p> <p>Two or Three wheeled vehicles are to be rated using motorcycles rates and not as all terrain vehicles. Initially, these vehicle will be rated at Driving Record 0 and the driving record will be increase by 1 each year thereafter as experience in Facility Association warrants. The optional physical damage coverages are subject to END 19 and 40; however Short Term Table No.3 does not apply.</p>		
<p>411. B.4</p> <p>Snow Sleds, Toboggans or Komatiks</p>	<p>Liability and Accident Benefits -no charge</p> <p>Optional Physical Damage</p>	<p>Liability, DCPD and Accident Benefits -no charge</p> <p>Optional Physical Damage</p>	<p>Introduces new coverage,</p>	<p>This does not impact premiums.</p>
<p>412. B</p> <p>Antique and Classic Vehicles</p>	<p>B. Physical Damage</p>	<p>B. Rating Notes</p>	<p>Renames section as the appraised value may be used to determine the DCPD and Optional Physical Damage Rate Groups.</p>	<p>This does not impact premiums.</p>
<p>412. C</p> <p>Antique and Classic Vehicles</p>	<p>1. Liability and Accident Benefits: Charge 60% of private passenger rate Class 01 Driving Record 3 in the rating territory concerned.</p> <p>2. Physical Damage Rates per \$1,000 of the appraised value of the vehicles are shown in the Schedule of Rates.</p>	<p>1. Liability, DCPD, and Accident Benefits: Charge 60% of private passenger rate Class 01 Driving Record 3 in the rating territory concerned.</p> <p>2. Optional Physical Damage Rates per \$1,000 of the appraised value of the vehicles are shown in the Schedule of Rates.</p>	<p>Introduces new coverage and clarifies that the application of physical damage coverage is optional.</p>	<p>This does not impact premiums.</p>
<p>416</p>	<p>C. Amending or Deleting Coverage on Vehicles with Lessees or Lienholders</p>	<p>C. Amending or Deleting Coverage on Vehicles with Lessees or Lienholders</p>	<p>Clarifies that the application of physical</p>	<p>This does not impact premiums.</p>

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
Policy Changes	<p>Where physical damage coverage is being amended or deleted on a leased vehicle or a vehicle on where there is a lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the transaction.</p> <p>D. Binding Coverage – Policy Changes</p> <p>...</p> <p>7) Physical damage coverage should not be provided where an application for a salvage motor vehicle is submitted without a subsisting salvage motor vehicle inspection. Where the inspection is not completed and provided within 30 days from the effective date, the policy shall be cancelled by registered letter.</p>	<p>Where optional physical damage coverage is being amended or deleted on a leased vehicle or a vehicle on where there is a lienholder, the Servicing Carrier must send a notice to the lessor or lienholder to advise of the coverage being amended or deleted and the effective date of the transaction.</p> <p>D. Binding Coverage – Policy Changes</p> <p>...</p> <p>7) Optional physical damage coverage should not be provided where an application for a salvage motor vehicle is submitted without a subsisting salvage motor vehicle inspection. Where the inspection is not completed and provided within 30 days from the effective date, the policy shall be cancelled by registered letter.</p>	damage coverage is optional.	
424.C How to Allocate Chargeable Accidents	A chargeable accident will affect the rating of the Liability and Collision coverages.	A chargeable accident will affect the rating of the Liability, DCPD and Collision coverages.	Introduces new coverage.	This does not impact premiums.
425 Accident and Conviction Surcharges	These surcharges are applicable to Liability and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated.	These surcharges are applicable to Liability, DCPD and Collision. These surcharges are not to be applied to coverages which are experience (fleet) rated.	Introduces new coverage.	This does not impact premiums.
425.D.b Definition of Minor	<p>Minor</p> <p>...</p> <ul style="list-style-type: none"> • Fail to notify police • Fail to make written report • Fail to report damage to highway property • Backing up/unsafe/illegal/improper: any type 	<p>Minor</p> <p>...</p> <ul style="list-style-type: none"> • Fail to notify police • Fail to make written report • Fail to report damage to highway property • Backing up/unsafe/illegal/improper: any type 	This conviction is being removed as this is a duplicate and listed in both minor and major. This conviction has always been charged as a major conviction.	This does not impact premiums.
427.A Outside Alberta Exposure	If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, Accident Benefits and END 44 only.	If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, DCPD, Accident Benefits and END 44 only.	Introduces new coverage.	This does not impact premiums.

**FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022**

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	<p>Liability, Accident Benefits, END 44 ...</p> <p>Physical Damage ...</p>	<p>Liability, DCPD, Accident Benefits, END 44 ...</p> <p>Optional Physical Damage ...</p>		
427.B	The Currency differential surcharge is Applied only to the Liability premium	The Currency differential surcharge is 1. Applied only to the Liability premium, not DCPD	Introduces new coverage	This does not impact premium
<p>431</p> <p>Suspension of Operator's Licence – Use of END 28 (Reduction of Coverage as Respects Operation by Named Persons)</p>	<p>B If there is another licensed driver of the vehicle (it is assumed that the person concerned will not driver without a valid licence)</p> <p>1. The Servicing Carrier shall issue END 28 (Reduction of Coverage as Respects Named Persons) restricting coverage to minimum statutory requirements and excluding physical damage where provided, for that person.</p> <p>E. Completion of END 28 1. END 28 is to be completed showing the minimum statutory limit under Section A – Limits and Amounts and the word 'Insured' in the Insured/Not Insured column. Since Accident Benefits coverage is mandatory when Liability coverage is provided, the word 'Insured' must be shown against Section B in the Insured/Not Insured column.</p>	<p>B If there is another licensed driver of the vehicle (it is assumed that the person concerned will not driver without a valid licence)</p> <p>1. The Servicing Carrier shall issue END 28 (Reduction of Coverage as Respects Named Persons) restricting coverage to minimum statutory requirements and excluding optional physical damage where provided, for that person.</p> <p>E. Completion of END 28 END 28 is to be completed showing the minimum statutory limit under Section A – Limits and Amounts and the word 'Insured' in the Insured/Not Insured column. Since Accident Benefits coverage is mandatory when Liability and DCPD coverage is provided, the word 'Insured' must be shown against Section B in the Insured/Not Insured column.</p>	<p>Clarifies that the application of physical damage coverage is optional.</p> <p>Introduces new coverage.</p>	This does not impact premiums.
<p>432 A & B</p> <p>"Home-Made" Vehicles/ Reconstructed/ Right Hand Drive/Imported</p>	<p>A. Liability, Accident Benefits.</p> <p>B. Physical Damage Coverage No physical damage coverage (for any value) should be provided:</p>	<p>A. Liability, DCPD and Accident Benefits.</p> <p>B. Optional Physical Damage Coverage No optional physical damage coverage (for any value) should be provided:</p>	<p>Introduces new coverage.</p> <p>Clarifies that the application of physical damage coverage is</p>	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact																						
Vehicles			optional.																							
433: Vehicles Used Outside Jurisdiction of Registration	4. If the out of province exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, Accident Benefits, and END 44 only.	4. If the out of province exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, DCPD, Accident Benefits, and END 44 only.	Introduces new coverage.	This does not impact premiums.																						
435 Short-Term Rentals-Unspecified Lessees – Lease of 30 Days or Less	<p>Rule 435: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less</p> <p>Use POL 1 and END 5C.</p> <p>Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p>1. Liability, Physical Damage</p> <table><thead><tr><th>Class of Vehicle</th><th>Premium</th></tr></thead><tbody><tr><td>Private Type Trailers Liability</td><td>Non-Pleasure rate plus \$15</td></tr><tr><td>Physical Damage</td><td>250% of normal rate</td></tr><tr><td>Motor Homes and Vehicles with mounted Camper Units Liability</td><td>250% of 07/0 rate</td></tr><tr><td>Physical Damage</td><td>250% of Normal rate</td></tr></tbody></table>	Class of Vehicle	Premium	Private Type Trailers Liability	Non-Pleasure rate plus \$15	Physical Damage	250% of normal rate	Motor Homes and Vehicles with mounted Camper Units Liability	250% of 07/0 rate	Physical Damage	250% of Normal rate	<p>Rule 435: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing</p> <p>A. Short-Term Rentals-Unspecified Lessees – Leases of 30 days or less – Class 7M</p> <p>Use POL 1 and END 5C.</p> <p>Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p>1. Liability, DCPD and Optional Physical Damage</p> <table><thead><tr><th>Class of Vehicle</th><th>Premium</th></tr></thead><tbody><tr><td>Private Type Trailers Liability</td><td>Non-Pleasure rate plus \$15</td></tr><tr><td>Optional Physical Damage</td><td>250% of normal rate</td></tr><tr><td>Motor Homes and Vehicles with mounted Camper Units Liability</td><td>250% of 07/0 rate</td></tr><tr><td>DCPD</td><td>250% of 07/0 rate</td></tr><tr><td>Optional Physical Damage</td><td>250% of Normal rate</td></tr></tbody></table> <p>...</p> <p>NOTE: No DCPD Premium is applicable on Private Trailers and Camper Units</p> <p>2. Accident Benefits, Uninsured Automobile</p> <p>Charge the normal rate for the type of vehicle concerned.</p>	Class of Vehicle	Premium	Private Type Trailers Liability	Non-Pleasure rate plus \$15	Optional Physical Damage	250% of normal rate	Motor Homes and Vehicles with mounted Camper Units Liability	250% of 07/0 rate	DCPD	250% of 07/0 rate	Optional Physical Damage	250% of Normal rate	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
Class of Vehicle	Premium																									
Private Type Trailers Liability	Non-Pleasure rate plus \$15																									
Physical Damage	250% of normal rate																									
Motor Homes and Vehicles with mounted Camper Units Liability	250% of 07/0 rate																									
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DCPD	250% of 07/0 rate																									
Optional Physical Damage	250% of Normal rate																									

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact																																										
		<p>B. Ride Sharing – Class 7N Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company</p> <p>Use POL 1 and END 5C. Insurance is provided on a specified vehicle/per vehicle basis and use of END 21A/B is not permitted. Use of END 44 is not permitted.</p> <p>Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.</p>																																												
437.C Driving Training Vehicles	<p><i>For Example:</i> Step 1 The vehicle is a private passenger vehicle and using Class 07, the total premium is \$700. The Liability premium is \$200. The vehicle is equipped with dual controls so a surcharge of 35% is applied to the Liability premium for a surcharge of \$70. The total policy premium calculated in Step 1 is therefore \$770.</p>	<p><i>For Example:</i> Step 1 The vehicle is a private passenger vehicle and using Class 07, the total premium is \$700. The Liability premium is \$150 and DCPD premium is \$50. The vehicle is equipped with dual controls so a surcharge of 35% is applied to the Liability and DPCD premium for a surcharge of \$70. The total policy premium calculated in Step 1 is therefore \$770.</p>	Introduces new coverage	This does not impact premiums																																										
437.D Driver Training Vehicle Surcharge Table	<p>1. Vehicles used only for Secondary School, College or University training courses.</p> <table><tr><td>Coverage</td><td>Equipped with dual controls</td><td>Other</td></tr><tr><td>Liability</td><td>35%</td><td>135%</td></tr><tr><td>Collision</td><td>0%</td><td>75%</td></tr></table> <p>2. Other Vehicles</p> <table><tr><td>Coverage</td><td>Equipped with dual controls</td><td>Other</td></tr><tr><td>Liability</td><td>70%</td><td>170%</td></tr><tr><td>Collision</td><td>25%</td><td>100%</td></tr></table>	Coverage	Equipped with dual controls	Other	Liability	35%	135%	Collision	0%	75%	Coverage	Equipped with dual controls	Other	Liability	70%	170%	Collision	25%	100%	<p>1. Vehicles used only for Secondary School, College or University training courses.</p> <table><tr><td>Coverage</td><td>Equipped with dual controls</td><td>Other</td></tr><tr><td>Liability</td><td>35%</td><td>135%</td></tr><tr><td>DCPD</td><td>35%</td><td>135%</td></tr><tr><td>Collision</td><td>0%</td><td>75%</td></tr></table> <p>2. Other Vehicles</p> <table><tr><td>Coverage</td><td>Equipped with dual controls</td><td>Other</td></tr><tr><td>Liability</td><td>70%</td><td>170%</td></tr><tr><td>DCPD</td><td>70%</td><td>170%</td></tr><tr><td>Collision</td><td>25%</td><td>100%</td></tr></table>	Coverage	Equipped with dual controls	Other	Liability	35%	135%	DCPD	35%	135%	Collision	0%	75%	Coverage	Equipped with dual controls	Other	Liability	70%	170%	DCPD	70%	170%	Collision	25%	100%	Introduces new coverage.	This does not impact premiums.
Coverage	Equipped with dual controls	Other																																												
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DCPD	70%	170%																																												
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438.B Fleet Rating	Physical Damage Coverage	Optional Physical Damage Coverage	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.																																										

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
438.D.7 Fleets, New Application, Premium Calculation	<p>7. Premium Calculation Liability</p> <p>...</p> <p>Physical Damage</p> <p>Premium Totals Liability</p>	<p>7. Premium Calculation Liability and DCPD</p> <p>...</p> <p>Optional Physical Damage</p> <p>Premium Totals Liability and DCPD</p>	<p>Introduces new coverage.</p> <p>Clarifies that the application of physical damage coverage is optional</p>	This does not impact premiums.
442 Endorsements Applicable to POL 1 (Owner's Policy)	Liability or (TPL) means B.I. and P.D. Tort; Physical Damage means Optional Coverages – Loss or Damage (Collision, Comprehensive, Specified Perils)	Liability or (TPL) means B.I. and P.D. Tort; DCPD means Direct Compensation – Property Damage Physical Damage means Optional Coverages – Loss or Damage (Collision, Comprehensive, Specified Perils)	Introduces new coverage.	This does not impact premiums.
442 END 3 Rating	<p>Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium.</p> <p>Liability:20% Accident Benefits:50% Physical Damage:100%</p>	<p>Calculate the coverage premiums applicable to the highest rated government vehicle that may be in the Insured's custody as if he owned such a vehicle. Take into account driving record, type of vehicle, use and the coverage deductibles. Use the limit per occurrence as the vehicle's value for determining the rate group and, in respect of a commercial vehicle, assume the model year to be the current year. The charge for each coverage is this percentage of the calculated premium.</p> <p>Liability/ DCPD.20% Accident Benefits:50% Optional Physical Damage:100%</p>	Introduces new coverage.	This does not impact premiums.
442 END 5C Rating	<p>The following premiums apply to the policy and are not specifically for the endorsement:</p> <p>1. Liability, Collision, Comprehensive, Specified Perils:</p> <p>Private Passenger250% of 07/0 Commercial Vehicles</p> <p>Light Trucks 200% of 43/0</p> <p>Heavy Trucks 200% of 45/0</p>	<p>The following premiums apply to the policy and are not specifically for the endorsement:</p> <p>1. Liability, DCPD, Collision, Comprehensive, Specified Perils:</p> <p>Private Passenger250% of 07/0 Commercial Vehicles</p>	Introduces new coverage.	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	<p>Tractor/Trailers175% of 64/0 Private Trailers</p> <p>a. Liability.add \$15</p> <p>b. Physical Damage250% of normal Motorhomes & Camper Units</p> <p>a. Liability250% of 07/0</p> <p>b. Physical Damage250% of normal Motorcycles & Mopeds250% of DR 0 for age 16</p> <p>Snowmobiles & ATVs250% of normal</p> <p>Refer to additional rules within manual for further information.</p>	<p>Light Trucks 200% of 43/0</p> <p>Heavy Trucks 200% of 45/0</p> <p>Tractor/Trailers175% of 64/0 Private Trailers</p> <p>a. Liability.add \$15</p> <p>b. Optional Physical Damage . 50% of normal Motorhomes & Camper Units</p> <p>a. Liability250% of 07/0</p> <p>b. Optional Physical Damage .250% of normal Motorcycles & Mopeds250% of DR 0 for age 16</p> <p>Snowmobiles & ATVs250% of normal</p> <p>Refer to additional rules within manual for further information.</p>		
<p>442</p> <p>END 6A</p> <p>Permission to Carry Passengers for Compensation</p>	<p>For private passenger vehicles used in car pools: add 10% of Liability premium. Attach 6A.</p> <p>Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge.</p> <p>Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached; however, only if the vehicle is used in a car pool would the</p>	<p>For private passenger vehicles used in car pools: add 10% of Liability and DCPD premium. Attach 6A.</p> <p>Volunteers: A volunteer transports persons to medical appointments and the like, and is reimbursed for their reasonable driving expenses, including gas, vehicle wear and tear and meals. END 6A is not required and there is no additional premium charge.</p> <p>Other Private Passenger Vehicles used to transport passengers: i) If transportation of non-paying passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6A would be attached; however, only if the vehicle is used in a car pool would the 10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Section.</p>	Introduces new coverage	This does not impact premiums

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording			Approved Wording			Change from current	Premium impact
	10% surcharge apply. For public vehicles, rate vehicle accordingly. See Public Section.							
442 END 19 Title and Purpose	19	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the physical damage premiums are based on the estimated or appraised current value.	Base physical damage premiums on estimated or appraised current value.	19	Limitation of Amount Provides that, in the event of loss or damage, the maximum amount of insurance under the optional physical damage sections of the policy is the actual cash value of the vehicle or the specified dollar amount (selected by the insured), whichever is less. The use of the endorsement is mandatory in respect of Motorcycles and Mopeds and all vehicles for which the optional physical damage premiums are based on the estimated or appraised current value.	Base optional physical damage premiums on estimated or appraised current value.	Clarifies that the application of physical damage coverage is optional	This does not impact premiums.
442: END 23B Mortgage (Broad Form)	10% of total physical damage premium, minimum net annual \$25.			10% of total optional physical damage premium, minimum net annual \$25.			Clarifies that the application of physical damage coverage is optional	This does not impact premiums.
442: END 24 Fire Apparatus	Excludes physical damage coverage on equipment removed from the vehicle while at the locate of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle.			Excludes optional physical damage coverage on equipment removed from the vehicle while at the locate of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle.			Clarifies that the application of physical damage coverage is optional	This does not impact premiums.
442: END 30 Title and Purpose	Excluding Operation of Attached Machinery Excludes Liability and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END30 may not be used in			Excluding Operation of Attached Machinery Excludes Liability, DCPD and Accident Benefits coverage in respect of the ownership or use of machinery or apparatus mounted on or attached to the vehicle, while at the site of such use. END30 may not be used in conjunction with END 31.			Introduces new coverage	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	conjunction with END 31.			
442: END 31 Non-Owned Equipment	.... The physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	.... The optional physical damage coverages may only be the same as those provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.	Clarifies that the application of physical damage coverage is optional	This does not impact premiums.
GARAGE SECTION				
Table of Contents 604	C. Physical Damage – Owned and Non-Owned Vehicles	C. Optional Physical Damage – Owned and Non-Owned Vehicles	Clarifies that the application of physical damage coverage is optional	This does not impact premiums.
Table of Contents 604	NEW	D. Direct Compensation Property Damage (DCPD)	Introduces new coverage	This does not impact premiums.
604. Coverage Available	Unless otherwise stated, garage risks are written on POL 4 (Garage Automobile Policy) which provides Liability and Accident Benefits while owned, customer and non-owned vehicles are being operated.	Unless otherwise stated, garage risks are written on POL 4 (Garage Automobile Policy) which provides Liability, DCPD and Accident Benefits while owned, customer and non-owned vehicles are being operated.	Introduces new coverage	This does not impact premiums
604.C Physical Damage	C. Physical Damage – Owned and Non-Owned Vehicles ... Physical damage coverage shall not be provided or continued for any vehicle valued at \$1,000,000 or more.	C. Optional Physical Damage – Owned and Non-Owned Vehicles ... Optional Physical damage coverage shall not be provided or continued for any vehicle valued at \$1,000,000 or more.	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.
604.D Direct Compensation Property Damage	NEW	D. Direct Compensation Property Damage As provided in POL 4	Introduces new coverage	This does not impact premiums.
607: Territory and Outside Alberta Exposure	If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to the Basic Garage Premium for Liability, Accident	If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to the Basic Garage Premium for Liability, DCPD, and Accident Benefits	Introduces new coverage and clarifies that the application of physical damage coverage is optional.	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	Benefits and END 81 premiums. Basic Garage Premium - Liability, Accident Benefits, END 81 For each percentage point of mileage outside Alberta, surcharge 1% of the applicable premium. ... Basic Garage Premium - Physical Damage For each percentage point of mileage outside Alberta, surcharge .50% of the applicable premium.	and END 81 premiums. Basic Garage Premium - Liability, DCPD, and Accident Benefits, END 81 For each percentage point of mileage outside Alberta, surcharge 1% of the applicable premium. ... Basic Garage Premium – Optional Physical Damage For each percentage point of mileage outside Alberta, surcharge .50% of the applicable premium.		
608.B Currency Differential Surcharge	The currency differential surcharge is: Applied only to the Liability premium	The currency differential surcharge is: Applied only to the Liability premium (not DCPD)	Clarifies that the currency differential surcharge is not applicable to DCPD coverage	This does not impact premiums.
609.C.2.a Excluded Drivers	a) The Servicing Carrier shall issue END 78 (Reduction of Coverage as Respects Operation by Named Person) restricting coverage to mandatory minimum coverage and excluding physical damage where provided, for that person.	a) The Servicing Carrier shall issue END 78 (Reduction of Coverage as Respects Operation by Named Person) restricting coverage to mandatory minimum coverage and excluding optional physical damage where provided, for that person.	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.
612.1 Physical Damage	1. Physical Damage Once chosen, physical damage limits may not be reduced during the policy term.	1. Optional Physical Damage Once chosen, optional physical damage limits may not be reduced during the policy term.	Clarifies that the application of physical damage coverage is optional.	This does not impact premiums.
621.A Basic Garage Rating	A. Liability 1. Determine class (Automobile Dealer, Service Station, Repair Garage etc.), number of staff units and limit of Liability 2. Multiply the number of staff units by the appropriate staff unit rate. 3. Multiply the result by the increased limit factor if limits in excess of \$200,000 are required. 4. Add any applicable accident and	A. Liability and DCPD 1. Determine class (Automobile Dealer, Service Station, Repair Garage etc.), number of staff units and limit of Liability 2. Multiply the number of staff units by the appropriate staff unit rate. 3. Multiply the result by the increased limit factor if limits in excess of \$200,000 are required. 4. Add any applicable accident and conviction surcharge.	Introduces new coverage	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	conviction surcharge.			
622.G Convictions Surcharging the Basic Garage Premium	Once determined, this surcharge is applied to each coverage under the Basic Garage Liability and Owned Automobiles Collision premium. This surcharge should apply to one staff unit only.	Once determined, this surcharge is applied to Liability, DCPD, Owned Automobiles Collision and Legal Liability for Customers' Automobiles. This surcharge should apply to one staff unit only.	Introduces new coverage	This does not impact premiums
623.D.b Definition of Minor	Minor ... • Fail to notify police • Fail to make written report • Fail to report damage to highway property • Backing up/unsafe/illegal/improper: any type	Minor ... • Fail to notify police • Fail to make written report • Fail to report damage to highway property • Backing up/unsafe/illegal/improper: any type	This conviction is being removed as this is a duplicate and listed in both minor and major. This conviction has always been charged as a major conviction.	This does not impact premiums.
624.C Automobile Dealers, Dealer Plates	For each dealer plate charge a premium as follows: • Private passenger vehicles are rated Class 08 to19 for principal operators under age 25 or Class 07 if age 25 or over using rate group 12 for physical damage and rate group 10 for Accident Benefits. • Commercial type vehicles are rated Class 44 using rate group 10 for physical damage. • Recreational Vehicles are rated Age 16-20 in the over 750 cc category for motorcycles. All terrain vehicles are to be rated as heavy. Use rate group 12 for motorcycles and motor homes and rate group 11 for all terrain and snow vehicles.	For each dealer plate charge a premium as follows: • Private passenger vehicles are rated Class 08 to19 for principal operators under age 25 or Class 07 if age 25 or over using rate group 12 for DCPD and optional physical damage and rate group 10 for Accident Benefits. • Commercial type vehicles are rated Class 44 using rate group 10 for DCPD and optional physical damage. • Recreational Vehicles are rated Age 16-20 in the over 750 cc category for motorcycles. All terrain vehicles are to be rated as heavy. Use rate group 12 for motorcycles and motor homes and rate group 11 for all terrain and snow vehicles.	Introduces new coverage Clarifies that the application of physical damage coverage is optional	This does not impact premiums
625.B Repair Garage Owned Automobiles	Where physical damage is being provided for owned vehicles, END 80 must be attached to the policy. The endorsement must provide a full description of each vehicle and indicate the appropriate premium and deductible for each coverage applicable to each vehicle. A separate premium in addition to that for	Where optional physical damage is being provided for owned vehicles, END 80 must be attached to the policy. The endorsement must provide a full description of each vehicle and indicate the appropriate premium and deductible for each coverage applicable to each vehicle. A separate premium in addition to that for other	Clarifies that the application of physical damage coverage is optional	

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	other vehicles owned by the repair garage must be charged for Tow Trucks, Courtesy Cars and Parts Trucks.	vehicles owned by the repair garage must be charged for Tow Trucks, Courtesy Cars and Parts Trucks.		
625.G Repair Garage	END 80 must be used to provide physical damage coverage for specific owned vehicles. Calculate the rate for Section C coverage in accordance with the applicable section of the manual (Private Passenger, Recreational etc.).	END 80 must be used to provide optional physical damage coverage for specific owned vehicles. Calculate the rate for Section C coverage in accordance with the applicable section of the manual (Private Passenger, Recreational etc.).	Clarifies that the application of physical damage coverage is optional	This does not impact premiums.
630 Tow Trucks Tow Trucks incidental to an Automobile Dealer and Repair Garage Operation – Use Pol 4 Only	Charge Class 43 + 50% for Liability and Class 43 for all other coverage for each tow truck regardless of the radius of operations within the same province and add the premium to the basic garage premium.	Charge Class 43 + 50% for Liability, DCPD and Class 43 for all other coverage for each tow truck regardless of the radius of operations within the same province and add the premium to the basic garage premium.	Introduces new coverage	This does not impact premiums
630 Tow Trucks All Other Tow Trucks	<p>All Other Tow Trucks</p> <p><u>POL 1</u> - Charge Class 43 + 50% for Liability and Class 43 for all other coverage regardless of the radius of operations within the same province. The driving record is determined in the Commercial Section of the manual.</p> <p><u>POL 4</u> - Charge the staff unit rate for Liability and Accident Benefits according to the type of garage operation (Service Station, Storage Garage). If the garage operation is other than a Service Station or Storage Garage, charge Storage Garage rates or Service Station rates if the Insured does not store vehicles.</p>	<p>All Other Tow Trucks</p> <p><u>POL 1</u> - Charge Class 43 + 50% for Liability, DCPD and Class 43 for all other coverage regardless of the radius of operations within the same province. The driving record is determined in the Commercial Section of the manual.</p> <p><u>POL 4</u> - Charge the staff unit rate for Liability, DCPD and Accident Benefits according to the type of garage operation (Service Station, Storage Garage). If the garage operation is other than a Service Station or Storage Garage, charge Storage Garage rates or Service Station rates if the Insured does not store vehicles.</p>	Introduces new coverage	This does not impact premiums.
631: Driveways	<p>Please see the definition found under Rule 601. These risks are written on POL 4 with END 71. Use Service Station rates for Liability and Accident Benefits based on the number of staff units and add each of the applicable following premiums:</p> <p>For Each Dealer Plate</p> <p>The premium for Liability and Accident Benefits is to be calculated for each plate by</p>	<p>Please see the definition found under Rule 601. These risks are written on POL 4 with END 71. Use Service Station rates for Liability, DCPD and Accident Benefits based on the number of staff units and add each of the applicable following premiums:</p> <p>For Each Dealer Plate</p> <p>The premium for Liability, DCPD and Accident Benefits is to be calculated for each plate by using</p>	Introduces new coverage	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact
	<p>using Class 07 rates or Class 08- 19 if the principal operator is under 25.</p> <p>...</p> <p>If the Insured is delivering more than one vehicle by means of driving one and towing or piggybacking others, then charge an additional premium as follows using Liability and Accident Benefit premium:</p>	<p>Class 07 rates or Class 08- 19 if the principal operator is under 25.</p> <p>The rate group and premium for DCPD is calculated as outlined under Legal Liability for Customer Automobiles except substitute the words 'DCPD' premium for 'Collision premium'.</p> <p>.....</p> <p>If the Insured is delivering more than one vehicle by means of driving one and towing or piggybacking others, then charge an additional premium as follows using Liability, DCPD and Accident Benefit premium:</p>		
632: Bailliff	<p>Use Service Station rates for Liability and Accident Benefits based on the number of staff units and add each of the applicable following premiums:</p> <p>For each owner and full time employee: The premium for Liability and Accident Benefits is calculated for each owner and full time employee using Class 07 rates or Class 08-19 if the principal operator is under 25.</p>	<p>Use Service Station rates for Liability, DCPD and Accident Benefits based on the number of staff units and add each of the applicable following premiums:</p> <p>For each owner and full time employee: The premium for Liability, DCPD and Accident Benefits is calculated for each owner and full time employee using Class 07 rates or Class 08-19 if the principal operator is under 25.</p> <p>The rate group and premium for DCPD is calculated as outlined under Legal Liability for Customer Automobiles except substitute the words 'DCPD' premium for 'Collision premium'.</p>	Introduces new coverage	This does not impact premiums.
633: Auctions	<p>Please see Rule 601: Definitions. These risks are written on POL 4 with END 71. Use Storage Garage rates for Liability and Accident Benefits based on the number of staff units and add the following premium:</p> <p>For each dealer plate and special permit or plate that the Insured holds to permit delivery of vehicles: The premium for Liability and Accident Benefits is to be calculated for each plate by using Class 07 rates (or Class 08 – 19 if the</p>	<p>Please see Rule 601: Definitions. These risks are written on POL 4 with END 71. Use Storage Garage rates for Liability, DCPD and Accident Benefits based on the number of staff units and add the following premium:</p> <p>For each dealer plate and special permit or plate that the Insured holds to permit delivery of vehicles: The premium for Liability, DCPD and Accident Benefits is to be calculated for each plate by using Class 07 rates (or Class 08 – 19 if the principal</p>	Introduces new coverage.	This does not impact premiums.

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording	Approved Wording	Change from current	Premium impact						
	principal operator is under age 25).	operator is under age 25). The rate group and premium for DCPD is calculated as outlined under Legal Liability for Customer Automobiles except substitute the words 'DCPD' premium for 'Collision premium'.								
Rule 637: Auto Hauler	The vehicle must be insured on POL 1 (Owner's Policy). Facility Association does not insure cargo e.g. the vehicles being carried while in transit. The Insured may purchase POL 4 (Garage Policy) with END 71 to cover the exposure for loading and unloading vehicles. Item 3 of the garage policy declaration must state "loading and unloading vehicles from auto hauler". Use Storage Garage rates for Liability and Accident Benefits and Legal Liability for Damage to Customer Automobiles based on the number of staff units.	The vehicle must be insured on POL 1 (Owner's Policy). Facility Association does not insure cargo e.g. the vehicles being carried while in transit. The Insured may purchase POL 4 (Garage Policy) with END 71 to cover the exposure for loading and unloading vehicles. Item 3 of the garage policy declaration must state "loading and unloading vehicles from auto hauler". Use Storage Garage rates for Liability, DCPD and Accident Benefits and Legal Liability for Damage to Customer Automobiles based on the number of staff units.	Introduces new coverage.	This does not impact premiums.						
638 Standard Endorsement Forms Applicable to	80: Specified Owned Automobile Physical Damage Coverage This endorsement is used when physical damage coverage is to be provided only to specified automobile(s).	80: Specified Owned Automobile Optional Physical Damage Coverage This endorsement is used when optional physical damage coverage is to be provided only to specified automobile(s).	Clarifies that the application of physical damage coverage is optional	This does not impact premiums.						
DRIVER'S POLICY SECTION										
701.B.2 Filed Underwriting Rules	2) Where a non-owned vehicle is licensed for road use and is used on roads as well as used for race or speed test, physical damage coverage shall not be provided.	2) Where a non-owned vehicle is licensed for road use and is used on roads as well as used for race or speed test, optional physical damage coverage shall not be provided.	Clarifies that the application of physical damage coverage is optional	This does not impact premiums.						
721 Commission Schedule	<table><tr><td>3. Public Vehicles</td><td>Exp.</td><td>Indv.</td></tr></table>	3. Public Vehicles	Exp.	Indv.	<table><tr><td>3. Public Vehicles</td><td>Exp.</td><td>Indv.</td></tr></table>	3. Public Vehicles	Exp.	Indv.	Introduces new coverage and Description updated in accordance with GISA Bulletin 2020-10.	This does not impact premiums.
3. Public Vehicles	Exp.	Indv.								
3. Public Vehicles	Exp.	Indv.								

FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL
SUMMARY OF RULE CHANGES FOR INSURANCE REFORMS EFFECTIVE JANUARY 1, 2022

Rule	Current Wording			Approved Wording			Change from current	Premium impact
	Public Bus Class 70, 73, 74, 78	6%	6%	Public Bus Class 70, 73, 74, 78	6%	6%		
	School Bus Class 71	7.5%	10%	School Bus Class 71	7.5%	10%		
	Hotel & Country Club Class 72	7.5%	10%	Hotel & Country Club Class 72	7.5%	10%		
	Private Bus Class 79	7.5%	10%	Private Bus Class 7M	7.5%	10%		
	Taxi, Limousine Class 77	6%	6%	Taxi Class 7A	6%	6%		
	Van Pool Class 79	7.5%	10%	Limousine Class 7B	6%	6%		
	Ambulance Class 76	7.5%	10%	Ride Hailing Class 7C	6%	6%		
	Funeral Vehicles Class 75	7.5%	10%	Van Pool Class 7M	7.5%	10%		
	Short Term Rental Class 79	7.5%	10%	Ambulance Class 76	7.5%	10%		
				Funeral Vehicles Class 75	7.5%	10%		
				Short Term Rental Class 7M	7.5%	10%		
				Ride Sharing Class 7N	7.5%	10%		
724.D.b Definition of Minor	Minor ... • Fail to notify police • Fail to make written report • Fail to report damage to highway property • Backing up/unsafe/illegal/improper: any type			Minor ... • Fail to notify police • Fail to make written report • Fail to report damage to highway property • Backing up/unsafe/illegal/improper: any type			This conviction is being removed as this is a duplicate and listed in both minor and major. This conviction has always been charged as a major conviction.	This does not impact premiums.
726 A Outside Alberta Exposure A. Outside Alberta Exposure Surcharge	... Physical Damage For each percentage point of total mileage in another applicable Canadian jurisdiction or the U.S., surcharge .5% of the applicable premium.			... Optional Physical Damage For each percentage point of total mileage in another applicable Canadian jurisdiction or the U.S., surcharge .5% of the applicable premium.			Clarifies that the application of physical damage coverage is optional	This does not impact premiums.
731: END 60 Legal Liability for Damage to Non-Owned Automobiles	Extends physical damage coverage to non-owned vehicles			Extends optional physical damage coverage to non-owned vehicles			Clarifies that the application of physical damage coverage is optional	This does not impact premiums.



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

**Manual of Rules and Rates
ALBERTA**

**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.

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

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																								
COMMERCIAL SECTION																												
201:C Coverages Available and Minimum Deductibles, Optional Physical Damage Coverage and Deductibles	a) Minimum Deductibles for Light Commercial Vehicles (Registered Curb Weight up to 4,500 kg) The deductibles are to be no less than: <table><tr><th>Rate Groups</th><th>Minimum Deductible</th></tr><tr><td>15 and under</td><td>\$500</td></tr><tr><td>16 - 18</td><td>\$1,000</td></tr><tr><td>19 - 21</td><td>\$2,500</td></tr><tr><td>22 and over</td><td>10% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000).*</td></tr><tr><td>END 40</td><td>END 40 is mandatory on any vehicles with prior fire and total theft claims within the last 60 months</td></tr></table>	Rate Groups	Minimum Deductible	15 and under	\$500	16 - 18	\$1,000	19 - 21	\$2,500	22 and over	10% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000).*	END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the last 60 months	a) Minimum Deductibles for Light Commercial Vehicles (Gross Vehicle Weight Up To 4,500 kg) The deductibles are to be no less than: <table><tr><th>Rate Groups</th><th>Minimum Deductible</th></tr><tr><td>15 and under</td><td>\$500</td></tr><tr><td>16 – 18</td><td>\$1,000</td></tr><tr><td>19 – 21</td><td>\$2,500</td></tr><tr><td>22 and over</td><td>5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).</td></tr><tr><td>END 40</td><td>END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months</td></tr></table>	Rate Groups	Minimum Deductible	15 and under	\$500	16 – 18	\$1,000	19 – 21	\$2,500	22 and over	5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).	END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months	Amends Minimum Physical Damage Deductible for Light Vehicles with a RG of 22 and over, as well as corrects Light vs. Heavy determination to Gross Vehicle Weight.	This may impact premiums
	Rate Groups	Minimum Deductible																										
	15 and under	\$500																										
	16 - 18	\$1,000																										
	19 - 21	\$2,500																										
	22 and over	10% of List Price New rounded to the nearest \$500 (minimum deductible \$5,000).*																										
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END 40	END 40 is mandatory on any vehicles with prior fire and total theft claims within the past 60 months																											
b) Minimum Deductibles for Heavy Commercial Vehicles (Registered Curb Weight Over 4,500 kg) The following deductibles are based on Vehicle List Price New, including the cost of any customizations and attached equipment. Deductibles are to be rounded to the nearest \$500 and are to be no less than: <table><tr><th>List Price New</th><th>Minimum Deductible</th></tr><tr><td>Vehicle Make and Model listed in Commercial Rate Group Table I</td><td>10% of List Price New (minimum deductible \$5,000).</td></tr><tr><td><\$50,001</td><td>10% of List Price New</td></tr><tr><td>\$50,001-\$75,000</td><td>12% of List Price New</td></tr><tr><td>\$75,001 - \$100,000</td><td>15% of List Price New</td></tr><tr><td>\$100,001 - \$125,000</td><td>20% of List Price New</td></tr><tr><td>\$125,001 and Over</td><td>25% of List Price New</td></tr></table>	List Price New	Minimum Deductible	Vehicle Make and Model listed in Commercial Rate Group Table I	10% of List Price New (minimum deductible \$5,000).	<\$50,001	10% of List Price New	\$50,001-\$75,000	12% of List Price New	\$75,001 - \$100,000	15% of List Price New	\$100,001 - \$125,000	20% of List Price New	\$125,001 and Over	25% of List Price New	b) Minimum Deductibles for Heavy Commercial Vehicles (Gross Vehicle Weight Over 4,500kg) The following deductibles are based on Vehicle List Price New, including the cost of any customizations and attached equipment. Deductibles are to be rounded to the nearest \$250 and are to be no less than: <table><tr><th>List Price New</th><th>Minimum Deductible</th></tr><tr><td>Vehicle Make and Model listed in Commercial Rate Group Table I</td><td>5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).</td></tr><tr><td><\$50,001</td><td>\$2,500</td></tr><tr><td>\$50,001 - \$65,000</td><td>\$3,500</td></tr><tr><td>\$65,001 - \$80,000</td><td>\$4,000</td></tr><tr><td>\$80,001 - \$100,000</td><td>\$5,000</td></tr></table>	List Price New	Minimum Deductible	Vehicle Make and Model listed in Commercial Rate Group Table I	5% of List Price New rounded to the nearest \$250 (minimum deductible \$2,500, maximum deductible \$5,000).	<\$50,001	\$2,500	\$50,001 - \$65,000	\$3,500	\$65,001 - \$80,000	\$4,000	\$80,001 - \$100,000	\$5,000	
List Price New	Minimum Deductible																											
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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
	<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>		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><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

**Manual of Rules and Rates
ALBERTA**

**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.

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