

**September 2023**

**Manual of Rules and Rates  
ALBERTA**

**Rule Change in Private Passenger Section only  
Effective January 1, 2024 (New Business and Renewals)**

**Effective January 1, 2024** Facility Association is implementing the following update for new business and renewals in Alberta:

- There are changes to Rule 120.B & Rule 120.D in the Private Passenger section of the manual. A summary of the rule changes is attached to the Manual Bulletin on the Facility Association website.

The Facility Association website [www.facilityassociation.com](http://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 RULE AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JANUARY 1, 2024

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>PRIVATE PASSENGER SECTION</b>				
Rule 120.B  Grid, Placement on Grid	<p>Driving experience and at fault claims history are used to determine where a driver is placed on the grid.</p> <p><b>Effective January 1, 2007 new business and February 1, 2007 renewals</b></p> <ol style="list-style-type: none"> <li>1. A driver moves down one level for every year licensed (maximum 15 years) to operate a private passenger vehicle with no chargeable claims to a maximum 50% discount at grid step - 10. The rate remains discounted by 50% for each additional year without a chargeable accident after 10 years to a maximum of 15.</li> <li>2. A driver, whose licence has been suspended or lapsed, will be given driving experience equal to the number of years since he/she was first licensed (maximum 15 years), less the total time that the licence was suspended or lapsed during that period, rounded down to the full number of years.</li> <li>3. A chargeable at fault claim results in an increase of five grid levels at the next or subsequent renewal of the policy. Protection from premium increases is provided for those drivers who have attained a -15 grid step – as even if they have an at fault accident, an increase of 5 grid levels places them at -10, still qualifying them for the maximum 50% discount.</li> <li>4. A driver moves down one grid step for each year he/she is continuously licensed and free from at fault accidents (maximum 15 years).</li> <li>5. A driver with 2 at fault liability claims in the past 3 years is surcharged 30% (plus 15 % for each additional at fault claim in the past 3 years).</li> <li>6. On new business effective January 1 2007 and later, all at fault liability claims are chargeable</li> </ol>	<p>Driving experience and at fault claims history are used to determine where a driver is placed on the grid.</p> <p>Refer to the most recent version of the Grid Guidance available from the AIRB for instructions on how to place a risk on the Grid.</p>	<p>Refers users directly to the source document from the AIRB to ensure users are utilizing the most current version.</p> <p>Removing details will avoid compliance issues if there are changes to how a driver is rated on the grid.</p>	<p>This will not impact premiums.</p>

# FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL

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	<p>whether or not the prior Insurer charged. If any loss occurring prior to February 2007 is considered non-chargeable on the grid because the Insured has repaid the claim, it will remain non-chargeable in determining placement on the grid or applicable surcharge.</p> <p>7. On Residual Market renewals effective February 1 2007 and later, all at fault liability claims occurring in the current term are chargeable and those occurring prior to the current term are chargeable unless the claim was considered non-chargeable because there was no premium increase or the accident occurred prior to February 2007 and the Insured repaid the claim.</p> <p>The following table indicates the percentages to apply to the base premium, grid step 0. The determination is based on the record as of the inception date of the policy and remains in effect for the term of the policy. The percentage is applied to the premium from the table that reflects territory and limit for third party.</p> <table><tr><th>Grid Steps</th><th>% of Grid Step 0 Premium</th></tr><tr><td>+16 &amp; up</td><td>+10% increase for each step up the grid</td></tr><tr><td>+15</td><td>208%</td></tr><tr><td>+14</td><td>199%</td></tr><tr><td>+13</td><td>189%</td></tr><tr><td>+12</td><td>180%</td></tr><tr><td>+11</td><td>172%</td></tr><tr><td>+10</td><td>164%</td></tr><tr><td>+9</td><td>157%</td></tr><tr><td>+8</td><td>149%</td></tr><tr><td>+7</td><td>142%</td></tr><tr><td>+6</td><td>136%</td></tr><tr><td>+5</td><td>129%</td></tr><tr><td>+4</td><td>123%</td></tr><tr><td>+3</td><td>117%</td></tr><tr><td>+2</td><td>111%</td></tr></table>	Grid Steps	% of Grid Step 0 Premium	+16 & up	+10% increase for each step up the grid	+15	208%	+14	199%	+13	189%	+12	180%	+11	172%	+10	164%	+9	157%	+8	149%	+7	142%	+6	136%	+5	129%	+4	123%	+3	117%	+2	111%		<p>Refers users directly to the source document from the AIRB to ensure users are utilizing the most current version.</p> <p>Removing details will avoid compliance issues if there are changes to how a driver is rated on the grid.</p>	<p>This will not impact premiums</p>
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																																				
	<table><tr><td>+1</td><td>105%</td></tr><tr><td>Grid Steps</td><td>% of Grid Step 0 Premium</td></tr><tr><td>0</td><td>100%</td></tr><tr><td>-1</td><td>95%</td></tr><tr><td>-2</td><td>90%</td></tr><tr><td>-3</td><td>85%</td></tr><tr><td>-4</td><td>80%</td></tr><tr><td>-5</td><td>75%</td></tr><tr><td>-6</td><td>71%</td></tr><tr><td>-7</td><td>67%</td></tr><tr><td>-8</td><td>63%</td></tr><tr><td>-9</td><td>59%</td></tr><tr><td>-10</td><td>55%</td></tr><tr><td>-11</td><td>52%</td></tr><tr><td>-12</td><td>49%</td></tr><tr><td>-13</td><td>46%</td></tr><tr><td>-14</td><td>43%</td></tr><tr><td>-15</td><td>40%</td></tr></table>	+1	105%	Grid Steps	% of Grid Step 0 Premium	0	100%	-1	95%	-2	90%	-3	85%	-4	80%	-5	75%	-6	71%	-7	67%	-8	63%	-9	59%	-10	55%	-11	52%	-12	49%	-13	46%	-14	43%	-15	40%		<div>Refers users directly to the source document from the AIRB to ensure users are utilizing the most current version.</div> <div>Removing details will avoid compliance issues if there are changes to how a driver is rated on the grid.</div>	This will not impact premiums
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Rule 120.D  Grid, Conviction Definitions (applicable to grid risks only)	<b>a. Major Convictions (formerly classed as Serious Conviction)</b> A conviction for any of the following offences under <i>Traffic Safety Act</i> or a conviction for an offence that is substantially similar under an enactment of Canada, other than the <i>Criminal Code</i> (Canada), or of another province or territory: <ul style="list-style-type: none"><li>• Careless driving</li><li>• Drive a motor vehicle during a prohibited period of time</li><li>• Driver failing to make accident report</li><li>• Driving on a bet or wager</li><li>• Driving while unauthorized</li><li>• Failing to remain at scene of accident</li><li>• Failing to stop for a peace officer</li><li>• Failing to stop for a school bus</li></ul>	Refer to the most recent version of the Grid Guidance available from the AIRB for conviction definitions.	Refers users directly to the source document from the AIRB to ensure users are utilizing the most current version.	This will not impact premiums.																																				

# FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JANUARY 1, 2024

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	<ul style="list-style-type: none"> <li>• Failing to stop school bus, vehicle carrying explosives etc at uncontrolled railway crossing</li> <li>• Improper passing in school zone or playground zone</li> <li>• Novice driver - presence of alcohol suspension</li> <li>• Racing</li> <li>• Speeding (construction zone) - exceeding limit by more than 50 kph</li> <li>• Speeding (flashing yellow light crossing) - exceeding limit by more than 50 kph</li> <li>• Speeding (general) - exceeding limit by more than 50 kph</li> <li>• Speeding (passing emergency vehicle) - exceeding limit by more than 50 kph</li> <li>• Speeding in school zone or playground zone</li> <li>• Distracted Driving:               <ul style="list-style-type: none"> <li>(a) Reading or viewing printed material</li> <li>(b) Writing, printing or sketching</li> <li>(c) Personal Hygiene</li> <li>(d) Other activity prescribed in the regulations</li> <li>(e) Programming a GPS while driving</li> <li>(f) Using a cellphone or electronic device</li> </ul> </li> </ul> <p><b>b. Minor Convictions (formerly classed as Traffic Safety Convictions)</b></p> <p>A conviction for any of the following offences under the <i>Traffic Safety Act</i>, or a conviction for an offence that is substantially similar under an enactment of Canada, other than the <i>Criminal Code</i> (Canada), or of another province or territory:</p> <ul style="list-style-type: none"> <li>• Backing up vehicle unsafely or where prohibited</li> <li>• Driving around barrier at railway crossing</li> <li>• Driving at less than minimum speed</li> <li>• Driving left of centre line</li> <li>• Driving wrong way on one-way highway</li> <li>• Fail to ascertain sufficient space for movement</li> <li>• Failing to make proper signal when starting, turning or changing the course or direction of a vehicle or stopping a vehicle on a highway</li> <li>• Failing to notify owner</li> </ul>		Removing details will avoid compliance issues if there are changes to conviction definitions.	This will not impact premiums.

# FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JANUARY 1, 2024

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	<p>(a) of an unattended vehicle damaged in accident  (b) of property damaged in accident</p> <ul style="list-style-type: none"> <li>• Failing to obey direction of peace officer to increase speed, etc.</li> <li>• Failing to obey instruction of traffic control device</li> <li>• Failing to pass on left in safe manner or failing to return to right side of roadway in safe manner</li> <li>• Failing to signal</li> <li>• Failing to stop</li> <li>• Failing to stop, etc. when meeting oncoming vehicle on narrow roadway</li> <li>• Failing to yield right of way to a pedestrian</li> <li>• Failing to yield right of way to a vehicle</li> <li>• Following too close</li> <li>• Impeding passing vehicle</li> <li>• Impeding passing vehicle – multi-lane highway</li> <li>• Improper turns</li> <li>• Overtaking another vehicle by driving off the roadway, in a parking lane or when unsafe</li> <li>• Passing another vehicle stopped at crosswalk</li> <li>• Passing on hill or curve or near railway crossing</li> <li>• Passing on left when view obstructed or traffic present on left side of highway</li> <li>• Proceeding when unsafe</li> <li>• Slow driving impeding or blocking traffic</li> <li>• Speeding (construction zone) - exceeding limit by not more than 50 kph</li> <li>• Speeding (flashing yellow light crossing) - exceeding limit by not more than 50 kph</li> <li>• Speeding (general) - exceeding limit by not more than 50 kph</li> <li>• Speeding (passing emergency vehicle). - exceeding limit by not more than 50 kph</li> <li>• Speeding - unreasonable rate of speed</li> <li>• Stunting</li> <li>• Traffic lane violation</li> <li>• Unauthorized following within 150 metres of emergency vehicle sounding siren or with flashing lights or both</li> </ul>		<p>Refers users directly to the source document from the AIRB to ensure users are utilizing the most current version.</p> <p>Removing details will avoid compliance issues if there are changes to conviction definitions.</p>	<p>This will not impact premiums.</p>

# FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JANUARY 1, 2024

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	<p><b>c. Criminal Code Convictions (formerly classed as Serious)</b>  A conviction for any of the following offences under section 130 of the National Defence Act (Canada) or for any the offences under the Criminal Code of Canada or for any offence substantially the same committed outside Canada:</p> <ul style="list-style-type: none"> <li>• Criminal negligence</li> <li>• Manslaughter</li> <li>• Dangerous operation of a motor vehicle</li> <li>• Failing to stop a motor vehicle while being pursued by a peace officer</li> <li>• Failing to stop at scene of accident</li> <li>• Failing or refusing to provide a blood or breath sample</li> <li>• Impaired driving or over .08</li> <li>• Operating a motor vehicle while disqualified</li> </ul>		<p>Refers users directly to the source document from the AIRB to ensure users are utilizing the most current version.</p> <p>Removing details will avoid compliance issues if there are changes to conviction definitions.</p>	<p>This will not impact premiums.</p>

**August 2023**

**Manual of Rules and Rates  
ALBERTA**

**Various Rules Changes  
Effective December 1, 2023 (New Business and Renewals)**

**Effective December 1, 2023** Facility Association is implementing the following update for new business and renewals in Alberta:

- In accordance with Bulletin 08-2022 dated November 28, 2022, FA has adopted the changes to the Minor, Major, and Serious convictions as per the AIRB Technical Guidance.
- In accordance with section 792.1 of the Act and Superintendent of Insurance Interpretation Bulletin No. 07-2023 dated April 5, 2023, FA has adopted to the amendments of Alberta's automobile insurance adverse contractual action regulatory framework.
- A summary of the rule changes are attached to the Manual Bulletin on the Facility Association website.

The Facility Association website [www.facilityassociation.com](http://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 RULE AND RATES MANUAL

## SUMMARY OF APPROVED RULES CHANGES EFFECTIVE DECEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>PRIVATE PASSENGER SECTION</b>				
Rule 100.A  Filed Underwriting Rules	<p><b>Rule 100: Filed Underwriting Rules</b></p> <p>Qualification for the Facility Association Residual Market is based on specific criteria. Risk written through the Residual Market segment risk must meet one or more of the following:</p> <ul style="list-style-type: none"> <li>- A listed driver or vehicle with 3 or more at fault claims occurring and assigned in the preceding 5 years</li> <li>- A listed driver with 5 or more convictions (any combination of traffic safety and serious traffic safety) in the preceding 3 years</li> <li>- A listed driver with 2 or more serious traffic safety convictions in the preceding 3 years</li> <li>- A listed driver with 1 or more criminal code convictions in the preceding 3 years</li> <li>- An Applicant has three or more instances where an Insurer has, on the basis of misrepresentation, terminated or declined to issue or renew automobile insurance</li> <li>- A listed driver with 1 or more fraud convictions related to automobile insurance in the preceding 10 years</li> <li>- A listed driver has had at least one automobile insurance claim of any type denied in whole or in part, based on automobile insurance fraud</li> <li>- A listed driver with an international driving permit</li> <li>- An Applicant who owes an outstanding balance to an insurance company within the preceding two years on an automobile insurance contract issued in Alberta. This requires verification with the applicable insurance company by the</li> </ul>	<p><b>Rule 100: Filed Underwriting Rules</b></p> <p>Qualification for the Facility Association Residual Market is based on specific criteria. Risk written through the Residual Market segment risk must meet one or more of the following:</p> <ul style="list-style-type: none"> <li>- A listed driver or vehicle with 3 or more at fault claims occurring and assigned in the preceding 5 years</li> <li>- A listed driver with 5 or more convictions (any combination of traffic safety and serious traffic safety) in the preceding 3 years</li> <li>- A listed driver with 2 or more serious traffic safety convictions in the preceding 3 years</li> <li>- A listed driver with 1 or more criminal code convictions in the preceding 3 years</li> <li>- When the Applicant/Insured <del>An Applicant</del> has three or more instances where an Insurer has, on the basis of misrepresentation, terminated or declined to issue or renew automobile insurance</li> <li>- A listed driver with 1 or more fraud convictions related to automobile insurance in the preceding 10 years</li> <li>- When the Applicant/Insured has <del>A listed driver</del> had at least one automobile insurance claim of any type denied in whole or in part, based on automobile insurance fraud</li> <li>- A listed driver with an international driving permit</li> <li>- An Applicant who owes an outstanding balance to an insurance company within the preceding two years on an automobile insurance contract issued in Alberta. This requires verification with</li> </ul>	<p>Due to Bulletin 07-2023 from Superintendent of Insurance (Interpretation Bulletin)</p> <p>Updated wording was required to reflect the original bulletin</p>	<p>This will not impact premiums</p> <p>This will not impact premiums</p>

# FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL

## SUMMARY OF APPROVED RULES CHANGES EFFECTIVE DECEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	<p>Servicing Carrier on new business and on each subsequent renewal.</p> <ul style="list-style-type: none"> <li>- A vehicle that is being moved from one jurisdiction to another and is written on a short term basis – normally 10 days in duration</li> <li>- A vehicle registered in Alberta but located and operated outside Canada on a permanent basis</li> <li>- Vehicles with substantial after market modification for enhanced speed or racing by either 1 of: <ul style="list-style-type: none"> <li>(a) Turbocharger</li> <li>(b) Supercharger</li> <li>(c) Nitrous system</li> </ul> </li> </ul> <p><b>OR</b></p> <p>2 or more of:</p> <ul style="list-style-type: none"> <li>(d) Interior roll cage</li> <li>(e) Modification to ground clearance</li> <li>(f) Modification to tire circumference, or the use of tires especially designed for racing or speed (This does not include the application of snow tires.)</li> <li>(g) Any other engine modifications, including engine swapping, designed to enhance speed</li> </ul>	<p>the applicable insurance company by the Servicing Carrier on new business and on each subsequent renewal.</p> <ul style="list-style-type: none"> <li>- A vehicle that is being moved from one jurisdiction to another and is written on a short term basis – normally 10 days in duration</li> <li>- A vehicle registered in Alberta but located and operated outside Canada on a permanent basis</li> <li>- Vehicles with substantial after market modification for enhanced speed or racing by either 1 of: <ul style="list-style-type: none"> <li>(a) Turbocharger</li> <li>(b) Supercharger</li> <li>(c) Nitrous system</li> </ul> </li> </ul> <p><b>OR</b></p> <p>2 or more of:</p> <ul style="list-style-type: none"> <li>(d) Interior roll cage</li> <li>(e) Modification to ground clearance</li> <li>(f) Modification to tire circumference, or the use of tires especially designed for racing or speed (This does not include the application of snow tires.)</li> <li>(g) Any other engine modifications, including engine swapping, designed to enhance speed</li> </ul> <p><b>A. The Insurer's rules for declining to issue, terminating or refusing to renew a contract are:</b></p> <p>1. The risk does not meet one or more of the qualifications for entry into the Facility Association Residual Market (listed above)</p>	Updated wording was required to reflect the original bulletin	This will not impact premiums

# FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL

## SUMMARY OF APPROVED RULES CHANGES EFFECTIVE DECEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 136.D.a  Accident and Convictions  Conviction Definitions (excluding grid risks): Major	<ul style="list-style-type: none"> <li>- Failing to have interlock device installed and functioning when it is a requirement for driver's licence reinstatement</li> <li>- Improper passing of school bus</li> <li>- Graduate Licence (where applicable):               <ul style="list-style-type: none"> <li>o Permit novice driver in contravention of cond/rest</li> <li>o Drive with front seat passenger</li> <li>o Drive at unlawful hour</li> </ul> </li> </ul>	REMOVED	Convictions removed in response to Bulletin 08-2022	This may impact premium
Rule 136.D.a  Accident and Convictions  Conviction Definitions (excluding grid risks): Major	NEW	Failure to remain at the scene of an accident	Conviction is an offence under TSA 69(1) added in response to Bulletin 08-2022	This may impact premium
Rule 136.D.b  Accident and Convictions  Conviction Definitions (excluding grid risks): Minor	<ul style="list-style-type: none"> <li>- Fail to make written report</li> <li>- Brakes/non/inadequate/improper: any type</li> <li>- Door Opening/illegal/obstructing traffic: any type</li> <li>- Flagman/disobeying</li> <li>- Headlights/parking lights/improper/lack of use: any type</li> <li>- Motor assisted bicycle carrying passengers</li> <li>- Motorcycle/operating with only an instruction permit</li> <li>- Motorcycle/failure to wear helmet</li> <li>- Pedestrian crossing violation: any type</li> <li>- Radar warning device in motor vehicle: if illegal in province</li> <li>- Squealing tires</li> <li>- Tires/defective/worn: any type</li> <li>- Towing/prohibited/unsafe: any</li> <li>- Trailer: improper attachments/improper towing</li> <li>- Unsafe vehicle: any type</li> </ul>	REMOVED	Convictions removed in response to Bulletin 08-2022	This may impact premiums

# FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL

## SUMMARY OF APPROVED RULES CHANGES EFFECTIVE DECEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	- Seatbelt – any offence			
Rule 136.D.b  Accident and Convictions  Conviction Definitions (excluding grid risks): Minor	Passing infraction: any type except school bus or School/playground/zone	- Improper passing infraction	Conviction reworded to provide clarity as to type of passing infractions	This may impact premiums
Rule 136.D.b  Accident and Convictions  Conviction Definitions (excluding grid risks): Minor	NEW	- Improper passing of a school bus - Graduate License (where applicable): o Permit novice driver in contravention of cond/rest o Drive with front seat passenger o Drive at unlawful hour	Convictions is an offence under, HWT 72(2) added in response to Bulletin 08-2022	This may impact premiums
Rule 136.D.c  Accident and Convictions  Conviction Definitions (excluding grid risks): Serious	- Failure to stop/remain at the scene of an accident	REMOVED	FA has proposed to downgrade this to a Major Conviction	This may impact premiums
<b>COMMERCIAL SECTION</b>				
Rule 226.D.a  Accident and Convictions  Conviction Definitions	- Failing to have interlock device installed and functioning when it is a requirement for driver's licence reinstatement - Improper passing of school bus - Graduate Licence (where applicable): o Permit novice driver in contravention of cond/rest o Drive with front seat passenger	REMOVED	Convictions removed in response to Bulletin 08-2022	This may impact premium

# FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL

## SUMMARY OF APPROVED RULES CHANGES EFFECTIVE DECEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
(excluding grid risks): Major	<ul style="list-style-type: none"> <li>○ Drive at unlawful hour</li> </ul>			
Rule 226.D.a  Accident and Convictions  Conviction Definitions (excluding grid risks): Major	NEW	Failure to remain at the scene of an accident	Conviction is an offence under TSA 69(1) added in response to Bulletin 08-2022	This may impact premium
Rule 226.D.b  Accident and Convictions  Conviction Definitions (excluding grid risks): Minor	<ul style="list-style-type: none"> <li>- Fail to make written report</li> <li>- Brakes/non/inadequate/improper: any type</li> <li>- Door Opening/illegal/obstructing traffic: any type</li> <li>- Flagman/disobeying</li> <li>- Headlights/parking lights/improper/lack of use: any type</li> <li>- Motor assisted bicycle carrying passengers</li> <li>- Motorcycle/operating with only an instruction permit</li> <li>- Motorcycle/failure to wear helmet</li> <li>- Pedestrian crossing violation: any type</li> <li>- Radar warning device in motor vehicle: if illegal in province</li> <li>- Squealing tires</li> <li>- Tires/defective/worn: any type</li> <li>- Towing/prohibited/unsafe: any</li> <li>- Trailer: improper attachments/improper towing</li> <li>- Unsafe vehicle: any type</li> <li>- Seatbelt – any offence</li> </ul>	REMOVED	Convictions removed in response to Bulletin 08-2022	This may impact premiums
Rule 226.D.b  Accident and Convictions	Passing infraction: any type except school bus or School/playground/zone	<ul style="list-style-type: none"> <li>- Improper passing infraction</li> </ul>	Conviction reworded to provide clarity as to type of	This may impact premiums

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## SUMMARY OF APPROVED RULES CHANGES EFFECTIVE DECEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Conviction Definitions (excluding grid risks): Minor			passing infractions	
Rule 226.D.b  Accident and Convictions Conviction Definitions (excluding grid risks): Minor	NEW	<ul style="list-style-type: none"> <li>- Improper passing of a school bus</li> <li>- Graduate License (where applicable): <ul style="list-style-type: none"> <li>o Permit novice driver in contravention of cond/rest</li> <li>o Drive with front seat passenger</li> <li>o Drive at unlawful hour</li> </ul> </li> </ul>	Convictions is an offence under, HWT 72(2) added in response to Bulletin 08-2022	This may impact premiums
Rule 226.D.c  Accident and Convictions  Conviction Definitions (excluding grid risks): Serious	<ul style="list-style-type: none"> <li>- Failure to stop/remain at the scene of an accident</li> </ul>	REMOVED	FA has proposed to downgrade this to a Major Conviction	This may impact premiums
<b>PUBLIC SECTION</b>				
Rule 323.D.a  Accident and Convictions  Conviction Definitions (excluding grid risks): Major	<ul style="list-style-type: none"> <li>- Failing to have interlock device installed and functioning when it is a requirement for driver's licence reinstatement</li> <li>- Improper passing of school bus</li> <li>- Graduate Licence (where applicable): <ul style="list-style-type: none"> <li>o Permit novice driver in contravention of cond/rest</li> <li>o Drive with front seat passenger</li> <li>o Drive at unlawful hour</li> </ul> </li> </ul>	REMOVED	Convictions removed in response to Bulletin 08-2022	This may impact premium
Rule 323.D.a  Accident and Convictions	NEW	Failure to remain at the scene of an accident	Conviction is an offence under TSA 69(1)	This may impact premium

# FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL

## SUMMARY OF APPROVED RULES CHANGES EFFECTIVE DECEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Conviction Definitions (excluding grid risks): Major			added in response to Bulletin 08-2022	
Rule 323.D.b  Accident and Convictions  Conviction Definitions (excluding grid risks): Minor	<ul style="list-style-type: none"> <li>- Fail to make written report</li> <li>- Brakes/non/inadequate/improper: any type</li> <li>- Door Opening/illegal/obstructing traffic: any type</li> <li>- Flagman/disobeying</li> <li>- Headlights/parking lights/improper/lack of use: any type</li> <li>- Motor assisted bicycle carrying passengers</li> <li>- Motorcycle/operating with only an instruction permit</li> <li>- Motorcycle/failure to wear helmet</li> <li>- Pedestrian crossing violation: any type</li> <li>- Radar warning device in motor vehicle: if illegal in province</li> <li>- Squealing tires</li> <li>- Tires/defective/worn: any type</li> <li>- Towing/prohibited/unsafe: any</li> <li>- Trailer: improper attachments/improper towing</li> <li>- Unsafe vehicle: any type</li> <li>- Seatbelt – any offence</li> </ul>	REMOVED	Convictions removed in response to Bulletin 08-2022	This may impact premiums
Rule 323.D.b  Accident and Convictions  Conviction Definitions (excluding grid risks): Minor	Passing infraction: any type except school bus or School/playground/zone	- Improper passing infraction	Conviction reworded to provide clarity as to type of passing infractions	This may impact premiums

## FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL

### SUMMARY OF APPROVED RULES CHANGES EFFECTIVE DECEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 323.D.b  Accident and Convictions Conviction Definitions (excluding grid risks): Minor	NEW	<ul style="list-style-type: none"> <li>- Improper passing of a school bus</li> <li>- Graduate License (where applicable): <ul style="list-style-type: none"> <li>o Permit novice driver in contravention of cond/rest</li> <li>o Drive with front seat passenger</li> <li>o Drive at unlawful hour</li> </ul> </li> </ul>	Convictions is an offence under, HWT 72(2) added in response to Bulletin 08-2022	This may impact premiums
Rule 323.D.c  Accident and Convictions  Conviction Definitions (excluding grid risks): Serious	<ul style="list-style-type: none"> <li>- Failure to stop/remain at the scene of an accident</li> </ul>	REMOVED	FA has proposed to downgrade this to a Major Conviction	This may impact premiums
<b>RECREATIONAL SECTION</b>				
Rule 425.D.a  Accident and Convictions  Conviction Definitions (excluding grid risks): Major	<ul style="list-style-type: none"> <li>- Failing to have interlock device installed and functioning when it is a requirement for driver's licence reinstatement</li> <li>- Improper passing of school bus</li> <li>- Graduate Licence (where applicable): <ul style="list-style-type: none"> <li>o Permit novice driver in contravention of cond/rest</li> <li>o Drive with front seat passenger</li> <li>o Drive at unlawful hour</li> </ul> </li> </ul>	REMOVED	Convictions removed in response to Bulletin 08-2022	This may impact premium
Rule 425.D.a  Accident and Convictions  Conviction Definitions (excluding grid risks): Major	NEW	Failure to remain at the scene of an accident	Conviction is an offence under TSA 69(1) added in response to Bulletin 08-2022	This may impact premium



# FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL

## SUMMARY OF APPROVED RULES CHANGES EFFECTIVE DECEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 425.D.b  Accident and Convictions  Conviction Definitions (excluding grid risks): Minor	<ul style="list-style-type: none"> <li>- Fail to make written report</li> <li>- Brakes/non/inadequate/improper: any type</li> <li>- Door Opening/illegal/obstructing traffic: any type</li> <li>- Flagman/disobeying</li> <li>- Headlights/parking lights/improper/lack of use: any type</li> <li>- Motor assisted bicycle carrying passengers</li> <li>- Motorcycle/operating with only an instruction permit</li> <li>- Motorcycle/failure to wear helmet</li> <li>- Pedestrian crossing violation: any type</li> <li>- Radar warning device in motor vehicle: if illegal in province</li> <li>- Squealing tires</li> <li>- Tires/defective/worn: any type</li> <li>- Towing/prohibited/unsafe: any</li> <li>- Trailer: improper attachments/improper towing</li> <li>- Unsafe vehicle: any type</li> <li>- Seatbelt – any offence</li> </ul>	REMOVED	Convictions removed in response to Bulletin 08-2022	This may impact premiums
Rule 425.D.b  Accident and Convictions  Conviction Definitions (excluding grid risks): Minor	Passing infraction: any type except school bus or School/playground/zone	<ul style="list-style-type: none"> <li>- Improper passing infraction</li> </ul>	Conviction reworded to provide clarity as to type of passing infractions	This may impact premiums
Rule 425.D.b  Accident and Convictions	NEW	<ul style="list-style-type: none"> <li>- Improper passing of a school bus</li> <li>- Graduate License (where applicable):               <ul style="list-style-type: none"> <li>o Permit novice driver in contravention of cond/rest</li> </ul> </li> </ul>	Convictions is an offence under,	This may impact premiums

# FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL

## SUMMARY OF APPROVED RULES CHANGES EFFECTIVE DECEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Conviction Definitions (excluding grid risks): Minor		<ul style="list-style-type: none"> <li>○ Drive with front seat passenger</li> <li>○ Drive at unlawful hour</li> </ul>	HWT 72(2) added in response to Bulletin 08-2022	
Rule 425.D.c 623.B.c 724.D.c  Accident and Convictions  Conviction Definitions (excluding grid risks): Serious	- Failure to stop/remain at the scene of an accident	REMOVED	FA has proposed to downgrade this to a Major Conviction	This may impact premiums
<b>GARAGE SECTION</b>				
Rule 623.B.a  Accident and Convictions  Conviction Definitions (excluding grid risks): Major	<ul style="list-style-type: none"> <li>- Failing to have interlock device installed and functioning when it is a requirement for driver's licence reinstatement</li> <li>- Improper passing of school bus</li> <li>- Graduate Licence (where applicable):               <ul style="list-style-type: none"> <li>○ Permit novice driver in contravention of cond/rest</li> <li>○ Drive with front seat passenger</li> <li>○ Drive at unlawful hour</li> </ul> </li> </ul>	REMOVED	Convictions removed in response to Bulletin 08-2022	This may impact premium
Rule 623.B.a  Accident and Convictions  Conviction Definitions (excluding grid risks): Major	NEW	Failure to remain at the scene of an accident	Conviction is an offence under TSA 69(1) added in response to Bulletin 08-2022	This may impact premium
Rule 623.B.b	<ul style="list-style-type: none"> <li>- Fail to make written report</li> <li>- Brakes/non/inadequate/improper: any type</li> </ul>	REMOVED	Convictions removed in response	This may impact premiums

# FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL

## SUMMARY OF APPROVED RULES CHANGES EFFECTIVE DECEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Accident and Convictions  Conviction Definitions (excluding grid risks): Minor	<ul style="list-style-type: none"> <li>- Door Opening/illegal/obstructing traffic: any type</li> <li>- Flagman/disobeying</li> <li>- Headlights/parking lights/improper/lack of use: any type</li> <li>- Motor assisted bicycle carrying passengers</li> <li>- Motorcycle/operating with only an instruction permit</li> <li>- Motorcycle/failure to wear helmet</li> <li>- Pedestrian crossing violation: any type</li> <li>- Radar warning device in motor vehicle: if illegal in province</li> <li>- Squealing tires</li> <li>- Tires/defective/worn: any type</li> <li>- Towing/prohibited/unsafe: any</li> <li>- Trailer: improper attachments/improper towing</li> <li>- Unsafe vehicle: any type</li> <li>- Seatbelt – any offence</li> </ul>		to Bulletin 08-2022	
Rule 623.B.b  Accident and Convictions  Conviction Definitions (excluding grid risks): Minor	Passing infraction: any type except school bus or - School/playground/zone	<ul style="list-style-type: none"> <li>- Improper passing infraction</li> </ul>	Conviction reworded to provide clarity as to type of passing infractions	This may impact premiums
Rule 623.B.b  Accident and Convictions Conviction Definitions	NEW	<ul style="list-style-type: none"> <li>- Improper passing of a school bus</li> <li>- Graduate License (where applicable):               <ul style="list-style-type: none"> <li>o Permit novice driver in contravention of cond/rest</li> <li>o Drive with front seat passenger</li> <li>o Drive at unlawful hour</li> </ul> </li> </ul>	Convictions is an offence under, HWT 72(2) added in response	This may impact premiums

# FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL

## SUMMARY OF APPROVED RULES CHANGES EFFECTIVE DECEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
(excluding grid risks): Minor			to Bulletin 08-2022	
Rule 623.B.c  Accident and Convictions  Conviction Definitions (excluding grid risks): Serious	- Failure to stop/remain at the scene of an accident	REMOVED	FA has proposed to downgrade this to a Major Conviction	This may impact premiums
<b>DRIVER'S POLICY SECTION</b>				
Rule 724.D.a  Accident and Convictions  Conviction Definitions (excluding grid risks): Major	- Failing to have interlock device installed and functioning when it is a requirement for driver's licence reinstatement - Improper passing of school bus - Graduate Licence (where applicable): <ul style="list-style-type: none"><li>o Permit novice driver in contravention of cond/rest</li><li>o Drive with front seat passenger</li><li>o Drive at unlawful hour</li></ul>	REMOVED	Convictions removed in response to Bulletin 08-2022	This may impact premium
Rule 724.D.a  Accident and Convictions  Conviction Definitions (excluding grid risks): Major	NEW	Failure to remain at the scene of an accident	Conviction is an offence under TSA 69(1) added in response to Bulletin 08-2022	This may impact premium
Rule 724.D.b  Accident and Convictions	- Fail to make written report - Brakes/non/inadequate/improper: any type - Door Opening/illegal/obstructing traffic: any type - Flagman/disobeying	REMOVED	Convictions removed in response to Bulletin 08-2022	This may impact premiums

# FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL

## SUMMARY OF APPROVED RULES CHANGES EFFECTIVE DECEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Conviction Definitions (excluding grid risks): Minor	<ul style="list-style-type: none"> <li>- Headlights/parking lights/improper/lack of use: any type</li> <li>- Motor assisted bicycle carrying passengers</li> <li>- Motorcycle/operating with only an instruction permit</li> <li>- Motorcycle/failure to wear helmet</li> <li>- Pedestrian crossing violation: any type</li> <li>- Radar warning device in motor vehicle: if illegal in province</li> <li>- Squealing tires</li> <li>- Tires/defective/worn: any type</li> <li>- Towing/prohibited/unsafe: any</li> <li>- Trailer: improper attachments/improper towing</li> <li>- Unsafe vehicle: any type</li> <li>- Seatbelt – any offence</li> <li>-</li> </ul>			
Rule 724.D.b  Accident and Convictions  Conviction Definitions (excluding grid risks): Minor	Passing infraction: any type except school bus or <ul style="list-style-type: none"> <li>- School/playground/zone</li> </ul>	<ul style="list-style-type: none"> <li>- Improper passing infraction</li> </ul>	Conviction reworded to provide clarity as to type of passing infractions	This may impact premiums
Rule 724.D.b  Accident and Convictions Conviction Definitions (excluding grid risks): Minor	NEW	<ul style="list-style-type: none"> <li>- Improper passing of a school bus</li> <li>- Graduate License (where applicable):               <ul style="list-style-type: none"> <li>o Permit novice driver in contravention of cond/rest</li> <li>o Drive with front seat passenger</li> <li>o Drive at unlawful hour</li> </ul> </li> </ul>	Convictions is an offence under, HWT 72(2) added in response to Bulletin 08-2022	This may impact premiums

**FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULES CHANGES EFFECTIVE DECEMBER 1, 2023**

<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
Rule 724.D.c  Accident and Convictions  Conviction Definitions (excluding grid risks): Serious	- Failure to stop/remain at the scene of an accident	REMOVED	FA has proposed to downgrade this to a Major Conviction	This may impact premiums

**July 2023**

**Manual of Rules and Rates  
ALBERTA**

**Various Rule Changes including revised U.S. Exposure Surcharge  
Effective November 1, 2023 (New Business and Renewals)**

**Effective November 1, 2023** Facility Association is implementing the following update for new business and renewals in Alberta:

- There are various rule changes in sections of the manual including revised U.S. Exposure Surcharge
- In accordance with Bulletin Technical Guidance 2022-11, FA has adopted the following changes to Criminal Code Convictions:
  - New conviction called Immediate Roadside Assistance (IRS) Fail
  - Premium based on convictions during the most recent four-year period
- A summary of the rule changes are attached to the Manual Bulletin on the Facility Association website.

The Facility Association website [www.facilityassociation.com](http://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 APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>PRIVATE PASSENGER SECTION</b>				
Rule 103 A.3  Binding Coverage – New Policies A. Requirements/Procedures for binding new policies	<p>3) The insurance shall take effect as of the time and date the coverage is bound. <b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b> However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.</p> <p><i>For example:</i></p> <p>a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.</p> <p>b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.</p>	<p>3) The insurance shall take effect as of the time and date the coverage is bound, as evidenced by the Application signed by the Insured. <del><b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b></del> However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.</p> <p><i>For example:</i></p> <p>a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.</p> <p>b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.</p>	To bring FA inline with industry practice	This will not impact premiums
Rule 127.E.c  Policy Changes  Deletions of Vehicles and Coverages	<p><b>Deletions of Vehicles and Coverages</b></p> <p>c) In the event that the <b>vehicle has been sold</b>, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the vehicle shall be deleted the day after the vehicle is sold regardless of what that date might be.</p> <p><i>For example:</i> The vehicle was sold June 5. The Servicing Carrier does not receive the request to delete until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier will delete the vehicle effective 12:01 a.m. June 6.</p>	<p><b>Deletions of Vehicles and Coverages</b></p> <p>c) In the event that the <b>vehicle has been sold</b>, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the vehicle shall be deleted the day after the vehicle is sold. <del>regardless of what that date might be.</del></p> <p><i>For example:</i> The vehicle was sold June 5. The Servicing Carrier does not receive the request to delete until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier will delete the vehicle effective 12:01 a.m. June 6.</p>	To bring FA inline with industry practice	This will not impact premiums



# FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 127.G  Midterm Policy Change Premium Calculation	<p><b>G. Midterm Policy Change Premium Calculation</b></p> <p>In regard to the period licensed, period of ownership, the period since the date of an accident, the period since the date of a conviction, the rating is always based on the position as at the effective date of the policy period, (or, in the case of a subsequent addition/substitution of a driver or addition of a vehicle as at the addition/substitution date).</p> <p>Midterm rerating is NOT permissible in respect of changes that occur in regard to those matters during the period of insurance merely because of the lapse of time.</p> <p>Midterm change due to age is permissible, provided a request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the birthday. If the request is received after 30 days, then the change will be effective at 12:01a.m. following the date the Agent/Broker (or Servicing Carrier if received directly from the Insured) receives the request and back dating will not be permissible.</p>	<p><b>G. Midterm Policy Change Premium Calculation</b></p> <p>In regard to the period licensed, period of ownership, the period since the date of an accident, the period since the date of a conviction, the rating is always based on the position as at the effective date of the policy period, (or, in the case of a subsequent addition/substitution of a driver or addition of a vehicle as at the addition/substitution date).</p> <p>Midterm rerating is NOT permissible in respect of changes that occur in regard to those matters during the period of insurance merely because of the lapse of time. Midterm change due to age is permissible, provided a request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the birthday.</p> <p>If the request is received after 30 days, then the change will be effective at 12:01a.m. following the date the Agent/Broker (or Servicing Carrier if received directly from the Insured) receives the request and back dating will not be permissible.</p>	To bring FA inline with industry practice	This will not impact premiums
<b>COMMERCIAL SECTION</b>				
Rule 203 A.3  Binding Coverage – New Policies A. Requirements/Procedures for binding new policies	<p>3) The insurance shall take effect as of the time and date the coverage is bound. <b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b> However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.</p> <p><i>For example:</i></p> <p>a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June</p>	<p>3) The insurance shall take effect as of the time and date the coverage is bound, as evidenced by the Application signed by the Insured. <del><b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b></del> However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.</p> <p><i>For example:</i></p> <p>a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m.</p>	To bring FA inline with industry practice	This will not impact premiums

# FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																																																				
	<p>2. However, the coverage is in effect as of 1:00 p.m. on June 1.</p> <p>b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.</p>	<p>June 2 1. However, the coverage is in effect as of 1:00 p.m. on June 1.</p> <p>b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.</p>																																																						
Rule 217.E.c  Policy Changes  Deletions of Vehicles and Coverages	<p><b>Deletions of Vehicles and Coverages</b></p> <p>c) In the event that the <b>vehicle has been sold</b>, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the vehicle shall be deleted the day after the vehicle is sold regardless of what that date might be.</p> <p><i>For example:</i> The vehicle was sold June 5. The Servicing Carrier does not receive the request to delete until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier will delete the vehicle effective 12:01 a.m. June 6.</p>	<p><b>Deletions of Vehicles and Coverages</b></p> <p>c) In the event that the <b>vehicle has been sold</b>, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the vehicle shall be deleted the day after the vehicle is sold. <del>regardless of what that date might be.</del></p> <p><i>For example:</i> The vehicle was sold June 5. The Servicing Carrier does not receive the request to delete until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier will delete the vehicle effective 12:01 a.m. June 6.</p>	To bring FA inline with industry practice	This will not impact premiums																																																				
Rule 226.C  Accident and Conviction Surcharges Table	<table><thead><tr><th>Events in the preceding 36 months</th><th>Surcharge</th></tr></thead><tbody><tr><td colspan="2"><b>Chargeable Accidents:</b></td></tr><tr><td>2</td><td>0%</td></tr><tr><td>3</td><td>30%</td></tr><tr><td>Each additional</td><td>15%</td></tr><tr><td colspan="2"><b>Major Convictions</b></td></tr><tr><td>1</td><td>25%</td></tr><tr><td>Each additional</td><td>25%</td></tr><tr><td colspan="2"><b>Minor Convictions</b></td></tr><tr><td>2</td><td>5%</td></tr><tr><td>3</td><td>15%</td></tr><tr><td>4</td><td>25%</td></tr><tr><td>Each additional</td><td>15%</td></tr></tbody></table>	Events in the preceding 36 months	Surcharge	<b>Chargeable Accidents:</b>		2	0%	3	30%	Each additional	15%	<b>Major Convictions</b>		1	25%	Each additional	25%	<b>Minor Convictions</b>		2	5%	3	15%	4	25%	Each additional	15%	<table><thead><tr><th>Events in the preceding 36 months</th><th>Surcharge</th></tr></thead><tbody><tr><td colspan="2"><b>Chargeable Accidents:</b></td></tr><tr><td>2</td><td>0%</td></tr><tr><td>3</td><td>30%</td></tr><tr><td>Each additional</td><td>15%</td></tr><tr><td colspan="2"><b>Major Convictions</b></td></tr><tr><td>1</td><td>25%</td></tr><tr><td>Each additional</td><td>25%</td></tr><tr><td colspan="2"><b>Minor Convictions</b></td></tr><tr><td>2</td><td>5%</td></tr><tr><td>3</td><td>15%</td></tr><tr><td>4</td><td>25%</td></tr><tr><td>Each additional</td><td>15%</td></tr></tbody></table>	Events in the preceding 36 months	Surcharge	<b>Chargeable Accidents:</b>		2	0%	3	30%	Each additional	15%	<b>Major Convictions</b>		1	25%	Each additional	25%	<b>Minor Convictions</b>		2	5%	3	15%	4	25%	Each additional	15%	Based on Bulletin Technical Guidance 2022-11. An Insurer may determine premium based on criminal code convictions during the most recent four-year period	This may impact premiums
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1	25%																																																							
Each additional	25%																																																							
<b>Minor Convictions</b>																																																								
2	5%																																																							
3	15%																																																							
4	25%																																																							
Each additional	15%																																																							

# FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																
	<div><div>Serious Convictions</div><div>1100% Each additional100%</div></div>	<div><div>Events in the preceding 48 months</div><div>Serious Convictions</div><div>1100% Each additional100%</div></div>																		
Rule 226.D.c  Conviction Definitions c. Serious	NEW Serious Conviction added	<div><div>• Immediate Roadside Suspension (IRS) Fail</div><div>Note: 1. If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction.  2. If a single incident results in both an IRS Fail and a Criminal Code Conviction, the Insurer may only apply the surcharge once.</div></div>	Based on Bulletin Technical Guidance 2022-11. New criminal code conviction allowed with a note	This may impact premiums																
Rule 228.C: Outside Province Exposure  C. Interurban Outside Province Exposure Surcharge (Excluding Commercial Vehicles)	<div><div>Step 2: Determine U.S. Exposure</div><div>Based on the total reported mileage (Canada and the U.S.), surcharge 1% per percentage (%) of exposure into the U.S.</div><div>For example:</div><table><tr><th>U.S. Exposure</th><th>Applicable U.S. Surcharge</th></tr><tr><td>5%</td><td>5%</td></tr><tr><td>10%</td><td>10%</td></tr><tr><td>25%</td><td>25%</td></tr><tr><td>50%</td><td>50%</td></tr></table></div>	U.S. Exposure	Applicable U.S. Surcharge	5%	5%	10%	10%	25%	25%	50%	50%	<div><div>Step 2: Determine U.S. Exposure</div><div>The U.S. Exposure is determined by how often the vehicle travels into the U.S.</div><div>The U.S. surcharge is based on the States, in which a vehicle travels. See Chart below:</div><table><tr><th>Region 1</th><th>Region 2</th><th>Region 3</th></tr><tr><td>Alaska Colorado Idaho Iowa Kansas Nebraska Nevada North Dakota Oregon Utah Wisconsin Wyoming</td><td>Arizona Arkansas California Georgia Illinois Indiana Kentucky Michigan Minnesota Missouri Montana New Mexico North Carolina</td><td>Alabama Connecticut Delaware Florida Hawaii Louisiana Maine Maryland Massachusetts Mississippi New Hampshire New Jersey New York</td></tr></table></div>	Region 1	Region 2	Region 3	Alaska Colorado Idaho Iowa Kansas Nebraska Nevada North Dakota Oregon Utah Wisconsin Wyoming	Arizona Arkansas California Georgia Illinois Indiana Kentucky Michigan Minnesota Missouri Montana New Mexico North Carolina	Alabama Connecticut Delaware Florida Hawaii Louisiana Maine Maryland Massachusetts Mississippi New Hampshire New Jersey New York	US surcharge will now be based on the State and Region where the majority of exposure exists	This may impact premiums
U.S. Exposure	Applicable U.S. Surcharge																			
5%	5%																			
10%	10%																			
25%	25%																			
50%	50%																			
Region 1	Region 2	Region 3																		
Alaska Colorado Idaho Iowa Kansas Nebraska Nevada North Dakota Oregon Utah Wisconsin Wyoming	Arizona Arkansas California Georgia Illinois Indiana Kentucky Michigan Minnesota Missouri Montana New Mexico North Carolina	Alabama Connecticut Delaware Florida Hawaii Louisiana Maine Maryland Massachusetts Mississippi New Hampshire New Jersey New York																		

# FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2023

Rule	Current Wording	Approved Wording			Change from Current	Premium impact on existing policies									
Rule 228.C: Outside Province Exposure  C. Interurban Outside Province Exposure Surcharge (Excluding Commercial Vehicles)		<table><tr><td></td><td>Ohio Oklahoma Pennsylvania South Dakota Tennessee Virginia Washington</td><td>Rhode Island South Carolina Texas Vermont West Virginia</td></tr></table> <p>The rate of the U.S. Exposure surcharge (per percentage of U.S. Exposure) is based on the Region where the majority of exposure exists:</p> <table><tr><th>Region</th><th>Applicable Surcharge per % of Exposure</th></tr><tr><td>Region 1</td><td>1%</td></tr><tr><td>Region 2</td><td>1.25%</td></tr><tr><td>Region 3</td><td>1.5%</td></tr></table> <p><i>Example:</i> A vehicle travels 10% in Region 1, 40% in Region 2 and 50% in Region 3, then the rate U.S. surcharge would be 1.5% per % of U.S Exposure.</p> <p>In the event of a tie or where no clear majority exists in any Region, select the Region that generates the highest surcharge (per percentage of U.S. Exposure), as outlined in the chart above.</p> <p><i>Example:</i> A vehicle travels 20% in Region 1; 40% in both Region 2 and Region 3. A surcharge rate of Region 3 (1.5% per % of U.S. Exposure) would apply.</p> <p>To determine the U.S. Exposure surcharge, multiply the rate of surcharge by the percentage of U.S. Exposure, as outlined in the chart above.</p> <p><i>Example:</i> A vehicle traveling 40% into the U.S. using Region 3 would have a 60% surcharge.</p>		Ohio Oklahoma Pennsylvania South Dakota Tennessee Virginia Washington	Rhode Island South Carolina Texas Vermont West Virginia	Region	Applicable Surcharge per % of Exposure	Region 1	1%	Region 2	1.25%	Region 3	1.5%	US surcharge will now be based on the State and Region where the majority of exposure exists	This may impact premiums
	Ohio Oklahoma Pennsylvania South Dakota Tennessee Virginia Washington	Rhode Island South Carolina Texas Vermont West Virginia													
Region	Applicable Surcharge per % of Exposure														
Region 1	1%														
Region 2	1.25%														
Region 3	1.5%														

# FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 228.C: Outside Province Exposure</p> <p>C. Interurban Outside Province Exposure Surcharge (Excluding Commercial Vehicles)</p>	<p><b>Step 3: Determine the Total Outside Province Exposure Surcharge applicable to the Interurban Vehicle</b></p> <p>The total surcharge applicable is determined by totaling the surcharge amounts calculated under Step 1 and Step 2.</p> <p>The total surcharge is applicable to <b>Liability (BI and PD) and DCPD premiums</b>.</p> <p>Example:  Step 1: Canadian Out of Province Surcharge = 260%  Step 2: U.S. Exposure Surcharge = <u>10%</u>  Total Out of Province Exposure Surcharge 270%</p> <p>In the above example, a 270% surcharge would apply to Liability (BI and PD) and DCPD Premiums.</p>	<p><b>Step 3: Determine the Total Outside Province Exposure Surcharge applicable to the Interurban Vehicle</b></p> <p>The total surcharge applicable is determined by totaling the amounts calculated under Step 1 and Step 2.</p> <p>The total surcharge is applicable to <b>Liability (BI and PD) and DCPD premiums</b></p> <p>Example:  Step 1: Canadian Out of Province Surcharge= 260%  Step 2: U.S. Exposure Surcharge Region 3 = <u>60%</u>  Total Out of Province Exposure Surcharge 320%  If applicable, round up to the nearest whole %.</p> <p>In the above example, a 320% surcharge would apply to the Liability (BI and PD) and DCPD Premiums</p>	<p>US surcharge will now be based on the State and Region where the majority of exposure exists</p>	<p>This may impact premiums</p>
<b>PUBLIC SECTION</b>				
<p>Rule 303 A.3</p> <p>Binding Coverage – New Policies A. Requirements/Procedures for binding new policies</p>	<p>3) The insurance shall take effect as of the time and date the coverage is bound. <b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b> However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.</p> <p><i>For example:</i></p> <p>a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.</p> <p>b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.</p>	<p>3) The insurance shall take effect as of the time and date the coverage is bound, as evidenced by the Application signed by the Insured. <del><b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b></del> However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.</p> <p><i>For example:</i></p> <p>a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.</p> <p>b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.</p>	<p>To bring FA inline with industry practice</p>	<p>This will not impact premiums</p>

**FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL**  
**SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2023**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 315.E.c  Policy Changes  Deletions of Vehicles and Coverages	<p><b>Deletions of Vehicles and Coverages</b></p> <p>c) In the event that the <b>vehicle has been sold</b>, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the vehicle shall be deleted the day after the vehicle is sold regardless of what that date might be.</p> <p><i>For example:</i> The vehicle was sold June 5. The Servicing Carrier does not receive the request to delete until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier will delete the vehicle effective 12:01 a.m. June 6.</p>	<p><b>Deletions of Vehicles and Coverages</b></p> <p>c) In the event that the <b>vehicle has been sold</b>, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the vehicle shall be deleted the day after the vehicle is sold. <del>regardless of what that date might be.</del></p> <p><i>For example:</i> The vehicle was sold June 5. The Servicing Carrier does not receive the request to delete until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier will delete the vehicle effective 12:01 a.m. June 6.</p>	To bring FA inline with industry practice	This will not impact premiums
Rule 315.G  Midterm Policy Change Premium Calculation	<p><b>G. Midterm Policy Change Premium Calculation</b></p> <p>In regard to the period licensed, period of ownership, the period since the date of an accident, the period since the date of a conviction, the rating is always based on the position as at the effective date of the policy period, (or, in the case of a subsequent addition/substitution of a driver or addition of a vehicle as at the addition/substitution date).</p> <p>Midterm rerating is NOT permissible in respect of changes that occur in regard to those matters during the period of insurance merely because of the lapse of time.</p> <p>Midterm change due to age is permissible, provided a request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the birthday. If the request is received after 30 days, then the change will be effective at 12:01a.m. following the date the Agent/Broker (or Servicing Carrier if received directly from the Insured) receives the request and back dating will not be permissible.</p>	<p><b>G. Midterm Policy Change Premium Calculation</b></p> <p>In regard to the period licensed, period of ownership, the period since the date of an accident, the period since the date of a conviction, the rating is always based on the position as at the effective date of the policy period, (or, in the case of a subsequent addition/substitution of a driver or addition of a vehicle as at the addition/substitution date).</p> <p>Midterm rerating is NOT permissible in respect of changes that occur in regard to those matters during the period of insurance merely because of the lapse of time. Midterm change due to age is permissible, provided a request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the birthday. If the request is received after 30 days, then the change will be effective at 12:01a.m. <del>following the date the Agent/Broker (or Servicing Carrier if received directly from the Insured) receives the request and back dating will not be permissible.</del></p>	To bring FA inline with industry practice	This will not impact premiums
Rule 323.C  Accident and Conviction	<p><b>Events in the preceding 36 months</b></p> <p><b>Surcharge</b></p> <p><b>Chargeable Accidents:</b></p> <p>2 0%</p>	<p><b>Events in the preceding 36 months</b></p> <p><b>Surcharge</b></p> <p><b>Chargeable Accidents:</b></p> <p>2 0%</p>	Based on Bulletin Technical Guidance 2022-11. An	This may impact premiums

# FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2023

Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Surcharges Table	3 Each additional	30% 15%	3 Each additional	30% 15%	Insurer may determine premium based on criminal code convictions during the most recent four-year period	
	<b>Major Convictions</b> 1 Each additional	25% 25%	<b>Major Convictions</b> 1 Each additional	25% 25%		
	<b>Minor Convictions</b> 2 3 4 Each additional	5% 15% 25% 15%	<b>Minor Convictions</b> 2 3 4 Each additional	5% 15% 25% 15%		
	<b>Serious Convictions</b> 1 Each additional	100% 100%	<b>Events in the preceding 48 months</b>  <b>Surcharge</b>  <b>Serious Convictions</b> 1 Each additional	    100% 100%		
Rule 323.D.c  Conviction Definitions c. Serious	<b>NEW Serious Conviction added</b>		<ul style="list-style-type: none"><li>Immediate Roadside Suspension (IRS) Fail</li></ul> <b>Note:</b>  1. If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction.   2. If a single incident results in both an IRS Fail and a Criminal Code Conviction, the Insurer may only apply the surcharge once.		Based on Bulletin Technical Guidance 2022-11. New criminal code conviction allowed with a note	This may impact premiums
RECREATIONAL SECTION						
Rule 403 A.3  Binding Coverage – New Policies A. Requirements/Procedures for binding new policies	3) The insurance shall take effect as of the time and date the coverage is bound. <b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b> However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage		3) The insurance shall take effect as of the time and date the coverage is bound, as evidenced by the Application signed by the Insured. <b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b> However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective		To bring FA inline with industry practice	This will not impact premiums

# FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	<p>was bound. The premium rates to be applied are those in effect on the binding date.</p> <p><i>For example:</i></p> <p>a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.</p> <p>b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.</p>	<p>at 12:01 a.m. on the day <del>following</del> the date coverage was bound. The premium rates to be applied are those in effect on the binding date.</p> <p><i>For example:</i></p> <p>a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June <del>2</del> 1. However, the coverage is in effect as of 1:00 p.m. on June 1.</p> <p>b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.</p>		
<p>Rule 409.C.4</p> <p>Motorcycles &amp; Mopeds</p> <p>C. Rating Notes – Physical Damage</p>	<p><b>4. Motorcycles 750 cc and over</b></p> <p>Comprehensive/Specified Perils coverage may not be provided unless:</p> <p>a) Where the vehicle is newly acquired from a dealer a copy of the purchase agreement (dated within the 15 days prior to the effective date of the insurance) must be attached to the application or the change request. The purchase agreement must confirm the vehicle's year, make, model, serial number and purchase price.</p> <p>b) The Agent/Broker or an independent appraiser acceptable to the Servicing Carrier has completed the Motorcycle Inspection Report verifying that he/she has seen the vehicle and has verified its licence number, year, make, model and serial number with the information shown on the vehicle registration and on the application. This report must be obtained at the Applicant's expense and must be attached to the application or change request. If coverage is deleted from the vehicle and added again at a later date, a new inspection</p>	<p><b>4. Motorcycles 750 cc and over</b></p> <p>At the Servicing Carrier discretion, the following may be required to apply Comprehensive /Specified Perils coverage <del>may not be provided unless:</del></p> <p>a) <b>Bill of Sale:</b> Where the vehicle is newly acquired from a dealer, a copy of the purchase agreement <del>(dated within the 15 days prior to the effective date of the insurance)</del> must be attached to the application or the change request. The purchase agreement must confirm the vehicle's year, make, model, serial number and purchase price.</p> <p>OR</p> <p>b) <b>Independent Appraisal:</b> <del>The Agent/Broker or an independent appraiser acceptable to the Servicing Carrier has completed the Motorcycle Inspection.</del> The report at minimum should verifying that he/she has seen the vehicle, <del>and has verified its licence number, year, make, model and serial number with the information shown on the vehicle registration and on the application.</del> This report must be obtained at the Applicant's expense and must be attached to the application or change request. <del>If coverage is deleted from the vehicle and added again at a later date, a new inspection</del></p>	<p>This is not industry practice and does not been found to be of any usefulness to the underwriting process</p> <p>Changes the requirement for a motorcycle inspection to the discretion of the Servicing carrier.</p>	<p>This will not impact premiums</p> <p>This will not impact premiums</p>



# FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	must accompany the request for the addition of coverage.	<del>must accompany the request for the addition of coverage.</del> OR c) <b>Motorcycle Inspection:</b> The Agent/Broker completes the Motorcycle Inspection Report verifying that they have seen the vehicle and has verified its licence number, year, make, model and serial number with the information shown on the vehicle registration and on the application.		
Rule 416.E.c  Policy Changes  Deletions of Vehicles and Coverages	<p><b>Deletions of Vehicles and Coverages</b></p> <p>c) In the event that the <b>vehicle has been sold</b>, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the vehicle shall be deleted the day after the vehicle is sold regardless of what that date might be.</p> <p><i>For example:</i> The vehicle was sold June 5. The Servicing Carrier does not receive the request to delete until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier will delete the vehicle effective 12:01 a.m. June 6.</p>	<p><b>Deletions of Vehicles and Coverages</b></p> <p>c) In the event that the <b>vehicle has been sold</b>, and a copy of the bill of sale satisfactory to the Servicing Carrier is produced, the vehicle shall be deleted the day after the vehicle is sold. <del>regardless of what that date might be.</del></p> <p><i>For example:</i> The vehicle was sold June 5. The Servicing Carrier does not receive the request to delete until September 5. If the Insured can produce a satisfactory bill of sale, the Servicing Carrier will delete the vehicle effective 12:01 a.m. June 6.</p>	To bring FA inline with industry practice	This will not impact premiums
Rule 416 G  Midterm Policy Change Premium Calculation	<p><b>G. Midterm Policy Change Premium Calculation</b></p> <p>In regard to the period licensed, period of ownership, the period since the date of an accident, the period since the date of a conviction, the rating is always based on the position as at the effective date of the policy period, (or, in the case of a subsequent addition/substitution of a driver or addition of a vehicle as at the addition/substitution date).</p> <p>Midterm rerating is NOT permissible in respect of changes that occur in regard to those matters during the period of insurance merely because of the lapse of time.</p> <p>Midterm change due to age is permissible, provided a request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the birthday. If the request is received after 30 days, then the change will be effective at 12:01a.m. following the date the Agent/Broker (or Servicing</p>	<p><b>G. Midterm Policy Change Premium Calculation</b></p> <p>In regard to the period licensed, period of ownership, the period since the date of an accident, the period since the date of a conviction, the rating is always based on the position as at the effective date of the policy period, (or, in the case of a subsequent addition/substitution of a driver or addition of a vehicle as at the addition/substitution date).</p> <p>Midterm rerating is NOT permissible in respect of changes that occur in regard to those matters during the period of insurance merely because of the lapse of time. Midterm change due to age is permissible, provided a request is received by the Agent/Broker (or Servicing Carrier if received directly from the Insured) within 30 days of the birthday.</p>	To bring FA inline with industry practice	This will not impact premiums

# FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	Carrier if received directly from the Insured) receives the request and back dating will not be permissible.	If the request is received after 30 days, then the change will be effective at 12:01a.m. <del>following</del> the date the Agent/Broker (or Servicing Carrier if received directly from the Insured) receives the request and back dating will not be permissible.		
Rule 425.C  Accident and Conviction Surcharges Table	<p><b>Events in the preceding 36 months</b></p> <p><b>Chargeable Accidents:</b></p> <p>2 0%</p> <p>3 30%</p> <p>Each additional 15%</p> <p><b>Major Convictions</b></p> <p>1 25%</p> <p>Each additional 25%</p> <p><b>Minor Convictions</b></p> <p>2 5%</p> <p>3 15%</p> <p>4 25%</p> <p>Each additional 15%</p> <p><b>Serious Convictions</b></p> <p>1 100%</p> <p>Each additional 100%</p>	<p><b>Events in the preceding 36 months</b></p> <p><b>Chargeable Accidents:</b></p> <p>2 0%</p> <p>3 30%</p> <p>Each additional 15%</p> <p><b>Major Convictions</b></p> <p>1 25%</p> <p>Each additional 25%</p> <p><b>Minor Convictions</b></p> <p>2 5%</p> <p>3 15%</p> <p>4 25%</p> <p>Each additional 15%</p> <p><b>Events in the preceding 48 months</b></p> <p><b>Serious Convictions</b></p> <p>1 100%</p> <p>Each additional 100%</p>	Based on Bulletin Technical Guidance 2022-11. An Insurer may determine premium based on criminal code convictions during the most recent four-year period	This may impact premiums
Rule 425.D.c  Conviction Definitions c. Serious	<b>NEW Serious Conviction added</b>	<ul style="list-style-type: none"> <li>Immediate Roadside Suspension (IRS) Fail</li> </ul> <p><b>Note:</b></p> <p>1. If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction.</p> <p>2. If a single incident results in both an IRS Fail and a Criminal Code Conviction, the Insurer may only apply the surcharge once.</p>	Based on Bulletin Technical Guidance 2022-11. New criminal code conviction allowed with a note	This may impact premiums

# FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>GARAGE SECTION</b>				
Rule 602.B.a  New Policies  B. Completing the Application	<b>B. Completing the Application</b> When underwriting a garage policy, the <b>following is required:</b>  a) A fully completed and signed current approved Standard Garage Application Form. This must be attached to a current approved Standard Application (APP 1) form which shows the applicant's name and address and the date and time coverage was bound. APP 1 must also be signed and dated by the applicant and agent/broker. Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form; therefore, coverage may not be bound as of 12:01 a.m. on the date the application is signed. If there is any other insurance in force in respect of the risk, binding shall not be made effective before the expiry of that other insurance.	<b>B. Completing the Application</b> When underwriting a garage policy, the <b>following is required:</b>  a) A fully completed and signed current approved Standard Garage Application Form. <del>This must be attached to a current approved Standard Application (APP 1) form which shows the applicant's name and address and the date and time coverage was bound, as evidenced by the Application signed by the Insured. APP 1 must also be signed and dated by the applicant and agent/broker. Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form; therefore, coverage may not be bound as of 12:01 a.m. on the date the application is signed.</del> If there is any other insurance in force in respect of the risk, binding shall not be made effective before the expiry of that other insurance.	To bring FA in line with industry practices.	This will not impact premiums
Rule 602.D  Application  Item 3 of the Application	<b>D. Item 3 of the Application</b> Specify the principal business e.g. Automobile Dealer. Should the risk have other business in respect of which automobile insurance is to be provided, then it must be listed. Any business/operation not listed is not covered.	<b>D. Item 3 of the Application</b> Specify the principal business e.g. Automobile Dealer, as well as dealer/Service Plate Numbers. Should the risk have other business in respect of which automobile insurance is to be provided, then it must be listed. Any business/operation/plate number not listed is not covered.	The Plate Number will now be added on Item 3, which will eliminate the need for Plate Searches.	This will not impact premiums
Rule 611.A  Renewals  Renewal processing	<b>A. Renewal processing</b> If the renewal involves a vehicle for which proof of insurance has been filed or is required, refer to Rule 608: Proof of Insurance.  Prior to the expiry date of the policy, the Servicing Carrier shall ask the Agent/Broker to have a new Garage Rating / Underwriting Supplement completed and signed to update the information on record for the upcoming renewal term. Such a request shall be made well in advance of the expiry date because of the need	<b>A. Renewal processing</b> If the renewal involves a vehicle for which proof of insurance has been filed or is required, refer to Rule 608: Proof of Insurance.  Every 2 <sup>nd</sup> renewal, pPrior to the expiry date of the policy, the Servicing Carrier shall ask the Agent/Broker to have a new Garage Rating / Underwriting Supplement completed and signed to update the information on record for the upcoming renewal term. Such a request shall be made well in advance of the expiry date because of the need to	This is to reduce the number of times the Servicing Carrier needs to request a Garage Supplement.	This will not impact premiums

## FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

### SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	to issue the renewal policy before the insurance expires.	issue the renewal policy before the insurance expires. The onus remains on the Broker to communicate any changes to the policy between Garage Supplement requests.		
Rule 614.C Vehicle Plate Search Report	<p><b>C. Vehicle Plate Search Report</b> This report must be ordered by the Servicing Carrier on every new garage risk and at each renewal.</p> <p>The report provides a list of all vehicle plates belonging to the individual or business. In addition, the list may include vehicles leased by the Insured to other and vehicles leased to the Insured. Where the report indicates that plates are lost, stolen or returned or the Insured can provide proof of such a situation, no charge will be made for those plates. The circumstances must be clearly documented in the Servicing Carrier's file.</p>	*** Removed ***	This rule is no longer needed.	This will not impact premiums
Rule 614.D Inspection Reports	<p><b>D. Inspection Reports</b> In addition to the Vehicle Plate Search Report an inspection report may also be ordered to properly assess the risk.</p> <p>An underwriting report (Sentinel, Equifax, IAO etc.) where available, may be ordered by the Servicing Carrier on every new garage risk. If the information in the underwriting report is not consistent with the information in the Garage Rating/ Underwriting Supplement or the garage application, the Agent/Broker, Insured and underwriting report company must be queried to resolve the inconsistency. In the event that the inconsistency cannot be resolved the matter must be referred to Facility Association Central Office.</p> <p>If the information received is different from that reported on the application, to the extent that the premium requires amendment, the policy shall be issued at the revised premium and coverage or the Servicing Carrier shall promptly issue a correcting policy change.</p>	<p><del><b>D. C. Inspection Reports</b> In addition to the Vehicle Plate Search Report an inspection report may also be ordered to properly assess the risk.</del></p> <p>An underwriting report (Sentinel, Equifax, IAO etc.) where maybe be ordered by at the Servicing Carrier's discretion on every new garage risk. If the information in the underwriting report is not consistent with the information in the Garage Rating/ Underwriting Supplement or the garage application, the Agent/Broker, Insured and underwriting report company must be queried to resolve the inconsistency. In the event that the inconsistency cannot be resolved the matter must be referred to Facility Association Central Office.</p> <p>If the information received is different from than reported on the application, to the extent that the premium requires amendment, the policy shall be issued at the revised premium and coverage or the Servicing Carrier shall promptly issue a correcting policy change.</p>	Changing rule to be at the Servicing Carriers discretion.	This will not impact premiums

**FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL**  
**SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2023**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 623.A  Conviction Surcharge Table	<p><b>Events in the preceding 36 months</b></p> <p>Serious Convictions</p> <p>1 100%</p> <p>Each additional 100%</p> <p>Major Convictions</p> <p>1 25%</p> <p>Each additional 25%</p> <p>Minor Convictions</p> <p>2 5%</p> <p>3 15%</p> <p>4 25%</p> <p>Each additional 15%</p>	<p><b>Events in the preceding 36 months</b></p> <p><del>Serious Convictions</del></p> <p><del>1 100%</del></p> <p><del>Each additional 100%</del></p> <p><b>Major Convictions</b></p> <p>1 25%</p> <p>Each additional 25%</p> <p><b>Minor Convictions</b></p> <p>2 5%</p> <p>3 15%</p> <p>4 25%</p> <p>Each additional 15%</p> <p><b>Events in the preceding 48 months</b></p> <p><b>Surcharge</b></p> <p>Serious Convictions</p> <p>1 100%</p> <p>Each additional 100%</p>	Based on Bulletin Technical Guidance 2022-11. An Insurer may determine premium based on criminal code convictions during the most recent four-year period	This may impact premiums
Rule 623.B.c  Conviction Definitions c. Serious	<b>NEW Serious Conviction added</b>	<ul style="list-style-type: none"> <li>Immediate Roadside Suspension (IRS) Fail</li> </ul> <p><b>Note:</b></p> <p>1. If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction.</p> <p>2. If a single incident results in both an IRS Fail and a Criminal Code Conviction, the Insurer may only apply the surcharge once.</p>	Based on Bulletin Technical Guidance 2022-11. New criminal code conviction allowed with a note	This may impact premiums

# FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																																																				
DRIVER'S POLICY SECTION																																																								
Rule 704.A.3  Binding Coverage – New Policies A. Requirements/P rocedures for binding new policies	3) The insurance shall take effect as of the time and date the coverage is bound. <b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b> However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.  <i>For example:</i> a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1. b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.	3) The insurance shall take effect as of the time and date the coverage is bound, as evidenced by the Application signed by the Insured. <del><b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b></del> However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date. <i>For example:</i> a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2 1. However, the coverage is in effect as of 1:00 p.m. on June 1. b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.	To bring FA inline with industry practice	This will not impact premiums																																																				
Rule 724.C  Accident and Conviction Surcharges Table	<table><tr><th>Events in the preceding 36 months</th><th>Surcharge</th></tr><tr><td><b>Chargeable Accidents:</b></td><td></td></tr><tr><td>2</td><td>0%</td></tr><tr><td>3</td><td>30%</td></tr><tr><td>Each additional</td><td>15%</td></tr><tr><td><b>Major Convictions</b></td><td></td></tr><tr><td>1</td><td>25%</td></tr><tr><td>Each additional</td><td>25%</td></tr><tr><td><b>Minor Convictions</b></td><td></td></tr><tr><td>2</td><td>5%</td></tr><tr><td>3</td><td>15%</td></tr><tr><td>4</td><td>25%</td></tr><tr><td>Each additional</td><td>15%</td></tr></table>	Events in the preceding 36 months	Surcharge	<b>Chargeable Accidents:</b>		2	0%	3	30%	Each additional	15%	<b>Major Convictions</b>		1	25%	Each additional	25%	<b>Minor Convictions</b>		2	5%	3	15%	4	25%	Each additional	15%	<table><tr><th>Events in the preceding 36 months</th><th>Surcharge</th></tr><tr><td><b>Chargeable Accidents:</b></td><td></td></tr><tr><td>2</td><td>0%</td></tr><tr><td>3</td><td>30%</td></tr><tr><td>Each additional</td><td>15%</td></tr><tr><td><b>Major Convictions</b></td><td></td></tr><tr><td>1</td><td>25%</td></tr><tr><td>Each additional</td><td>25%</td></tr><tr><td><b>Minor Convictions</b></td><td></td></tr><tr><td>2</td><td>5%</td></tr><tr><td>3</td><td>15%</td></tr><tr><td>4</td><td>25%</td></tr><tr><td>Each additional</td><td>15%</td></tr></table>	Events in the preceding 36 months	Surcharge	<b>Chargeable Accidents:</b>		2	0%	3	30%	Each additional	15%	<b>Major Convictions</b>		1	25%	Each additional	25%	<b>Minor Convictions</b>		2	5%	3	15%	4	25%	Each additional	15%	Based on Bulletin Technical Guidance 2022-11. An Insurer may determine premium based on criminal code convictions during the most recent four-year period	This may impact premiums
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# FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL

## SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	<b>Serious Convictions</b> 1 Each additional 100% 100%	<b>Events in the preceding 48 months</b> <b>Serious Convictions</b> 1 Each additional 100% 100%		
Rule 724.D.c  Conviction Definitions c. Serious	<b>NEW Serious Conviction added</b>	<ul style="list-style-type: none"> <li>Immediate Roadside Suspension (IRS) Fail</li> </ul> <b>Note:</b> 1. If convictions for impaired driving and failure or refusal to take a breath or blood test relate to the same occurrence, they will be considered as one conviction.  2. If a single incident results in both an IRS Fail and a Criminal Code Conviction, the Insurer may only apply the surcharge once.	Based on Bulletin Technical Guidance 2022-11. New criminal code conviction allowed with a note	This may impact premiums
<b>NON OWNED SECTION</b>				
Rule 803.A.3  Binding Coverage – New Policies A. Requirements/Procedures for binding new policies	3) The insurance shall take effect as of the time and date the coverage is bound. <b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b> However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.  <i>For example:</i> a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.	3) The insurance shall take effect as of the time and date the coverage is bound, as evidenced by the Application signed by the Insured. <b><i>Under no circumstances may coverage be shown as effective prior to the date and time of completion of the application form. Therefore coverage may not be bound as of 12:01 a.m. on the date the application is signed.</i></b> However, except when the binding time is 12:01 a.m. of a future date, the policy shall be shown as effective at 12:01 a.m. on the day following the date coverage was bound. The premium rates to be applied are those in effect on the binding date.  <i>For example:</i> a) Coverage is bound at 1:00 p.m. on June 1. The application is signed on June 1. The policy will be issued showing an effective date of 12:01 a.m. June 2. However, the coverage is in effect as of 1:00 p.m. on June 1.	To bring FA inline with industry practice	This will not impact premiums

**FACILITY ASSOCIATION ALBERTA RULES AND RATES MANUAL**  
**SUMMARY OF APPROVED RULE CHANGES EFFECTIVE NOVEMBER 1, 2023**

<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
	b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.	b) Coverage is bound as of 12:01 a.m. June 1. The application was signed on May 29. The policy will be issued showing an effective date of 12:01 a.m. June 1.		
Rule 812.F  Minimum Premium / Minimum Retain Premium	<b>F. Minimum Premium / Minimum Retained Premium</b>  The minimum premium for POL 6 (Non-Owned Automobile Policy), shall be \$250 and the minimum retained premium, in the event of cancellation, shall be \$250.	F. Minimum Premium / Minimum Retained Premium  The minimum premium for POL 6 (Non-Owned Automobile Policy), shall be <del>\$250</del> \$400 and the minimum retained premium, in the event of cancellation, shall be <del>\$250</del> \$400.	Increases minimum policy premium and minimum retained premium.	This may impact premiums



**May 2023**

**Manual of Rules and Rates  
Alberta**

**2023 Commercial Rate Group Tables  
Effective September 1, 2023 (New Business and Renewals)**

**Effective September 1, 2023** Facility Association is implementing the following update for new business and renewals in Alberta:

- 2023 Commercial Rate Group Tables ( Tables I and II).

The Facility Association website [www.facilityassociation.com](http://www.facilityassociation.com) has been updated with this information.

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

**April 2023**

**Manual of Rules and Rates  
ALBERTA**

**Amendment to Alberta Standard Endorsement Forms  
Effective August 1, 2023 (New Business and Renewals)**

**Effective August 1, 2023** Facility Association is implementing the following update for new business and renewals in Alberta:

- In accordance with section 551 of the Act and Superintendent of Insurance Interpretation bulletin No. 03-2022 and No. 05-2023, FA has adopted the amendments to Alberta Standard Endorsement Forms.

A Summary of the changes are attached to the Manual Bulletin on the Facility Association Website

The Facility Association website [www.facilityassociation.com](http://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 RULE AND RATES MANUAL**  
**SUMMARY OF STANDARD ENDORSEMENT FORMS AMENDMENTS EFFECTIVE AUGUST 1, 2023**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>PRIVATE PASSENGER SECTION</b>				
106.Definition  E. Driving to and from work	<b>E. Driving to and from work</b> The vehicle is used to drive between residence and place of employment or school, or part way e.g. to bus, railway or subway stations. Such use in a car pool or other share-the-ride arrangement is included. In some cases END 6 (Permission to Carry Passengers for Compensation) may be required.	<b>E. Driving to and from work</b> The vehicle is used to drive between residence and place of employment or school, or part way e.g. to bus, railway or subway stations. Such use in a car pool or other share-the-ride arrangement is included. In some cases, END 6(A) <del>(Permission to Carry Passengers for Compensation)</del> may be required	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Remove name of END, keeping only END # for Rule Harmonization across all Jurisdictions	This will not impact premiums.
106.Definition  F. Passenger for compensation	<b>F. Passengers carried for compensation</b> While going to and from work/school If while going to and from work or school, the Insured uses the vehicle to carry passengers for compensation to and/or from work or school, the policy exclusion must be modified by using END 6A. The additional premium to be charged is 10% of the Liability premium.  The wording to be used on END 6A is as follows: 'To carry passengers for compensation or hire to and/or from work while the Insured is going to and from work'. If the Insured is not an individual (e.g. a partnership, company, association or municipality) the words 'the insured' are replaced by 'the insured's partner' or 'the insured's employee', as the case may be.  If compensation takes the form of giving a ride to someone in return for a ride, the use of END 6A is not required and there is no additional premium charge.	<b>F. Passengers carried for compensation</b> While going to and from work/school If while going to and from work or school, the Insured uses the vehicle to carry passengers for compensation to and/or from work or school, the policy exclusion must be modified by using END 6(A). The additional premium to be charged is 10% of the Liability premium.  The wording to be used on END 6(A) is as follows: 'To carry passengers for compensation or hire to and/or from work while the Insured is going to and from work'. If the Insured is not an individual (e.g. a partnership, company, association or municipality) the words 'the Insured' are replaced by 'the Insured's partner' or 'the Insured's employee', as the case may be.  If compensation takes the form of giving a ride to someone in return for a ride, the use of END 6(A) is not required and there is no additional premium charge.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Remove name of END, keeping only END # for Rule Harmonization across all Jurisdictions  Capitalize "I" in insured	This will not impact premiums.

**FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL**  
**SUMMARY OF STANDARD ENDORSEMENT FORMS AMENDMENTS EFFECTIVE AUGUST 1, 2023**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	<p><b>Volunteers</b> A volunteer is compensated for gas or mileage for the transportation of persons to medical appointments and the like. END 6A is not required and there is no additional premium charge.</p> <p><b>As Part of Occupation</b> If the transportation of non-paying passengers is part of the Insured's occupation (e.g. social worker) and employer reimburses for expenses, rate as Class 07. If however, this occurs no more than once a week, rate as Class 02 or Class 03. END 6A must not be attached.</p>	<p><b>Volunteers</b> A volunteer is compensated for gas or mileage for the transportation of persons to medical appointments and the like. END 6(A) is not required and there is no additional premium charge.</p> <p><b>As Part of Occupation</b> If the transportation of non-paying passengers is part of the Insured's occupation (e.g. social worker) and employer reimburses for expenses, rate as Class 07. If however, this occurs no more than once a week, rate as Class 02 or Class 03. END 6(A) must not be attached.</p>		
111. Rating Class	<p>...</p> <p><b>Class 06</b> Male occasional driver(s) under 25 years of age, where the vehicle is rated Class 01, 02, 03 or 07.</p> <p><b>Notes: Class 05 and 06</b> 1) The vehicle is first rated as if there are no 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.</p> <p>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').</p>	<p>...</p> <p><b>Class 06</b> Male occasional driver(s) under 25 years of age, where the vehicle is rated Class 01, 02, 03 or 07.</p> <p><b>Notes: Class 05 and 06</b> 1) The vehicle is first rated as if there are no 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.</p> <p>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(C) <del>(Reduction of Coverage as Respects Operation by Named Persons')</del>.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p> <p>Remove name of END, keeping only END # for Rule Harmonization across all Jurisdictions</p>	This will not impact premiums

**FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL**  
**SUMMARY OF STANDARD ENDORSEMENT FORMS AMENDMENTS EFFECTIVE AUGUST 1, 2023**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
116. Vehicle Rate Group	<p>For most vehicles the rate group can be found in the Rate Group Table, which lists vehicles by manufacturer, model and year.</p> <p>...</p> <p>...</p> <p>Where the value of the equipment is \$3,000 or greater, an additional premium shall be charged. For every \$3,000 of equipment, a charge equivalent to a rate group increase of 1 shall be made. If the value of the aftermarket equipment is less than \$3,000 no additional premium shall be charged. Where the value of the aftermarket equipment cannot be substantiated, END 19 reflecting the vehicle's actual cash value shall be attached to the policy.</p> <p>For model years prior to the earliest year shown in the Rate Group Tables, use the rate group for the oldest model year shown in the Rate Group Tables. For such models, if the Insured wants coverage based on the value of the vehicle, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the Insured's expense and END 19 (Limitation of Amount) applied.</p> <p><b>Rate Group "A"</b> The rate group is based on the Insured's estimate of the vehicle's value. See the table at the beginning of the rate pages.</p> <p>....</p> <p><b>END 19 and END 40</b> Where the rate group is shown as A or the estimated value is greater than \$15,000 a completed and 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</p>	<p>For most vehicles the rate group can be found in the Rate Group Table, which lists vehicles by manufacturer, model and year.</p> <p>...</p> <p>...</p> <p>Where the value of the equipment is \$3,000 or greater, an additional premium shall be charged. For every \$3,000 of equipment, a charge equivalent to a rate group increase of 1 shall be made. If the value of the aftermarket equipment is less than \$3,000 no additional premium shall be charged. Where the value of the aftermarket equipment cannot be substantiated, END 19(B) reflecting the vehicle's actual cash value shall be attached to the policy.</p> <p>For model years prior to the earliest year shown in the Rate Group Tables, use the rate group for the oldest model year shown in the Rate Group Tables. For such models, if the Insured wants coverage based on the value of the vehicle, the value must be substantiated by an appraisal from an independent appraiser acceptable to the Servicing Carrier at the Insured's expense and END 19(B) <del>(Limitation of Amount)</del> applied.</p> <p><b>Rate Group "A"</b> The rate group is based on the Insured's estimate of the vehicle's value. See the table at the beginning of the rate pages.</p> <p>....</p> <p><b>END 19(B) and END 40</b> Where the rate group is shown as A or the estimated value is greater than \$15,000 a completed and signed END 19(B) <del>(Limitation of Amount)</del> 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</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p> <p>Remove name of END, keeping only END # in preparation for Rule Harmonization across all Jurisdictions</p>	<p>This will not impact premiums</p>

**FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL**  
**SUMMARY OF STANDARD ENDORSEMENT FORMS AMENDMENTS EFFECTIVE AUGUST 1, 2023**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	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.	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(B) and END 40 is not required.		
123. Commonly used Endorsements  B. Legal Liability for Damage to Non-owned Automobiles	<b>B. Legal Liability for Damage to Non-owned Automobiles</b>  END 27 may be added to cover the Insured's legal liability for loss or damage to non-owned vehicles including trailers. By non-owned we mean vehicles not owned by or licensed in the name of the Insured or any other person residing in the same dwelling premises.	<b>B. Legal Liability for Damage to Non-owned <del>Automobiles</del> Automobile</b>  END 27 may be added to cover the Insured's legal liability for loss or damage to non-owned vehicles including trailers. By non-owned we mean vehicles not owned by or licensed in the name of the Insured or any other person residing in the same dwelling premises.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Remove name of END, keeping only END # for Rule Harmonization across all Jurisdictions	This will not impact premiums
123. Commonly used Endorsements  D. Comprehensive Cover – Limited Glass	<b>D. Comprehensive Cover – Limited Glass</b> The coverage provided under Comprehensive for damage to glass may be amended by means of adding 13D to delete coverage for damage to glass except when caused by Specified Perils.	<b>D. <del>Comprehensive Cover – Limited Glass</del> Limitation of Glass Coverage</b> The coverage provided under Comprehensive for damage to glass may be amended by means of adding 13(D) to delete coverage for damage to glass except when caused by Specified Perils.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
123. Commonly used Endorsements  E. Deletion Hail Coverage	<b>E. Deletion Hail Coverage</b>  This endorsement must be applied in every instance where the Servicing Carrier makes a cash settlement for a hail damage claim.	<b>E. Existing Hail Damage – Deletion of Hail Coverage</b>  This endorsement must be applied in every instance where the Servicing Carrier makes a cash settlement for a hail damage claim.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 142: Suspension of Operator's Licence – Use of END 28 (Reduction of Coverage as Respects Operation by Named Persons)	<b>Rule 142: – Suspension of Operator's Licence – Use of END 28 (Reduction of Coverage as Respects Operation by Named Persons)</b>  The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence, or the right to obtain a licence of a person who is recorded as a driver of a vehicle to which the insurance applies, or where a driver is unlicensed. These provisions apply whether END 28 is being added to the policy at the request of the Insured or by the Servicing Carrier because of the above mentioned circumstances.	<b>Rule 142: – Suspension of Operator's Licence Use of END 28(C) (Named Person(s) Reduction of Coverage)</b> <del>Reduction of Coverage as Respects Operation by Named Persons)</del>  The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence, or the right to obtain a licence of a person who is recorded as a driver of a vehicle to which the insurance applies, or where a driver is unlicensed. These provisions apply whether END 28(C) is being added to the policy at the request of the Insured or by the Servicing Carrier because of the above mentioned circumstances.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 142: Suspension of Operator's Licence – Use of END 28 (Reduction of Coverage as Respects Operation by Named Persons)  B. If there is another licensed driver of the vehicle	<b>B. If there is another licensed driver of the vehicle</b> (It is assumed that the person concerned will not drive 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.	<b>B. If there is another licensed driver of the vehicle</b> (It is assumed that the person concerned will not drive without a valid licence)  1. The Servicing Carrier shall issue END 28(C) <del>(Reduction of Coverage as Respects Named Persons)</del> restricting coverage to minimum statutory requirements and excluding optional physical damage where provided, for that person.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
<p>Rule 142: Suspension of Operator's Licence – Use of END 28 (Reduction of Coverage as Respects Operation by Named Persons)</p> <p>C. If the person concerned does drive without a valid licence</p>	<p><b>C. If the person concerned does drive without a valid licence</b></p> <p>If discovered after the policy has been issued, END 28 shall be deleted. The insurance shall be rated as if that person does drive the vehicle where:</p>	<p><b>C. If the person concerned does drive without a valid licence</b></p> <p>If discovered after the policy has been issued, END 28(C) shall be deleted. The insurance shall be rated as if that person does drive the vehicle where:</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p>	<p>This will not impact premiums</p>
<p>Rule 142: Suspension of Operator's Licence – Use of END 28 (Reduction of Coverage as Respects Operation by Named Persons)</p> <p>D. Unsigned END 28</p>	<p><b>D. Unsigned END 28</b></p> <p>If END 28 is not signed, END 28 shall be deleted and the policy shall be re-rated as though there was no END 28.</p>	<p><b>D. Unsigned END 28(C)</b></p> <p>If END 28(C) is not signed, END 28(C) shall be deleted and the policy shall be re-rated as though there was no END 28(C).</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p>	<p>This will not impact premiums</p>



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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 142: Suspension of Operator's Licence – Use of END 28 (Reduction of Coverage as Respects Operation by Named Persons)  E. Completion of END 28	<b>E. Completion of END 28</b> 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.  END 8A is not to be used.	<b>E. Completion of END 28(C)</b> END 28(C) 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.  END 8(B) is not to be used.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	
Rule 143: 'Home-Made' Vehicles / Reconstruction / Imported Right Hand Drive / Imported Vehicles  B. Optional Physical Damage Coverage	<b>B. Optional Physical Damage Coverage</b> 1. No optional physical damage coverage (for any value) should be provided for:  a) 'Home-made' / reconstruction vehicles until the construction, reconstruction, restoration has been completed; an authorized mechanic has inspected the vehicles and values of the vehicles have been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.  b) Imported right hand drive and imported vehicles until value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.  2. The premium is based on the appraised amount.  3. 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.	<b>B. Optional Physical Damage Coverage</b> 1. No optional physical damage coverage (for any value) should be provided for:  a) 'Home-made' / reconstruction vehicles until the construction, reconstruction, restoration has been completed; an authorized mechanic has inspected the vehicles and values of the vehicles have been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.  b) Imported right hand drive and imported vehicles until value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.  2. The premium is based on the appraised amount.  3. The insurance shall be subject to END 19(B) <del>(Limitation of Amount)</del> which must be attached to the policy and a copy signed by the Insured. END 19(A) <del>(Valued Automobile)</del> is not available.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 146: Short Term Rentals- Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing  A. Short-Term Rentals- Unspecified Lessees- Leases of 30 days or less - Class 7M	<b>Rule 146: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing</b>  A. Short-Term Rentals- Unspecified Lessees- Leases Rentals of 30 days or less - Class 7M  Use POL 1 and END 5.  Insurance is provided on a specified vehicle/per vehicle basis and use of END 21 A/B is not permitted. Use of END 44 is not permitted	<b>Rule 146: Short Term Rentals-<del>Unspecified Lessees</del> – <del>Leases</del> Rentals of 30 Days or Less and Ride Sharing</b>  A. Short-Term Rentals- <del>Unspecified Lessees- Leases</del> Rentals of 30 days or less - Class 7M  Use POL 1 and END 5(C).  Insurance is provided on a specified vehicle/per vehicle basis and use of END 21(A)/21(B) is not permitted. Use of END 44 is not permitted.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 146: Short Term Rentals- Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing  B. Ride Sharing- Class 7N	<b>B. Ride Sharing- Class 7N</b> Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company  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.	<b>B. Ride Sharing- Class 7N</b> Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company  Use POL 1 and END 5(C). Insurance is provided on a specified vehicle/per vehicle basis and use of END 21(A)/21(B) is not permitted. Use of END 44 is not permitted.  Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 147: Long Term Leases- Specified Lessees - Leases Exceeding 30 Days  B. Policy	<b>B. Policy</b>  Use POL 1 with END 5. The name and address of the lessor and the name and address of the lessee must appear on the policy declaration page.	<b>B. Policy</b>  Use POL 1 with END 5(A). The name and address of the lessor and the name and address of the lessee must appear on the policy declaration page.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 148: Driver Training Vehicles	<p>All driver training vehicles shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee.</p> <p>Use POL 1 with END 6D. This endorsement extends the Liability section of the policy to cover the Applicant's liability for student drivers/observers.</p>	<p>All driver training vehicles shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee.</p> <p>Use POL 1 with END 6(D). This endorsement extends the Liability section of the policy to cover the Applicant's liability for student drivers/observers.</p>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 149: Fleet B. Fleet Rating	<p><b>B. Fleet Rating</b>  Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating.  Experience rating includes the following:  • Losses are always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim.  • Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application  • Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer  • Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss  • Amounts above FA deductibles when the prior Insurer had higher deductibles  • Losses falling within any special agreements with the prior Insurer</p> <p>...</p> <p>Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not</p>	<p><b>B. Fleet Rating</b>  Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating.  Experience rating includes the following:  • Losses are always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim.  • Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application  • Any amount paid back by the Insured due to an END 8(B) on the policy with the prior Insurer  • Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss  • Amounts above FA deductibles when the prior Insurer had higher deductibles  • Losses falling within any special agreements with the prior Insurer</p> <p>...</p> <p>Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21(A) and 21(B) is not permitted.</p>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 149: Fleet  D. Applications	<p>D. New Applications</p> <p>...</p> <p>7. Premium Calculations These calculations pertain to private passenger vehicles only. For other classes, refer to the appropriate section of the manual.</p> <p>...</p> <p><i>Note:</i> The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6A/B/C/F, 22).</p>	<p>D. New Applications</p> <p>...</p> <p>7. Premium Calculations These calculations pertain to private passenger vehicles only. For other classes, refer to the appropriate section of the manual.</p> <p>...</p> <p><i>Note:</i> The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6(A) 6(B)/6(C)/6(F), 22).</p>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 150: Carrying Explosives	The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4A. END 4A can be applied to all coverages or limited to the mandatory coverages.	The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4(A). END 4(A) can be applied to all coverages or limited to the mandatory coverages.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 151: Carrying Radioactive Material	The standard policy exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4B. END 4B can be applied to all coverages or limited to the mandatory coverages.	The standard policy exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4(B). END 4(B) can be applied to all coverages or limited to the mandatory coverages.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy)   SEF 2		Standard Endorsement Form Number, Title and Purpose	Rating		Standard Endorsement Form Number, Title and Purpose	Rating	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
	2	<b>Drive Other Automobiles (Named Persons)</b> Extends the 'drive other automobiles' Liability and Accident Benefits coverage to persons other than the Insured and spouse.	The premium is dependent upon the Liability limit applicable to the vehicle: Limit in thousands \$200 \$300 \$500 \$1000 Premium per person 8 9 10 11  Accident Benefits per person \$1.	2	<del>Drive Other Automobiles (Named Persons)</del> <b>Designated Operator(s) Drive Other Automobile</b> Extends the 'drive other automobiles' Liability, DCPD and Accident Benefits coverage to persons other than the Insured and spouse.	The premium is dependent upon the Liability limit applicable to the vehicle: Limit in thousands \$200 \$300 \$500 \$1000 Premium per person 8 9 10 11  Accident Benefits per person \$1.		

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Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 3	<b>3 Drive Government Automobiles</b> Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in their custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.	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%	<b>3 Drive Government Automobile s</b> Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in their custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.	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%	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Match name of endorsement. Removed "S" from Automobile	This will not impact premiums

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Rule	Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 4A	<b>4A</b>	<b>Permission to Carry Explosives</b> Removes the policy form's exclusion in regard to carrying specified explosives only.	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.	<b>4(A)</b> <b>Permission to Carry Explosives</b> Removes the policy form's exclusion in regard to carrying specified explosives only.	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  This will not impact premiums
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 4B	<b>4B</b>	<b>Permission to Carry Radioactive Material</b> Removes the policy form's exclusion in regard to carrying radioactive materials only.	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.	<b>4(B)</b> <b>Permission to Carry Radioactive Material</b> Removes the policy form's exclusion in regard to carrying radioactive materials only.	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  This will not impact premiums

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Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies					
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 5	<table><tr><td>5</td><td><b>Permission to Rent or Lease (Specified Lessee)</b> Applicable to leases exceeding 30 days.</td><td>No charge for the endorsement. Vehicle is rated as if owned by lessee. Refer to additional rules within manual for further information.</td></tr></table>	5	<b>Permission to Rent or Lease (Specified Lessee)</b> Applicable to leases exceeding 30 days.	No charge for the endorsement. Vehicle is rated as if owned by lessee. Refer to additional rules within manual for further information.	<table><tr><td>5(A)</td><td><b>Permission to <del>Rent or Lease</del> (Specified Lessee)</b> Applicable to leases exceeding 30 days.</td><td>No charge for the endorsement. Vehicle is rated as if owned by lessee. Refer to additional rules within manual for further information.</td></tr></table>		5(A)	<b>Permission to <del>Rent or Lease</del> (Specified Lessee)</b> Applicable to leases exceeding 30 days.	No charge for the endorsement. Vehicle is rated as if owned by lessee. Refer to additional rules within manual for further information.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
5	<b>Permission to Rent or Lease (Specified Lessee)</b> Applicable to leases exceeding 30 days.	No charge for the endorsement. Vehicle is rated as if owned by lessee. Refer to additional rules within manual for further information.									
5(A)	<b>Permission to <del>Rent or Lease</del> (Specified Lessee)</b> Applicable to leases exceeding 30 days.	No charge for the endorsement. Vehicle is rated as if owned by lessee. Refer to additional rules within manual for further information.									
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 5B			<b>*NEW*</b> <table><tr><td>5(B)</td><td><b>Permission to Lease – Unspecified Lessee</b> <b>Applicable to leases exceeding 30 days</b></td><td><b>Not offered</b></td></tr></table>	5(B)	<b>Permission to Lease – Unspecified Lessee</b> <b>Applicable to leases exceeding 30 days</b>	<b>Not offered</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums			
5(B)	<b>Permission to Lease – Unspecified Lessee</b> <b>Applicable to leases exceeding 30 days</b>	<b>Not offered</b>									



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<p>Rule 152:</p> <p>Endorsements Applicable to POL 1 (Owner's Policy)</p> <p>SEF 5C</p>	<b>5C</b>	<p><b>Permission to Rent or Lease (unspecified lessees - short term leases only)</b></p> <p>Applicable to leases not exceeding 30 days</p> <p>The following premiums apply to the policy and are not specifically for the endorsement:</p> <p><b>1. Liability, DCPD, Collision, Comprehensive, Specified Perils:</b></p> <p>Private Passenger . . . . .</p> <p>. . . . .250% of 07/0</p> <p>Commercial Vehicles</p> <p>Light Trucks . . . . .</p> <p>. . . . .200% of 43/0</p> <p>Heavy Trucks . . . . .</p> <p>. . . . .200% of 45/0</p> <p>Tractor/Trailers . . . . .</p> <p>. . . . .175% of 64/0</p> <p>Private Trailers</p> <p>a. Liability . . . . .</p> <p>. . . . . add \$15</p> <p>b. Optional Physical Damage . . . . .</p> <p>. . . . .250% of normal</p> <p>Motorhomes &amp; Camper Units</p> <p>a. Liability . . . . .</p> <p>. . . . .250% of 07/0</p> <p>b. Optional Physical Damage . . . . .</p> <p>. . . . .250% of normal</p> <p>Motorcycles &amp; Mopeds . . . . .</p> <p>. . . . .250% of DR 0 for age 16</p> <p>Snowmobiles &amp; ATVs . . . . .</p> <p>. . . . .250% of normal</p> <p>Refer to additional rules within manual for further information.</p>	<p><b>5(C)</b></p> <p><b>Permission to Rent or Lease (unspecified lessees - short term leases only)</b></p> <p>Applicable to leases rentals not exceeding 30 days</p> <p>The following premiums apply to the policy and are not specifically for the endorsement:</p> <p><b>1. Liability, DCPD, Collision, Comprehensive, Specified Perils:</b></p> <p>Private Passenger . . . . .</p> <p>. . . . .250% of 07/0</p> <p>Commercial Vehicles</p> <p>Light Trucks . . . . .</p> <p>. . . . .200% of 43/0</p> <p>Heavy Trucks . . . . .</p> <p>. . . . .200% of 45/0</p> <p>Tractor/Trailers . . . . .</p> <p>. . . . .175% of 64/0</p> <p>Private Trailers</p> <p>a. Liability . . . . .</p> <p>. . . . . add \$15</p> <p>b. Optional Physical Damage . . . . .</p> <p>. . . . .250% of normal</p> <p>Motorhomes &amp; Camper Units</p> <p>a. Liability . . . . .</p> <p>. . . . .250% of 07/0</p> <p>b. Optional Physical Damage . . . . .</p> <p>. . . . .250% of normal</p> <p>Motorcycles &amp; Mopeds . . . . .</p> <p>. . . . .250% of DR 0 for age 16</p> <p>Snowmobiles &amp; ATVs . . . . .</p> <p>. . . . .250% of normal</p> <p>Refer to additional rules within manual for further information.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p>	<p>This will not impact premiums</p>

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Rule	Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 5D	<b>5D</b>	<b>Conversion Coverage (rented or leased automobiles)</b>	<b>Not offered.</b>	<b>5(D)</b>  <del><b>Conversion Coverage (rented or leased automobiles)</b></del>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 6A	<b>6A</b>	<p><b>Permission to Carry Passengers for Compensation</b> Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.</p> <p>For private passenger vehicles used in <b>car pools</b>: add 10% of Liability and DCPD premium. Attach 6A.  <b>Volunteers:</b>  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><b>Other Private Passenger Vehicles used to transport passengers:</b>  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</p>	<b>6(A)</b>  <del><b>Permission to Carry Passengers for Compensation or Hire</b></del> Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	For private passenger vehicles used in <b>car pools</b> : add 10% of Liability and DCPD premium. Attach 6(A). <b>Volunteers:</b> 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 6(A) is not required and there is no additional premium charge. <b>Other Private Passenger Vehicles used to transport passengers:</b> i) If transportation of non-paying passengers is part of Insured's job and employer reimburses employee for expenses -	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
			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.			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 6(A) 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.		

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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 6B	<b>6B</b>	<b>School Bus</b> This endorsement is used in respect of School Buses and, in regard to Passenger Hazard, provides either: (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) passengers' property or (b) a combined limit in respect of all passengers' bodily injury and property damage. Also, see END 22.	Rate vehicle according to Public Section.	<b>6(B)</b>	<b>School Bus Transportation</b> This endorsement is used in respect of School Buses and, in regard to Passenger Hazard, provides either: (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) passengers' property or (b) a combined limit in respect of all passengers' bodily injury and property damage. Also, see END 22.	Rate vehicle according to Public Section.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 6C	<b>6C</b>	<b>Public Passenger Vehicles</b> This endorsement is used in respect of buses other than School Buses and, in regard to Passenger Hazard, provides either: (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property carried in the automobile, or (b) a combined limit in respect of all passengers' bodily injury and property.	Rate vehicle according to Public Section.	<b>6(C)</b>	<b>Public Passenger Vehicles Automobile Enhanced Coverage</b> This endorsement is used in respect of buses other than School Buses and, in regard to Passenger Hazard, provides either: (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property carried in the automobile, or (b) a combined limit in respect of all passengers' bodily injury and property.	Rate vehicle according to Public Section.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 152:</p> <p>Endorsements Applicable to POL 1 (Owner's Policy)</p> <p>SEF 6D</p>	<b>6D</b>	<p><b>Driver Training School</b></p> <p>Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22.</p>	Refer to additional rules within manual for further information.	<p><b>6(D)</b></p> <p><b>Driver Training School Services</b></p> <p>Gives permission for the vehicle to be used for Driver Training <del>School</del> purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22.</p>	Refer to additional rules within manual for further information.	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p> <p>This will not impact premiums</p>
<p>Rule 152:</p> <p>Endorsements Applicable to POL 1 (Owner's Policy)</p> <p>SEF 6F</p>	<b>6F</b>	<p><b>Public Passenger Vehicles</b></p> <p>Used instead of END 6C when a combined Road &amp; Passenger Hazard Limit (B.I. &amp; P.D.) is to be provided.</p>	Rate vehicle according to Public Section.	<p><b>6(F)</b></p> <p><b>Public Passenger Vehicles Automobile</b></p> <p>Used instead of END 6(C) when a combined Road &amp; Passenger Hazard Limit (B.I. &amp; P.D.) is to be provided.</p>	Rate vehicle according to Public Section.	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p> <p>This will not impact premiums</p>

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Rule	Current Wording			Approved Wording		Change from Current	Premium impact on existing policies
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 7	<div><div>7</div><div><b>Separate Limits (Third Party Liability)</b> Used only when proof of insurance is filed in respect of a vehicle. The authority concerned requires that, in respect of Road Hazard, the insurance provide separate Liability limits for: (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property.</div><div>Premium is that applicable to an inclusive limit equal to the sum of the limits of 'ii' and 'iii'.</div></div>			**Removed **		AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 8	<div><div>8</div><div><b>Property Damage Reimbursement</b></div><div>Not offered.</div></div>			<div><div>8(B)</div><div><b>Property Damage Reimbursement (Section A- Third Party Liability)</b></div><div>Not offered.</div></div>		AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 9	<div><div>9</div><div><b>Marine Use Excluded(</b> Specifies that insurance is not provided while the vehicle is in or upon water or being launched or landed. The use of the endorsement is mandatory in respect of vehicles designed for use on both land and water (amphibious vehicles, all terrain vehicles, swamp buggies).</div><div>No charge</div></div>			<div><div>9</div><div><b>Marine Use Excluded(Amphibious Vehicles)</b> Specifies that insurance is not provided while the vehicle is in or upon water or being launched or landed. The use of the endorsement is mandatory in respect of vehicles designed for use on both land and water (amphibious vehicles, all terrain vehicles, swamp buggies).</div><div>No charge</div></div>		AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 13D	<b>13D</b>	<b>Comprehensive Cover – Limited Glass</b> Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage.	<b>Private Passenger Vehicles, Motor Homes and 'Light' Commercial Vehicles (excluding Trailers)</b> Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$1,000 or over where there is no discount from the full applicable Comprehensive premium. <b>Note:</b> For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage. <b>Other Vehicles:</b> Not offered.	<b>13(D)</b>	<del><b>Comprehensive Cover – Limited Glass</b></del> <b>Limitation of Glass Coverage</b> Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage.	<b>Private Passenger Vehicles, Motor Homes and 'Light' Commercial Vehicles (excluding Trailers)</b> Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$1,000 or over where there is no discount from the full applicable Comprehensive premium. <b>Note:</b> For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage. <b>Other Vehicles:</b> Not offered.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 13H	<b>13H</b>	<b>Deletion Hail Coverage</b> This endorsement must be applied in every instance where the Servicing Carrier makes a cash settlement for a hail damage claim.	No charge	<b>13(H)</b>	<b>Existing Hail Damage - Deletion of Hail Coverage</b> This endorsement must be applied in every instance where the Servicing Carrier makes a cash settlement for a hail damage claim.	No charge	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 19A	<b>19A</b>	<b>Valued Automobile(s)</b>	<b>Not offered.</b>	<b>19(A)</b>	<b>Valued Automobile(s)</b>	<b>Not offered.</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 19	<b>19</b>	<b>Limitation of Amount</b> 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.	<b>19(B)</b>	<b>Limitation of Amount</b> 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.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 21A	<b>21A</b>	<b>Monthly Reporting Basis Fleet</b>	<b>Not offered.</b>	<b>21(A)</b>	<b>Monthly Reporting Basis Fleet</b>	<b>Not offered.</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums



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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies						
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 21B	<table><tr><td>21B</td><td>Blanket Basic Fleet</td><td>Not offered.</td></tr></table>			21B	Blanket Basic Fleet	Not offered.	<table><tr><td>21(B)</td><td>Blanket Basic Fleet</td><td>Not offered.</td></tr></table>			21(B)	Blanket Basic Fleet	Not offered.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
21B	Blanket Basic Fleet	Not offered.												
21(B)	Blanket Basic Fleet	Not offered.												
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 22	<table><tr><td>22</td><td><b>Damage to Property of Passengers</b> Used to insure the Passenger Property Damage hazard when either (a) END 6A or 6D is attached to the policy or (b) END 6B is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage.</td><td>Charge the Passenger Hazard Property Damage premium for the class of vehicle concerned and attach END 22 when required. See Public Section.</td></tr></table>			22	<b>Damage to Property of Passengers</b> Used to insure the Passenger Property Damage hazard when either (a) END 6A or 6D is attached to the policy or (b) END 6B is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage.	Charge the Passenger Hazard Property Damage premium for the class of vehicle concerned and attach END 22 when required. See Public Section.	<table><tr><td>22</td><td><b>Damage to Property of Passengers</b> Used to insure the Passenger Property Damage hazard when either (a) END 6(A) or 6(D) is attached to the policy or (b) END 6(B) is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage.</td><td>Charge the Passenger Hazard Property Damage premium for the class of vehicle concerned and attach END 22 when required. See Public Section.</td></tr></table>			22	<b>Damage to Property of Passengers</b> Used to insure the Passenger Property Damage hazard when either (a) END 6(A) or 6(D) is attached to the policy or (b) END 6(B) is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage.	Charge the Passenger Hazard Property Damage premium for the class of vehicle concerned and attach END 22 when required. See Public Section.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
22	<b>Damage to Property of Passengers</b> Used to insure the Passenger Property Damage hazard when either (a) END 6A or 6D is attached to the policy or (b) END 6B is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage.	Charge the Passenger Hazard Property Damage premium for the class of vehicle concerned and attach END 22 when required. See Public Section.												
22	<b>Damage to Property of Passengers</b> Used to insure the Passenger Property Damage hazard when either (a) END 6(A) or 6(D) is attached to the policy or (b) END 6(B) is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage.	Charge the Passenger Hazard Property Damage premium for the class of vehicle concerned and attach END 22 when required. See Public Section.												
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 23A	<table><tr><td>23A</td><td><b>Mortgage</b> Records the joint interest of a lienholder. If an END 23A is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.</td><td>No charge.</td></tr></table>			23A	<b>Mortgage</b> Records the joint interest of a lienholder. If an END 23A is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	No charge.	<table><tr><td>23(A)</td><td><b>Lien, Mortgagee, Or Assignee</b> Records the joint interest of a lienholder, mortgagee, or assignee If an END 23(A) is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19(B)/28(C)/40) is also to be recorded.</td><td>No charge.</td></tr></table>			23(A)	<b>Lien, Mortgagee, Or Assignee</b> Records the joint interest of a lienholder, mortgagee, or assignee If an END 23(A) is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19(B)/28(C)/40) is also to be recorded.	No charge.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
23A	<b>Mortgage</b> Records the joint interest of a lienholder. If an END 23A is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	No charge.												
23(A)	<b>Lien, Mortgagee, Or Assignee</b> Records the joint interest of a lienholder, mortgagee, or assignee If an END 23(A) is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19(B)/28(C)/40) is also to be recorded.	No charge.												

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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 23B	<b>23B</b>	<b>Mortgage (Broad Form)</b> Broader than END 23A in that it provides additional protection to the lienholder. If an END 23B is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	10% of total optional physical damage premium; minimum net annual \$25.	<b>23(B)</b>	<b>Lien, Mortgagee, or Assignee (Broad Form)</b> Broader than END 23(A) in that it provides additional protection to the lienholder. If an END 23(B) is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19(B)/28(C)/40) is also to be recorded.	10% of total optional physical damage premium; minimum net annual \$25.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 24	<b>24</b>	<b>Fire Apparatus</b> Excludes optional physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle	No charge.	<b>24</b>	<b>Fire Apparatus and Rescue Equipment</b> Excludes optional physical damage coverage on <del>equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle</del> to firefighting, rescue or salvage equipment, which has been removed from automobile while the automobile is at the location of fire or is engaged in rescue activities. Use of the endorsement is mandatory when the insurance applies to fire-fighting vehicle.	No charge.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies						
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 25	<table><tr><td>25</td><td><b>Alteration</b> Used by Servicing Carrier to record policy changes.</td><td>No charge. Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.</td></tr></table>			25	<b>Alteration</b> Used by Servicing Carrier to record policy changes.	No charge. Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.	<table><tr><td>25(A)</td><td><b>Alteration</b> Used by Servicing Carrier to record policy changes.</td><td><del>No Charge</del> Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.</td></tr></table>			25(A)	<b>Alteration</b> Used by Servicing Carrier to record policy changes.	<del>No Charge</del> Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
25	<b>Alteration</b> Used by Servicing Carrier to record policy changes.	No charge. Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.												
25(A)	<b>Alteration</b> Used by Servicing Carrier to record policy changes.	<del>No Charge</del> Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.												
Rule 152:  Endorsements Applicable to POL 1 (Owners Policy)  SEF 26	<table><tr><td>26</td><td><b>Disappearing Deductible</b></td><td><b>Not offered.</b></td></tr></table>			26	<b>Disappearing Deductible</b>	<b>Not offered.</b>	<table><tr><td>26(A)</td><td><b>Disappearing Deductible(s)</b></td><td><b>Not offered.</b></td></tr></table>			26(A)	<b>Disappearing Deductible(s)</b>	<b>Not offered.</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #05-2023	This will not impact premiums
26	<b>Disappearing Deductible</b>	<b>Not offered.</b>												
26(A)	<b>Disappearing Deductible(s)</b>	<b>Not offered.</b>												

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Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 27	<b>27</b>	<b>Legal Liability for Damage to Non-Owned Automobile(s)</b> Covers the Insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle/trailer that may be in his custody.	<b>Private Passenger Vehicles:</b> Premium: \$50 per annum. Peril: Collision & Comprehensive only Limit: \$40,000 Deductible: \$500 Restriction: Coverage offered only to risks carrying both Collision and Comprehensive on the vehicle  described in the policy.  Note: This is a flat fee per policy term and is not pro rated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled.	<b>27</b>	<b>Legal Liability for Damage to Non-Owned Automobile(s)</b> Covers the Insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle/trailer that may be in his custody.	<b>Private Passenger Vehicles:</b> Premium: \$50 per annum. Peril: Collision & Comprehensive only Limit: \$40,000 Deductible: \$500 Restriction: Coverage offered only to risks carrying both Collision and Comprehensive on the vehicle  described in the policy.  Note: This is a flat fee per policy term and is not pro rated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 28	<b>28</b>	<b>Reduction of Coverage as Respects Operation By Named Person(s)</b> Used if the coverages provided by the policy are to be restricted when certain named operators are driving the vehicle.	No premium reduction.	<b>28(C)</b>	<del>Reduction of Coverage as Respects Operation By Named Person(s)</del> <b>Reduction of Coverage</b> Used if the coverages provided by the policy are to be restricted when certain named operators are driving the vehicle.	No premium reduction.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 30A	<b>30A</b>	<b>Excluding Attached Machinery</b> Excludes Section C coverage in respect of equipment mounted on and attached to vehicle. END 30A may not be used in conjunction with END 31.	No charge	<b>30(A)</b>	<del>Excluding Attached Machinery, Apparatus or Equipment Exclusion – Section C – Loss or Damage</del> Excludes Section C coverage in respect of equipment mounted on and attached to vehicle. END 30(A) may not be used in conjunction with END 31.	No charge	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 30A	<b>30</b>	<b>Excluding Operation of Attached Machinery</b> 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. END 30 may not be used in conjunction with END 31	No charge	<b>30(B)</b>	<del>Excluding Operation of Attached Machinery, Apparatus or Equipment Exclusion – Section A – Third Party Liability and Section B – Accident Benefits</del> 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. END 30(B) may not be used in conjunction with END 31	No charge	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 31	31	<b>Non-Owned Equipment</b> Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. <b>Use of the endorsement is not permissible in respect of a vehicle to which END 30 or 30A applies.</b> 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.	No specific charge, equipment cost to be included in vehicle value	31	<b>Non-Owned Equipment</b> Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. <b>Use of the endorsement is not permissible in respect of a vehicle to which END 30(B) or 30(A) applies.</b> 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.	No specific charge, equipment cost to be included in vehicle value	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 32	32	<b>Recreational Vehicle</b> Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	No charge.	32	<del><b>Recreational Vehicle</b></del> <b>Off-Highway Vehicle</b> Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	No charge.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

**FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL**  
**SUMMARY OF STANDARD ENDORSEMENT FORMS AMENDMENTS EFFECTIVE AUGUST 1, 2023**

Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 37	<b>37</b>	<b>Limitation to Automobile Sound and Electronic Communication Equipment.</b> Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.	No charge.	<b>37</b>	<b>Limitation to Automobile <del>Sound and Electronic Accessories and Electronic Communication</del> Equipment.</b> Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the automobile electronic accessories or electronic equipment or the actual cash value is \$1,500 in total.	No charge.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 38	<b>38</b>	<b>Increased Limit, Automobile Sound and Electronic Communication Equipment</b> Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the described equipment is the limit shown in the endorsement or the actual cash value of the described equipment whichever is less.	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500 e.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	<b>38</b>	<b><del>Increased Limit, Automobile Sound and Electronic Communication Equipment-Specified</del> Limit(s) – Automobile Electronic Accessories and Electronic Equipment</b> Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the described automobile electronic accessories and electronic equipment is the limit shown in the endorsement or the actual cash value of the described equipment whichever is less.	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500 e.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 152 Endorsements Applicable to POL 1 (Owners Policy)  SEF 43R	<b>43L</b>	<b>Limited Waiver of Depreciation</b>	Not offered.	<b>43R(L)</b>	<b>Limited Waiver of Depreciation</b>	Not offered.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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**SUMMARY OF STANDARD ENDORSEMENT FORMS AMENDMENTS EFFECTIVE AUGUST 1, 2023**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>COMMERCIAL SECTION</b>				
Rule 205: Definition  H. Machinery or Apparatus	<p><b>H. Machinery or Apparatus</b></p> <p>...</p> <p>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).</p> <p>2. Some equipment is permanently attached to and used for the loading/unloading operations of the vehicle (e.g., fuel oil delivery pumping equipment, or, small hoisting equipment normally found on brick trucks) or the equipment requires the vehicle to be in motion on a public road in order for it to do the work (e.g. snow plows, street sweepers). END 30 (Excluding Attached Machinery) is not used in these situations.</p> <p>Some equipment owned by others may be attached to the vehicle e.g. the Applicant owns the truck but uses a tank body and pumping equipment owned by another. The coverage may be extended by attaching END 31 (Non-owned Equipment). The physical damage coverage may only be the same as that provided on the vehicle.</p> <p>END 30 and 31 cannot be attached to the vehicle at the same time. In circumstances where coverage for attached machinery is excluded by endorsement from the commercial vehicle, coverage may be purchased on a commercial property/general liability policy.</p>	<p><b>H. Machinery or Apparatus</b></p> <p>...</p> <p>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(B) <del>(Excluding Attached Machinery)</del> 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).</p> <p>2. Some equipment is permanently attached to and used for the loading/unloading operations of the vehicle (e.g., fuel oil delivery pumping equipment, or, small hoisting equipment normally found on brick trucks) or the equipment requires the vehicle to be in motion on a public road in order for it to do the work (e.g. snow plows, street sweepers). END 30(B) <del>(Excluding Attached Machinery)</del> is not used in these situations.</p> <p>Some equipment owned by others may be attached to the vehicle e.g. the Applicant owns the truck but uses a tank body and pumping equipment owned by another. The coverage may be extended by attaching END 31 <del>(Non-owned Equipment)</del>. The physical damage coverage may only be the same as that provided on the vehicle.</p> <p>END 30(B) and 31 cannot be attached to the vehicle at the same time. In circumstances where coverage for attached machinery is excluded by endorsement from the commercial vehicle, coverage may be purchased on a commercial property/general liability policy.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p> <p>Remove name of END, keeping only END # in preparation for Rule Harmonization across all Jurisdictions</p>	<p>This will not impact premiums</p>



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**SUMMARY OF STANDARD ENDORSEMENT FORMS AMENDMENTS EFFECTIVE AUGUST 1, 2023**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																																																				
Rule 205: Definition  J. Rating Class Table	<table><thead><tr><th rowspan="2">Vehicle Type/Use</th><th colspan="2">Class Code</th></tr><tr><th>Light</th><th>Heavy</th></tr></thead><tbody><tr><td>Canteen Vendors, including Chip Wagons (Use END 30)</td><td>43</td><td>45</td></tr><tr><td>Cranes (licensed, mobile) Use END 30</td><td>44</td><td>44</td></tr><tr><td>Dangerous Goods Explosives Manufacturers and Distributors. Use END 4A.</td><td>48</td><td>48</td></tr><tr><td>Radioactive Materials. Use END 4B</td><td>48</td><td>48</td></tr><tr><td>Oil Drilling, Exploration and Seismograph (use END 30)</td><td>54</td><td>54</td></tr><tr><td>Steam Trucks (use END 30)</td><td>44</td><td>44</td></tr><tr><td>Well Drilling (use END 30)</td><td>36</td><td>44</td></tr></tbody></table>	Vehicle Type/Use	Class Code		Light	Heavy	Canteen Vendors, including Chip Wagons (Use END 30)	43	45	Cranes (licensed, mobile) Use END 30	44	44	Dangerous Goods Explosives Manufacturers and Distributors. Use END 4A.	48	48	Radioactive Materials. Use END 4B	48	48	Oil Drilling, Exploration and Seismograph (use END 30)	54	54	Steam Trucks (use END 30)	44	44	Well Drilling (use END 30)	36	44	<table><thead><tr><th rowspan="2">Vehicle Type/Use</th><th colspan="2">Class Code</th></tr><tr><th>Light</th><th>Heavy</th></tr></thead><tbody><tr><td>Canteen Vendors, including Chip Wagons (Use END 30(B))</td><td>43</td><td>45</td></tr><tr><td>Cranes (licensed, mobile) Use END 30(B)</td><td>44</td><td>44</td></tr><tr><td>Dangerous Goods Explosives Manufacturers and Distributors. Use END 4(A).</td><td>48</td><td>48</td></tr><tr><td>Radioactive Materials. Use END 4(B)</td><td>48</td><td>48</td></tr><tr><td>Oil Drilling, Exploration and Seismograph (use END 30(B))</td><td>54</td><td>54</td></tr><tr><td>Steam Trucks (use END 30(B))</td><td>44</td><td>44</td></tr><tr><td>Well Drilling (use END 30(B))</td><td>36</td><td>44</td></tr></tbody></table>	Vehicle Type/Use	Class Code		Light	Heavy	Canteen Vendors, including Chip Wagons (Use END 30(B))	43	45	Cranes (licensed, mobile) Use END 30(B)	44	44	Dangerous Goods Explosives Manufacturers and Distributors. Use END 4(A).	48	48	Radioactive Materials. Use END 4(B)	48	48	Oil Drilling, Exploration and Seismograph (use END 30(B))	54	54	Steam Trucks (use END 30(B))	44	44	Well Drilling (use END 30(B))	36	44	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
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Rule 211: Vehicle Rate Group  D. Rating Group Table III	<p><b>D. Rating Group Table III</b></p> <p>For logging vehicles, the replacement value of the vehicle/trailer (including customizing features, permanently-attached equipment and taxes) as selected by the Applicant is used to determine the rate group.</p> <p>A completed END 19 (Limitation of Amount) must be attached to the policy.</p>	<p><b>D. Rating Group Table III</b></p> <p>For logging vehicles, the replacement value of the vehicle/trailer (including customizing features, permanently-attached equipment and taxes) as selected by the Applicant is used to determine the rate group.</p> <p>A completed END 19(B) (<del>Limitation of Amount</del>) must be attached to the policy</p>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022 Remove name of END, keeping only END# for Rule Harmonization across all Jurisdictions	This will not impact premiums																																																				

**FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL**  
**SUMMARY OF STANDARD ENDORSEMENT FORMS AMENDMENTS EFFECTIVE AUGUST 1, 2023**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 211: Trailers  A. Types and Uses of Trailers	<b>A. Types and Uses of Trailers Non-Cargo Trailer</b>  A trailer that does not supplement the load-carrying capacity of the towing vehicle. Such a trailer has a special function (e.g. compressor, tarpot, welding unit, canteen carts) and the insurance must be subject to END 30 described in Rule 205: Machinery or Apparatus. Also refer to Rule 243: Endorsements Applicable to POL 1 (Owner's Policy).	<b>A. Types and Uses of Trailers Non-Cargo Trailer</b>  A trailer that does not supplement the load-carrying capacity of the towing vehicle. Such a trailer has a special function (e.g. compressor, tarpot, welding unit, canteen carts) and the insurance must be subject to END 30(B) described in Rule 205: Machinery or Apparatus. Also refer to Rule 243: Endorsements Applicable to POL 1 (Owner's Policy).	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Remove name of END, keeping only END# for Rule Harmonization across all Jurisdictions	This will not impact premiums
Rule 214: Commonly Used Endorsement  END 13D	<b>END 13D – Comprehensive Cover - Limited Glass</b> The coverage provided under Comprehensive for damage to glass may be amended by attaching 13D. This endorsement is only applicable to vehicles listed in Rate Group Table I and private passenger type vehicles.	<b>END 13(D) – <del>Comprehensive Cover – Limited Glass</del> Limitation of Glass Coverage</b> The coverage provided under Comprehensive for damage to glass may be amended by attaching 13(D). This endorsement is only applicable to vehicles listed in Rate Group Table I and private passenger type vehicles.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 214: Commonly Used Endorsement  END 27	<b>END 27 – Legal Liability for Damage to Non-Owned Automobiles</b>	<b>END 27 – Legal Liability for Damage to Non-Owned Automobiles</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022.  Removing "s" from Automobile	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 214: Commonly Used Endorsement  END 30	<b>Machinery or Equipment Endorsements 30 and 31 END 30 – Excluding Operation of Attached Machinery</b> The description of the machinery or apparatus shall read: 'all or any machinery or apparatus designed to perform a function additional to and separate from the function of travel'. Where the equipment is used on a public road and the vehicle is subject to compulsory automobile insurance, the END 30 must exclude only non road use of the equipment by adding 'while the vehicle is not being used upon a public highway'.	<b>Machinery or Equipment Endorsements 30(B) and 31 END 30(B) – <del>Excluding Operation of Attached Machinery</del> Attached Machinery, Apparatus or Equipment Exclusion</b> The description of the machinery or apparatus shall read: 'all or any machinery or apparatus designed to perform a function additional to and separate from the function of travel'. Where the equipment is used on a public road and the vehicle is subject to compulsory automobile insurance, the END 30(B) must exclude only non road use of the equipment by adding 'while the vehicle is not being used upon a public highway'.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 214: Commonly Used Endorsement  END 31	<b>END 31 – Non-owned Equipment</b> Use of this endorsement is not permitted in respect of a vehicle to which END 30 applies.	<b>END 31 – Non-owned Equipment</b> Use of this endorsement is not permitted in respect of a vehicle to which END 30(B) applies	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 214: Commonly Used Endorsement  END 37	<b>END 37 – Limitation to Automobile Sound and Electronic Communication Equipment</b> This endorsement limits the amount of coverage on the equipment to \$1,500. Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the Insured does not wish to purchase additional coverage.	<b>END 37 – Limitation to Automobile <del>Sound and Electronic Communication Equipment</del> Electronic Accessories and Electronic Equipment</b> This endorsement limits the amount of coverage on the equipment to \$1,500. Where a vehicle is insured for Comprehensive or Specified Perils, this endorsement must be added if the Insured does not wish to purchase additional coverage.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 214: Commonly Used Endorsement  END 38	<b>END 38 – Increased Limit, Automobile Sound and Electronic Communication Equipment</b> Where a vehicle is insured for Comprehensive or Specified Perils and the Insured wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased for a premium of \$30 per \$1,000 or part thereof of value in excess of \$1,500. Only rate for that portion of the value exceeding \$1,500. Documentation (appraisal or receipts) is necessary to support the value stated on the endorsement. <i>For example:</i> If END 38 has a limit of \$4,300 the premium shall be \$90.	<del><b>END 38 – Increased Limit, Automobile Sound and Electronic Communication Equipment</b></del> <b>Specified Limit(s) – Automobile Electric Accessories and Electronic Equipment</b> Where a vehicle is insured for Comprehensive or Specified Perils and the Insured wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased for a premium of \$30 per \$1,000 or part thereof of value in excess of \$1,500. Only rate for that portion of the value exceeding \$1,500. Documentation (appraisal or receipts) is necessary to support the value stated on the endorsement. <i>For example:</i> If END 38 has a limit of \$4,300 the premium shall be \$90.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 232: – Suspension of Operator's Licence – Use of END 28	<b>Rule 232: – Suspension of Operator's Licence – Use of END 28</b> The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence, or the right to obtain a licence of a person who is recorded as a driver of a vehicle to which the insurance applies, or where a driver is unlicensed. These provisions apply whether END 28 is being added to the policy at the request of the Insured or by the Servicing Carrier because of the above mentioned circumstances.	<b>Rule 232: – Suspension of Operator's Licence – Use of END 28(C)</b> The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence, or the right to obtain a licence of a person who is recorded as a driver of a vehicle to which the insurance applies, or where a driver is unlicensed. These provisions apply whether END 28(C) is being added to the policy at the request of the Insured or by the Servicing Carrier because of the above mentioned circumstances.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 232: 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 drive without a valid licence.)	<b>B. If there is another licensed driver of the vehicle (It is assumed that the person concerned will not drive without a valid licence.)</b>  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.	<b>B. If there is another licensed driver of the vehicle (It is assumed that the person concerned will not drive without a valid licence.)</b>  1. The Servicing Carrier shall issue END 28(C) <del>(Reduction of Coverage As Respects Named Persons)</del> restricting coverage to minimum statutory requirements and excluding optional physical damage where provided, for that person.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Remove name of END, keeping only END# for Rule Harmonization across all Jurisdictions	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 232: Suspension of Operator's Licence – Use of END 28</p> <p>C. If the person concerned does drive without a valid licence</p>	<p><b>C. If the person concerned does drive without a valid licence</b>  If discovered after the policy has been issued, END 28 shall be deleted. The insurance shall be rated as if that person does drive the vehicle where:</p>	<p><b>C. If the person concerned does drive without a valid licence</b>  If discovered after the policy has been issued, END 28(C) shall be deleted. The insurance shall be rated as if that person does drive the vehicle where:</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p>	<p>This will not impact premiums</p>
<p>Rule 232: Suspension of Operator's Licence – Use of END 28</p> <p>D. Unsigned END 28 (Reduction of Coverage as Respects Operation by Named Person)</p>	<p><b>D. Unsigned END 28 (Reduction of Coverage as Respects Operation by Named Person)</b>  If END 28 is not signed, END 28 shall be deleted and the policy shall be re-rated as though there was no END 28.</p>	<p><b>D. Unsigned END 28(C) (<del>Reduction of Coverage as Respects Operation by Named Person</del>)</b>   If END 28(C) is not signed, END 28(C) shall be deleted and the policy shall be re-rated as though there was no END 28(C).</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p> <p>Remove name of END, keeping only END# for Rule Harmonization across all Jurisdictions</p>	
<p>Rule 232: Suspension of Operator's Licence – Use of END 28</p> <p>E. Completion of END 28</p>	<p><b>E. Completion of END 28</b>  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>END 8a is not to be used.</p>	<p><b>E. Completion of END 28(C)</b>  <b>END 28(C) is to be completed showing the</b> 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>END 8(A) is not to be used.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 233: 'Home-Made' Vehicles/Reconstruction / Imported Right Hand Drive / Imported Vehicles  B.3	<p><b>Rule 233: 'Home-Made' Vehicles/Reconstruction / Imported Right Hand Drive / Imported Vehicles</b> .... ....</p> <p><b>B. Optional Physical Damage Coverage</b> ....</p> <p>3. 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><b>Rule 233: 'Home-Made' Vehicles/Reconstruction / Imported Right Hand Drive / Imported Vehicles</b> .... ....</p> <p><b>B. Optional Physical Damage Coverage</b> ....</p> <p>3. The insurance shall be subject to END 19(B) (<del>Limitation of Amount</del>) which must be attached to the policy and a copy signed by the Insured. END 19(A) (<del>Valued Automobile</del>) is not available.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p> <p>Remove name of END, keeping only END# for Rule Harmonization across all Jurisdictions</p>	This will not impact premiums
Rule 236: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing  A. Short-Term Rentals Unspecified Lessees – Leases of 30 days or less - Class 7M	<p><b>Rule 236: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing</b> <b>A. Short-Term Rentals- Unspecified Lessees – Leases of 30 days or less - Class 7M</b></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><b>Rule 236: Short Term Rentals-Unspecified Lessees – Leases Rentals of 30 Days or Less and Ride Sharing</b> <b>A. Short-Term Rentals- Unspecified Lessees – Leases Rentals of 30 days or less - Class 7M</b></p> <p>Use POL 1 and END 5e(C).</p> <p>Insurance is provided on a specified vehicle/per vehicle basis and use of END 21(A)/21(B) is not permitted. Use of END 44 is not permitted.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p>	This will not impact premiums
Rule 236: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing  B. Ride Sharing – Class 7N	<p><b>B. Ride Sharing - Class 7N</b> 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>	<p><b>B. Ride Sharing - Class 7N</b> 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 5(C). Insurance is provided on a specified vehicle/per vehicle basis and use of END 21(A)/21(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>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p>	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 237: Long Term Leases-Specified Lessees - Leases Exceeding 30 Days  B. Policy	<b>Rule 237: Long Term Leases-Specified Lessees - Leases Exceeding 30 Days</b> .... <b>B. Policy</b> Use POL 1 with END 5. The name and address of the lessor and the name and address of the lessee must appear on the policy declaration page.	<b>Rule 237: Long Term Leases-Specified Lessees - Leases Exceeding 30 Days</b> .... <b>B. Policy</b> Use POL 1 with END 5(A). The name and address of the lessor and the name and address of the lessee must appear on the policy declaration page.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 238: Driver Training Vehicles	<b>Rule 238: Driver Training Vehicles</b> All driver training vehicles shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee.  Use POL 1 with END 6D. This endorsement extends the Liability section of the policy to cover the Applicant's liability for student drivers/observers.	<b>Rule 238: Driver Training Vehicles</b> All driver training vehicles shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee.  Use POL 1 with END 6(D). This endorsement extends the Liability section of the policy to cover the Applicant's liability for student drivers/observers.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 239: Fleet  B. Fleet Rating	<b>B. Fleet Rating</b> Fleet policies may only be issued on an annual basis. .... Experience rating includes the following: <ul style="list-style-type: none"> <li>• Losses are always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim.</li> <li>• Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application</li> <li>• Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer</li> <li>• ...</li> </ul> ....  NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.  Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted.	<b>B. Fleet Rating</b> Fleet policies may only be issued on an annual basis. .... Experience rating includes the following: <ul style="list-style-type: none"> <li>• Losses are always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim.</li> <li>• Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application</li> <li>• Any amount paid back by the Insured due to an END 8(B) on the policy with the prior Insurer</li> </ul> ....  NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.  Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21(A) and 21(B) is not permitted.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 239: Fleet  D.7	<p><b>D. New Applications</b></p> <p><b>1. Forms required for Fleet Submissions</b> .... ....</p> <p><b>7. Premium Calculation</b> These calculations pertain to commercial vehicles only. For other classes, refer to the appropriate section of the manual.</p> <p><b><u>Liability and DCPD</u></b> Where the Applicant requires limits in excess of \$2,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$2,000,000.</p> <p><b>Note:</b> The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6A/B/C/F, 22).</p>	<p><b>D. New Applications</b></p> <p><b>1. Forms required for Fleet Submissions</b> .... ....</p> <p><b>7. Premium Calculation</b> These calculations pertain to commercial vehicles only. For other classes, refer to the appropriate section of the manual.</p> <p><b><u>Liability and DCPD</u></b> Where the Applicant requires limits in excess of \$2,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$2,000,000.</p> <p><b>Note:</b> The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6(A) / 6(B) /6(C)/ 6(F), 22).</p>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 241: Carrying Explosives	<p><b>Rule 241: Carrying Explosives</b> The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4A. END 4A can be applied to all coverages or limited to the mandatory coverages.</p>	<p><b>Rule 241: Carrying Explosives</b> The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4(A). END 4(A) can be applied to all coverages or limited to the mandatory coverages.</p>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 242: Carrying Radioactive Material	<p><b>Rule 242: Carrying Radioactive Material</b> The standard policy exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4B. END 4B can be applied to all coverages or limited to the mandatory coverages.</p>	<p><b>Rule 242: Carrying Radioactive Material</b> The standard policy exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4(B). END 4(B) can be applied to all coverages or limited to the mandatory coverages.</p>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums



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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy)   SEF 2		Standard Endorsement Form Number, Title and Purpose	Rating		Standard Endorsement Form Number, Title and Purpose	Rating	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
	2	<b>Drive Other Automobiles (Named Persons)</b> Extends the 'drive other automobiles' Liability and Accident Benefits coverage to persons other than the Insured and spouse.	The premium is dependent upon the Liability limit applicable to the vehicle: Limit in thousands \$200 \$300 \$500 \$1000 Premium per person 8 9 10 11  Accident Benefits per person \$1.	2	<del>Drive Other Automobiles (Named Persons)</del> <b>Designated Operator(s) Drive Other Automobile</b> Extends the 'drive other automobiles' Liability, DCPD and Accident Benefits coverage to persons other than the Insured and spouse.	The premium is dependent upon the Liability limit applicable to the vehicle: Limit in thousands \$200 \$300 \$500 \$1000 Premium per person 8 9 10 11  Accident Benefits per person \$1.		

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 243:</p> <p>Endorsements Applicable to POL 1 (Owner's Policy</p> <p>SEF 3</p>	<p><b>3 Drive Government Automobiles</b>  Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in their custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.</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.  Liability/DCPD: . . . . .  . . . . .20%  Accident Benefits: . . . . .  . . . . .50%  Optional Physical Damage: . . . . .100%</p>	<p><b>3 Drive Government Automobile s</b>  Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in their custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.</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.  Liability/DCPD: . . . . .  . . . . .20%  Accident Benefits: . . . . .  . . . . .50%  Optional Physical Damage: . . . . .100%</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p> <p>Match name of endorsement. Removed "S" from Automobile</p>	<p>This will not impact premiums</p>

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<b>Rule</b>	<b>Current Wording</b>			<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 4A	<b>4A</b>	<b>Permission to Carry Explosives</b> Removes the policy form's exclusion in regard to carrying specified explosives only.	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.	<b>4(A)</b> <b>Permission to Carry Explosives</b> Removes the policy form's exclusion in regard to carrying specified explosives only.	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  This will not impact premiums
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 4B	<b>4B</b>	<b>Permission to Carry Radioactive Material</b> Removes the policy form's exclusion in regard to carrying radioactive materials only.	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.	<b>4(B)</b> <b>Permission to Carry Radioactive Material</b> Removes the policy form's exclusion in regard to carrying radioactive materials only.	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  This will not impact premiums

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Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies						
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 5	<table><tr><td>5</td><td><b>Permission to Rent or Lease (Specified Lessee)</b> Applicable to leases exceeding 30 days.</td><td>No charge for the endorsement. Vehicle is rated as if owned by lessee. Refer to additional rules within manual for further information.</td></tr></table>		5	<b>Permission to Rent or Lease (Specified Lessee)</b> Applicable to leases exceeding 30 days.	No charge for the endorsement. Vehicle is rated as if owned by lessee. Refer to additional rules within manual for further information.	<table><tr><td>5(A)</td><td><b>Permission to <del>Rent or Lease</del> (Specified Lessee)</b> Applicable to leases exceeding 30 days.</td><td>No charge for the endorsement. Vehicle is rated as if owned by lessee. Refer to additional rules within manual for further information.</td></tr></table>		5(A)	<b>Permission to <del>Rent or Lease</del> (Specified Lessee)</b> Applicable to leases exceeding 30 days.	No charge for the endorsement. Vehicle is rated as if owned by lessee. Refer to additional rules within manual for further information.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
5	<b>Permission to Rent or Lease (Specified Lessee)</b> Applicable to leases exceeding 30 days.	No charge for the endorsement. Vehicle is rated as if owned by lessee. Refer to additional rules within manual for further information.										
5(A)	<b>Permission to <del>Rent or Lease</del> (Specified Lessee)</b> Applicable to leases exceeding 30 days.	No charge for the endorsement. Vehicle is rated as if owned by lessee. Refer to additional rules within manual for further information.										
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 5B			<p><b>*NEW*</b></p> <table><tr><td>5(B)</td><td><b>Permission to Lease – Unspecified Lessee</b> <b>Applicable to leases exceeding 30 days</b></td><td><b>Not offered</b></td></tr></table>		5(B)	<b>Permission to Lease – Unspecified Lessee</b> <b>Applicable to leases exceeding 30 days</b>	<b>Not offered</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums			
5(B)	<b>Permission to Lease – Unspecified Lessee</b> <b>Applicable to leases exceeding 30 days</b>	<b>Not offered</b>										

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<p>Rule 243:</p> <p>Endorsements Applicable to POL 1 (Owner's Policy</p> <p>SEF 5C</p>	<p><b>5C</b></p> <p><b>Permission to Rent or Lease (unspecified lessees - short term leases only)</b></p> <p>Applicable to leases not exceeding 30 days</p> <p>The following premiums apply to the policy and are not specifically for the endorsement:</p> <p><b>1. Liability, DCPD, Collision, Comprehensive, Specified Perils:</b></p> <p>Private Passenger . . . . . 250% of 07/0</p> <p>Commercial Vehicles . . . . . 200% of 43/0</p> <p>Light Trucks . . . . . 200% of 45/0</p> <p>Tractor/Trailers . . . . . 175% of 64/0</p> <p>Private Trailers</p> <p>a. Liability . . . . . add \$15</p> <p>b. Optional Physical Damage . . . . . 250% of normal Motorhomes &amp; Camper Units</p> <p>a. Liability . . . . . 250% of 07/0</p> <p>b. Optional Physical Damage . . . . . 250% of normal Motorcycles &amp; Mopeds . . . . . 250% of DR 0 for age 16</p> <p>Snowmobiles &amp; ATVs . . . . . 250% of normal</p> <p>Refer to additional rules within manual for further information.</p>	<p><b>5(C)</b></p> <p><b>Permission to Rent or Lease (unspecified lessees - short term leases only)</b></p> <p>Applicable to leases rentals not exceeding 30 days</p> <p>The following premiums apply to the policy and are not specifically for the endorsement:</p> <p><b>1. Liability, DCPD, Collision, Comprehensive, Specified Perils:</b></p> <p>Private Passenger . . . . . 250% of 07/0</p> <p>Commercial Vehicles . . . . . 200% of 43/0</p> <p>Light Trucks . . . . . 200% of 45/0</p> <p>Tractor/Trailers . . . . . 175% of 64/0</p> <p>Private Trailers</p> <p>a. Liability . . . . . add \$15</p> <p>b. Optional Physical Damage . . . . . 250% of normal Motorhomes &amp; Camper Units</p> <p>a. Liability . . . . . 250% of 07/0</p> <p>b. Optional Physical Damage . . . . . 250% of normal Motorcycles &amp; Mopeds . . . . . 250% of DR 0 for age 16</p> <p>Snowmobiles &amp; ATVs . . . . . 250% of normal</p> <p>Refer to additional rules within manual for further information.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p>	<p>This will not impact premiums</p>

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Rule	Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 5D	<b>5D</b>	<b>Conversion Coverage (rented or leased automobiles)</b>	<b>Not offered.</b>	<b>5(D)</b> <b>Conversion Coverage (<del>rented or leased</del> automobiles)</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 6A	<b>6A</b>	<p><b>Permission to Carry Passengers for Compensation</b> Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.</p> <p>For private passenger vehicles used in <b>car pools</b>: add 10% of Liability and DCPD premium. Attach 6A.  <b>Volunteers:</b>  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><b>Other Private Passenger Vehicles used to transport passengers:</b>  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</p>	<b>6(A)</b> <b><del>Permission to Carry Passengers for Compensation or Hire</del></b> Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.	For private passenger vehicles used in <b>car pools</b> : add 10% of Liability and DCPD premium. Attach 6(A). <b>Volunteers:</b> 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 6(A) is not required and there is no additional premium charge.  <b>Other Private Passenger Vehicles used to transport passengers:</b> i) If transportation of non-paying passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
			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.			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 6(A) 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.		

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Rule	Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 243:</p> <p>Endorsements Applicable to POL 1 (Owner's Policy)</p> <p>SEF 6B</p>	<b>6B</b>	<p><b>School Bus</b></p> <p>This endorsement is used in respect of School Buses and, in regard to Passenger Hazard, provides either:</p> <p>(a) separate limits of liability in respect of</p> <p>(i) bodily injury to any one person,</p> <p>(ii) bodily injury to all persons, and</p> <p>(iii) passengers' property or</p> <p>(b) a combined limit in respect of all passengers' bodily injury and property damage.</p> <p>Also, see END 22.</p>	Rate vehicle according to Public Section.	<p><b>6(B)</b></p> <p><b>School <del>Bus</del> Transportation</b></p> <p>This endorsement is used in respect of School Buses and, in regard to Passenger Hazard, provides either:</p> <p>(a) separate limits of liability in respect of</p> <p>(i) bodily injury to any one person,</p> <p>(ii) bodily injury to all persons, and</p> <p>(iii) passengers' property or</p> <p>(b) a combined limit in respect of all passengers' bodily injury and property damage.</p> <p>Also, see END 22.</p>		
<p>Rule 243:</p> <p>Endorsements Applicable to POL 1 (Owner's Policy)</p> <p>SEF 6C</p>	<b>6C</b>	<p><b>Public Passenger Vehicles</b></p> <p>This endorsement is used in respect of buses other than School Buses and, in regard to Passenger Hazard, provides either:</p> <p>(a) separate limits of liability in respect of</p> <p>(i) bodily injury to any one person,</p> <p>(ii) bodily injury to all persons, and</p> <p>(iii) damage to property carried in the automobile, or</p> <p>(b) a combined limit in respect of all passengers' bodily injury and property.</p>	Rate vehicle according to Public Section.	<p><b>6(C)</b></p> <p><b>Public Passenger <del>Vehicles</del> Automobile Enhanced Coverage</b></p> <p>This endorsement is used in respect of buses other than School Buses and, in regard to Passenger Hazard, provides either:</p> <p>(a) separate limits of liability in respect of</p> <p>(i) bodily injury to any one person,</p> <p>(ii) bodily injury to all persons, and</p> <p>(iii) damage to property carried in the automobile, or</p> <p>(b) a combined limit in respect of all passengers' bodily injury and property.</p>	Rate vehicle according to Public Section.	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p> <p>This will not impact premiums</p>



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Rule	Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 6D	<b>6D</b>	<b>Driver Training School</b> Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22.	Refer to additional rules within manual for further information.	<b>6(D)</b> <b>Driver Training School Services</b> Gives permission for the vehicle to be used for Driver Training <del>School</del> purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 6F	<b>6F</b>	<b>Public Passenger Vehicles</b> Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	Rate vehicle according to Public Section.	<b>6(F)</b> <b>Public Passenger Vehicles Automobile</b> Used instead of END 6(C) when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording		Approved Wording	Change from Current	Premium impact on existing policies					
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 7	<table><tr><td>7</td><td><b>Separate Limits (Third Party Liability)</b> Used only when proof of insurance is filed in respect of a vehicle. The authority concerned requires that, in respect of Road Hazard, the insurance provide separate Liability limits for: (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property.</td><td>Premium is that applicable to an inclusive limit equal to the sum of the limits of 'ii' and 'iii'.</td></tr></table>	7	<b>Separate Limits (Third Party Liability)</b> Used only when proof of insurance is filed in respect of a vehicle. The authority concerned requires that, in respect of Road Hazard, the insurance provide separate Liability limits for: (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property.	Premium is that applicable to an inclusive limit equal to the sum of the limits of 'ii' and 'iii'.	**Removed **	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Removed as amalgamated with SEF 25	This will not impact premiums			
7	<b>Separate Limits (Third Party Liability)</b> Used only when proof of insurance is filed in respect of a vehicle. The authority concerned requires that, in respect of Road Hazard, the insurance provide separate Liability limits for: (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property.	Premium is that applicable to an inclusive limit equal to the sum of the limits of 'ii' and 'iii'.								
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 8	<table><tr><td>8</td><td><b>Property Damage Reimbursement</b></td><td><b>Not offered.</b></td></tr></table>	8	<b>Property Damage Reimbursement</b>	<b>Not offered.</b>	<table><tr><td>8(B)</td><td><b>Property Damage Reimbursement (Section A- Third Party Liability)</b></td><td><b>Not offered.</b></td></tr></table>	8(B)	<b>Property Damage Reimbursement (Section A- Third Party Liability)</b>	<b>Not offered.</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
8	<b>Property Damage Reimbursement</b>	<b>Not offered.</b>								
8(B)	<b>Property Damage Reimbursement (Section A- Third Party Liability)</b>	<b>Not offered.</b>								
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 9	<table><tr><td>9</td><td><b>Marine Use Excluded(</b> Specifies that insurance is not provided while the vehicle is in or upon water or being launched or landed. The use of the endorsement is mandatory in respect of vehicles designed for use on both land and water (amphibious vehicles, all terrain vehicles, swamp buggies).</td><td>No charge</td></tr></table>	9	<b>Marine Use Excluded(</b> Specifies that insurance is not provided while the vehicle is in or upon water or being launched or landed. The use of the endorsement is mandatory in respect of vehicles designed for use on both land and water (amphibious vehicles, all terrain vehicles, swamp buggies).	No charge	<table><tr><td>9</td><td><b>Marine Use Excluded(Amphibious Vehicles)</b> Specifies that insurance is not provided while the vehicle is in or upon water or being launched or landed. The use of the endorsement is mandatory in respect of vehicles designed for use on both land and water (amphibious vehicles, all terrain vehicles, swamp buggies).</td><td>No charge</td></tr></table>	9	<b>Marine Use Excluded(Amphibious Vehicles)</b> Specifies that insurance is not provided while the vehicle is in or upon water or being launched or landed. The use of the endorsement is mandatory in respect of vehicles designed for use on both land and water (amphibious vehicles, all terrain vehicles, swamp buggies).	No charge	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
9	<b>Marine Use Excluded(</b> Specifies that insurance is not provided while the vehicle is in or upon water or being launched or landed. The use of the endorsement is mandatory in respect of vehicles designed for use on both land and water (amphibious vehicles, all terrain vehicles, swamp buggies).	No charge								
9	<b>Marine Use Excluded(Amphibious Vehicles)</b> Specifies that insurance is not provided while the vehicle is in or upon water or being launched or landed. The use of the endorsement is mandatory in respect of vehicles designed for use on both land and water (amphibious vehicles, all terrain vehicles, swamp buggies).	No charge								

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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 13D	13D	<b>Comprehensive Cover – Limited Glass</b> Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage.	<b>Private Passenger Vehicles, Motor Homes and ‘Light’ Commercial Vehicles (excluding Trailers)</b> Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$1,000 or over where there is no discount from the full applicable Comprehensive premium. <b>Note:</b> For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage. <b>Other Vehicles:</b> Not offered.	13(D)	<del><b>Comprehensive Cover – Limited Glass</b></del> <b>Limitation of Glass Coverage</b> Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage.	<b>Private Passenger Vehicles, Motor Homes and ‘Light’ Commercial Vehicles (excluding Trailers)</b> Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$1,000 or over where there is no discount from the full applicable Comprehensive premium. <b>Note:</b> For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage. <b>Other Vehicles:</b> Not offered.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 13H	13H	<b>Deletion Hail Coverage</b> This endorsement must be applied in every instance where the Servicing Carrier makes a cash settlement for a hail damage claim.	No charge	13(H)	<b>Existing Hail Damage - Deletion of Hail Coverage</b> This endorsement must be applied in every instance where the Servicing Carrier makes a cash settlement for a hail damage claim.	No charge	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule		Current Wording		Approved Wording		Change from Current	Premium impact on existing policies																																													
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 16	16	<p><b>Suspension of Coverage</b> 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. The endorsement does not suspend the Liability and Accident Benefits coverages that relate to 'driving other vehicles'. The endorsement may be used in respect of most private passenger and commercial-type vehicles. It is not available in respect of:</p> <p>1. Vehicles for which proof of insurance is issued or filed 2. Experience rated risks 3. Recreational vehicles rated in the Recreational Section</p>	<p>The refund for the period of coverage suspension is calculated according to the table below.</p> <table><tr><td>Period of Suspension</td><td>% of Annual Premium</td></tr><tr><td>Less than 45 days.....</td><td>Nil</td></tr><tr><td>45 days and less than 21/2 months .....</td><td>15%</td></tr><tr><td>21/2 months and less than 3 months .....</td><td>19%</td></tr><tr><td>3 months and less than 3 1/2 months .....</td><td>22%</td></tr><tr><td>3 1/2 months and less than 4 months .....</td><td>26%</td></tr><tr><td>4 months and less than 4 1/2 months .....</td><td>30%</td></tr><tr><td>4 1/2 months and less than 5 months .....</td><td>34%</td></tr><tr><td>5 months and less than 5 1/2 months .....</td><td>38%</td></tr><tr><td>5 1/2 months and less than 6 months .....</td><td>41%</td></tr><tr><td>6 months or more.....</td><td>45%</td></tr></table> <p>In no event shall a refund be granted for any</p>	Period of Suspension	% of Annual Premium	Less than 45 days.....	Nil	45 days and less than 21/2 months .....	15%	21/2 months and less than 3 months .....	19%	3 months and less than 3 1/2 months .....	22%	3 1/2 months and less than 4 months .....	26%	4 months and less than 4 1/2 months .....	30%	4 1/2 months and less than 5 months .....	34%	5 months and less than 5 1/2 months .....	38%	5 1/2 months and less than 6 months .....	41%	6 months or more.....	45%	16	<p><b>Suspension of Coverage</b> 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. The endorsement does not suspend the Liability, DCPD, and Accident Benefits coverages that relate to 'driving other vehicles'. The endorsement may be used in respect of most private passenger and commercial-type vehicles. It is not available in respect of:</p> <p>1. Vehicles for which proof of insurance is issued or filed 2. Experience rated risks 3. Recreational vehicles rated in the Recreational</p>	<p>The refund for the period of coverage suspension is calculated according to the table below.</p> <table><tr><td>Period of Suspension</td><td>% of Annual Premium</td></tr><tr><td>Less than 45 days.....</td><td>Nil</td></tr><tr><td>45 days and less than 21/2 months .....</td><td>15%</td></tr><tr><td>21/2 months and less than 3 months .....</td><td>19%</td></tr><tr><td>3 months and less than 3 1/2 months .....</td><td>22%</td></tr><tr><td>3 1/2 months and less than 4 months .....</td><td>26%</td></tr><tr><td>4 months and less than 4 1/2 months .....</td><td>30%</td></tr><tr><td>4 1/2 months and less than 5 months .....</td><td>34%</td></tr><tr><td>5 months and less than 5 1/2 months .....</td><td>38%</td></tr><tr><td>5 1/2 months and less than 6 months .....</td><td>41%</td></tr><tr><td>6 months or more.....</td><td>45%</td></tr></table> <p>In no event shall a refund be granted for any</p>	Period of Suspension	% of Annual Premium	Less than 45 days.....	Nil	45 days and less than 21/2 months .....	15%	21/2 months and less than 3 months .....	19%	3 months and less than 3 1/2 months .....	22%	3 1/2 months and less than 4 months .....	26%	4 months and less than 4 1/2 months .....	30%	4 1/2 months and less than 5 months .....	34%	5 months and less than 5 1/2 months .....	38%	5 1/2 months and less than 6 months .....	41%	6 months or more.....	45%	<p>Introduce new Coverage. DCPD Reform eff January 1, 2022.</p> <p>This was missed from previous manual update.</p>	
Period of Suspension	% of Annual Premium																																																			
Less than 45 days.....	Nil																																																			
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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
		4. Vehicles that were never intended to be driven. 5. Vehicles held for sale whether or not on an auto dealer's lot.	suspension period of less than forty five (45) consecutive days.  Refer to additional rules within manual for further information.		Section 4. Vehicles that were never intended to be driven. 5. Vehicles held for sale whether or not on an auto dealer's lot.	suspension period of less than forty five (45) consecutive days.  Refer to additional rules within manual for further information.		
Rule 152:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 19A	<b>19A</b>	<b>Valued Automobile(s)</b>	<b>Not offered.</b>	<b>19(A)</b>	<b>Valued Automobile(s)</b>	<b>Not offered.</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 19	<b>19</b>	<b>Limitation of Amount</b> 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.	<b>19(B)</b>	<b>Limitation of Amount</b> 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.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies						
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 21A	<table><tr><td>21A</td><td>Monthly Reporting Basis Fleet</td><td>Not offered.</td></tr></table>			21A	Monthly Reporting Basis Fleet	Not offered.	<table><tr><td>21(A)</td><td>Monthly Reporting Basis Fleet</td><td>Not offered.</td></tr></table>			21(A)	Monthly Reporting Basis Fleet	Not offered.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
21A	Monthly Reporting Basis Fleet	Not offered.												
21(A)	Monthly Reporting Basis Fleet	Not offered.												
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 21B	<table><tr><td>21B</td><td>Blanket Basic Fleet</td><td>Not offered.</td></tr></table>			21B	Blanket Basic Fleet	Not offered.	<table><tr><td>21(B)</td><td>Blanket Basic Fleet</td><td>Not offered.</td></tr></table>			21(B)	Blanket Basic Fleet	Not offered.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
21B	Blanket Basic Fleet	Not offered.												
21(B)	Blanket Basic Fleet	Not offered.												
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 22	<table><tr><td>22</td><td><b>Damage to Property of Passengers</b> Used to insure the Passenger Property Damage hazard when either (a) END 6A or 6D is attached to the policy or (b) END 6B is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage.</td><td>Charge the Passenger Hazard Property Damage premium for the class of vehicle concerned and attach END 22 when required. See Public Section.</td></tr></table>			22	<b>Damage to Property of Passengers</b> Used to insure the Passenger Property Damage hazard when either (a) END 6A or 6D is attached to the policy or (b) END 6B is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage.	Charge the Passenger Hazard Property Damage premium for the class of vehicle concerned and attach END 22 when required. See Public Section.	<table><tr><td>22</td><td><b>Damage to Property of Passengers</b> Used to insure the Passenger Property Damage hazard when either (a) END 6(A) or 6(D) is attached to the policy or (b) END 6(B) is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage.</td><td>Charge the Passenger Hazard Property Damage premium for the class of vehicle concerned and attach END 22 when required. See Public Section.</td></tr></table>			22	<b>Damage to Property of Passengers</b> Used to insure the Passenger Property Damage hazard when either (a) END 6(A) or 6(D) is attached to the policy or (b) END 6(B) is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage.	Charge the Passenger Hazard Property Damage premium for the class of vehicle concerned and attach END 22 when required. See Public Section.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
22	<b>Damage to Property of Passengers</b> Used to insure the Passenger Property Damage hazard when either (a) END 6A or 6D is attached to the policy or (b) END 6B is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage.	Charge the Passenger Hazard Property Damage premium for the class of vehicle concerned and attach END 22 when required. See Public Section.												
22	<b>Damage to Property of Passengers</b> Used to insure the Passenger Property Damage hazard when either (a) END 6(A) or 6(D) is attached to the policy or (b) END 6(B) is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage.	Charge the Passenger Hazard Property Damage premium for the class of vehicle concerned and attach END 22 when required. See Public Section.												

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Rule	Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 23A	<b>23A</b>	<b>Mortgage</b> Records the joint interest of a lienholder. If an END 23A is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	No charge.	<b>23(A)</b> <b>Lien, Mortgagee, Or Assignee</b> Records the joint interest of a lienholder, mortgagee, or assignee If an END 23(A) is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19(B)/28(C)/40) is also to be recorded.	No charge	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  This will not impact premiums
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 23B	<b>23B</b>	<b>Mortgage (Broad Form)</b> Broader than END 23A in that it provides additional protection to the lienholder. If an END 23B is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	10% of total optional physical damage premium; minimum net annual \$25.	<b>23(B)</b> <b>Lien, Mortgagee, or Assignee (Broad Form)</b> Broader than END 23(A) in that it provides additional protection to the lienholder. If an END 23(B) is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19(B)/28(C)/40) is also to be recorded.	10% of total optional physical damage premium; minimum net annual \$25.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  This will not impact premiums

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Rule	Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 24	<b>24</b>	<b>Fire Apparatus</b> Excludes optional physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle	No charge.	<b>24</b> <b>Fire Apparatus and Rescue Equipment</b> Excludes optional physical damage coverage on <del>equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle</del> firefighting, rescue or salvage equipment, which has been removed from automobile while the automobile is at the location of fire or is engaged in rescue activities. Use of the endorsement is mandatory when the insurance applies to fire-fighting vehicle.	No charge.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  This will not impact premiums
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 25	<b>25</b>	<b>Alteration</b> Used by Servicing Carrier to record policy changes.	No charge. Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.	<b>25(A)</b> <b>Alteration</b> Used by Servicing Carrier to record policy changes.	<del>No Charge</del> Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  This will not impact premiums
Rule 243: Endorsements Applicable to POL 1 (Owners Policy)  SEF 26	<b>26</b>	<b>Disappearing Deductible</b>	<b>Not offered.</b>	<b>26(A)</b> <b>Disappearing Deductible(s)</b>	<b>Not offered.</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #05-2023  This will not impact premiums



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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 27	27	<b>Legal Liability for Damage to Non-Owned Automobile(s)</b> Covers the Insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle/trailer that may be in his custody.	<b>Private Passenger Vehicles:</b> Premium: \$50 per annum. Peril: Collision & Comprehensive only Limit: \$40,000 Deductible: \$500 Restriction: Coverage offered only to risks carrying both Collision and Comprehensive on the vehicle  described in the policy.  Note: This is a flat fee per policy term and is not pro rated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled.	27	<b>Legal Liability for Damage to Non-Owned Automobile(s)</b> Covers the Insured's legal liability for loss of or damage to a non-owned vehicle/trailer (not owned by or licensed in the name of the Insured or any other person residing in the same premises) arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle/trailer that may be in his custody.	<b>Private Passenger Vehicles:</b> Premium: \$50 per annum. Peril: Collision & Comprehensive only Limit: \$40,000 Deductible: \$500 Restriction: Coverage offered only to risks carrying both Collision and Comprehensive on the vehicle  described in the policy.  Note: This is a flat fee per policy term and is not pro rated when the endorsement is added midterm to a policy or deleted midterm from a policy unless the vehicle is deleted or the policy cancelled.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 28	28	<b>Reduction of Coverage as Respects Operation By Named Person(s)</b> Used if the coverages provided by the policy are to be restricted when certain named operators are driving the vehicle.	No premium reduction.	28(C)	<del><b>Reduction of Coverage as Respects Operation By Named Person(s)</b></del> <b>Named Person(s) Reduction of Coverage</b> Used if the coverages provided by the policy are to be restricted when certain named operators are driving the vehicle.	No premium reduction.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 29	<b>29</b>	<b>Additional Coverage as Respects Operation By Named Person(s)</b>	<b>Not offered.</b>	<b>29</b>	<b>Additional Coverage as Respects Operation by Named Person(s) Named Person(s) Additional Coverage</b>	<b>Not offered.</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 30A	<b>30A</b>	<b>Excluding Attached Machinery</b> Excludes Section C coverage in respect of equipment mounted on and attached to vehicle. END 30A may not be used in conjunction with END 31.	No charge	<b>30(A)</b>	<b>Excluding Attached Machinery, Apparatus or Equipment Exclusion – Section C – Loss or Damage</b> Excludes Section C coverage in respect of equipment mounted on and attached to vehicle. END 30(A) may not be used in conjunction with END 31.	No charge	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 30	<b>30</b>	<b>Excluding Operation of Attached Machinery</b> 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. END 30 may not be used in conjunction with END 31	No charge	<b>30(B)</b>	<b>Excluding Operation of Attached Machinery, Apparatus or Equipment Exclusion – Section A – Third Party Liability and Section B – Accident Benefits</b> 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. END 30(B) may not be used in conjunction with END 31	No charge	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 31	31	<b>Non-Owned Equipment</b> Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. <b>Use of the endorsement is not permissible in respect of a vehicle to which END 30 or 30A applies.</b> 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.	No specific charge, equipment cost to be included in vehicle value	31	<b>Non-Owned Equipment</b> Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. <b>Use of the endorsement is not permissible in respect of a vehicle to which END 30(B) or 30(A) applies.</b> 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.	No specific charge, equipment cost to be included in vehicle value	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 32	32	<b>Recreational Vehicle</b> Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	No charge.	32	<del>Recreational Vehicle</del> <b>Recreational Vehicle-Off-Highway Vehicle</b> Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	No charge.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 37	<b>37</b>	<b>Limitation to Automobile Sound and Electronic Communication Equipment.</b> Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.	No charge.	<b>37</b> <b>Limitation to Automobile <del>Sound and Electronic Accessories and Electronic Communication</del> Equipment.</b> Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the automobile electronic accessories or electronic equipment or the actual cash value is \$1,500 in total.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 243:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 38	<b>38</b>	<b>Increased Limit, Automobile Sound and Electronic Communication Equipment</b> Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the described equipment is the limit shown in the endorsement or the actual cash value of the described equipment whichever is less.	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500 e.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	<b>38</b> <b><del>Increased Limit, Automobile Sound and Electronic Communication Equipment-Specified Limit(s) – Automobile Electronic Accessories and Electronic Equipment</del></b> Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the described automobile electronic accessories and electronic equipment is the limit shown in the endorsement or the actual cash value of the described equipment whichever is less.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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<b>Rule</b>	<b>Current Wording</b>			<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
Rule 243: Endorsements Applicable to POL 1 (Owners Policy)  SEF 43R	<b>43L</b>	<b>Limited Waiver of Depreciation</b>	<b>Not offered.</b>	<b>43R(L)</b> <b>Limited Waiver of Depreciation</b> <b>Not offered.</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03- 2022	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>PUBLIC SECTION</b>				
<p>Rule 301: Coverages Available and Minimum Deductible</p> <p>A. Liability</p> <p>1. Maximum Limit(s) of Liability</p>	<p><b>A. Liability</b></p> <p><b>1. Maximum Limit(s) of Liability</b></p> <p>.....</p> <p>Example 1: The Insured is required by law to provide the Road Hazard limit of \$200,000 and the municipal by-law requires \$3,000,000 for Passenger BI. The policy may be issued for up to \$2,000,000 Road, \$3,000,000 Passenger BI and \$5,000 Passenger PD using END 6C or, if licensed as a School Bus, 6B.</p> <p>....</p> <p>The chart on Page 1 – Rating Notes indicates the appropriate endorsement form to be used with each vehicle type unless separate limits are required by law in which case 6c must be used.</p>	<p><b>A. Liability</b></p> <p><b>1. Maximum Limit(s) of Liability</b></p> <p>.....</p> <p>Example 1: The Insured is required by law to provide the Road Hazard limit of \$200,000 and the municipal by-law requires \$3,000,000 for Passenger BI. The policy may be issued for up to \$2,000,000 Road, \$3,000,000 Passenger BI and \$5,000 Passenger PD using END 6(C) or, if licensed as a School Bus, 6(B).</p> <p>....</p> <p>The chart on Page 1 – Rating Notes indicates the appropriate endorsement form to be used with each vehicle type unless separate limits are required by law in which case 6e(C) must be used.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p>	<p>This will not impact premiums</p>
<p>Rule 301: Coverages Available and Minimum Deductible</p> <p>A. Liability</p> <p>3. Policy Issuance using Combined limit – END 6F</p>	<p><b>3. Policy Issuance Using Combined Limit – END 6F</b></p> <p>END 6F is to be used unless separate limits are required by law for Road and Passenger Hazards. If separate limits are required END 6C is to be used.</p> <p>END 6F deletes the Section A exclusion for carrying passengers for compensation and amends exclusions b) and d) of the insuring agreements to provide coverage for liability for bodily injury to occupants and damage to property of passengers.</p> <p>The Section A limit on the declaration page will show the combined limit for Road Hazard, Passenger Hazard BI and Passenger Hazard PD. No limit is specified on END 6F. The combined limits for Road Hazard, Passenger Hazard BI and Passenger Hazard PD may not exceed the maximum limit of liability specified in this rule under 1a) and 1b).</p>	<p><b>3. Policy Issuance Using Combined Limit – END 6(F)</b></p> <p>END 6(F) is to be used unless separate limits are required by law for Road and Passenger Hazards. If separate limits are required END 6(C) is to be used.</p> <p>END 6(F) deletes the Section A exclusion for carrying passengers for compensation and amends exclusions b) and d) of the insuring agreements to provide coverage for liability for bodily injury to occupants and damage to property of passengers.</p> <p>The Section A limit on the declaration page will show the combined limit for Road Hazard, Passenger Hazard BI and Passenger Hazard PD. No limit is specified on END 6(F). The combined limits for Road Hazard, Passenger Hazard BI and Passenger Hazard PD may not exceed the maximum limit of liability specified in this rule under 1a) and 1b).</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p> <p>Typo Correction. Hazard spelled with extra “a”</p>	<p>This will not impact premiums</p>

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 301: Coverages Available and Minimum Deductible  A. Liability 4. Policy Issuance Using END 6B (School Bus only) or END 6C	<b>4. Policy Issuance Using END 6B (School Bus only) or END 6C</b> END 6B and 6C are to be used only when separate limits are required by law. The Road Hazard limit is shown as the Section A limit on the declaration page of the policy. END 6B or 6C must be attached to the policy and must indicate the limits applicable to Passenger Hazard BI and Passenger Hazard PD.  On END 6B and 6C, the limits applicable to Passenger Hazard are shown separately for bodily injury to one person, bodily injury to two or more persons, and damage to property carried in the automobile. It is also possible to show a single limit for Passenger Hazard Bodily Injury and Passenger Hazard Property Damage under 2 (b).  For example: On END 6B or 6C the limits would be shown 2 (a)      \$1,000,000      for any one person \$1,000,000      for two or more persons \$5,000          damage to property	<b>4. Policy Issuance Using END 6(B) (School Bus only) or END 6(C)</b> END 6(B) and 6(C) are to be used only when separate limits are required by law. The Road Hazard limit is shown as the Section A limit on the declaration page of the policy. END 6(B) or 6(C) must be attached to the policy and must indicate the limits applicable to Passenger Hazard BI and Passenger Hazard PD.  On END 6(B) and 6(C), the limits applicable to Passenger Hazard are shown separately for bodily injury to one person, bodily injury to two or more persons, and damage to property carried in the automobile. It is also possible to show a single limit for Passenger Hazard Bodily Injury and Passenger Hazard Property Damage under 2 (b).  For example: On END 6(B) or 6(C) the limits would be shown 2 (a)      \$1,000,000      for any one person \$1,000,000      for two or more persons \$5,000          damage to property	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 301: Coverages Available and Minimum Deductible  A. Liability 5. Policy Issuance Using END 22 Passenger Property Damage	<b>5. Policy Issuance Using END 22 Passenger Property Damage</b> This endorsement is used to insure the passenger property damage when END 6a, 6d or 6b (where separate limits are required for Passenger Hazard Bodily Injury & Property Damage) is attached to the policy. For END 6a and 6d use the Passenger Property Damage premium applicable to Taxi.	<b>5. Policy Issuance Using END 22 Passenger Property Damage</b> This endorsement is used to insure the passenger property damage when END 6(A)✘, 6(D)✘ or 6(B)✘ (where separate limits are required for Passenger Hazard Bodily Injury & Property Damage) is attached to the policy. For END 6(A)✘ and 6(D)✘ use the Passenger Property Damage premium applicable to Taxi.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 305: Definitions  A. Public Vehicles	<b>A. Public Vehicles</b> Vehicles used for the carrying of passengers classified in Rule 307: Rating Class. Vehicles rated as private passenger vehicles with END 6A attached to permit the occasional carriage of passengers for compensation are not considered to be public vehicles. Where a vehicle is used for carrying passengers for compensation but is not classified in Rule 307, full details must be provided to the Servicing Carrier including a description of the vehicle, its intended use and its seating capacity.	<b>A. Public Vehicles</b> Vehicles used for the carrying of passengers classified in Rule 307: Rating Class. Vehicles rated as private passenger vehicles with END 6(A) attached to permit the occasional carriage of passengers for compensation are not considered to be public vehicles. Where a vehicle is used for carrying passengers for compensation but is not classified in Rule 307, full details must be provided to the Servicing Carrier including a description of the vehicle, its intended use and its seating capacity.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 307: Rating Class  C. Hotel or Country Club Bus - Class 72	<b>C. Hotel or Country Club Bus - Class 72</b> A vehicle owned by and used by a hotel, summer camp, fishing camp, whitewater rafting enterprise, resort, golf or country club and the like for carrying guests, members or employees. The operation of the bus is secondary or incidental to the Insured's business.  To complete END 6F or 6C, after 'for compensation or hire only' enter 'in connection with the Insured's business of [enter the Insured's business]'	<b>C. Hotel or Country Club Bus - Class 72</b> A vehicle owned by and used by a hotel, summer camp, fishing camp, whitewater rafting enterprise, resort, golf or country club and the like for carrying guests, members or employees. The operation of the bus is secondary or incidental to the Insured's business.  To complete END 6(F) or 6(C), after 'for compensation or hire only' enter 'in connection with the Insured's business of [enter the Insured's business]'	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022.  Removing "s" from Automobile	This will not impact premiums
Rule 307: Rating Class  D. Private Bus - Class 7M	<b>D. Private Bus - Class 7M</b> A vehicle that is ....  NOTE 1 : If an Insured operating a day care from his/her home obtains a written exemption from the Motor Transport Board and provides a copy of that exemption, the charge for the appropriate private passenger rate class (02, 03 or underage class) will apply plus 10% for the 6A endorsement. If the seating capacity exceeds seven seats, private bus rates apply. ....  To complete END 6F or 6C, after 'for compensation or hire only' enter 'in connection with the Insured's business of [enter the Insured's business]'	<b>D. Private Bus - Class 7M</b> A vehicle that is ....  NOTE 1 : If an Insured operating a day care from his/her home obtains a written exemption from the Motor Transport Board and provides a copy of that exemption, the charge for the appropriate private passenger rate class (02, 03 or underage class) will apply plus 10% for the 6(A) endorsement. If the seating capacity exceeds seven seats, private bus rates apply. ....  To complete END 6(F) or 6(C), after 'for compensation or hire only' enter 'in connection with the Insured's business of [enter the Insured's business]'	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums



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<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
Rule 307: Rating Class  E. Van Pool - Class 7M	<b>E. Van Pool - Class 7M</b> A vehicle owned by an employer and used for one round trip each day to carry commuting employees.  To complete END 6F or 6C, after 'Use of the automobile in connection with the Insured's business of [enter the Insured's business]'	<b>E. Van Pool - Class 7M</b> A vehicle owned by an employer and used for one round trip each day to carry commuting employees.  To complete END 6(F) or 6(C), after 'Use of the automobile in connection with the Insured's business of [enter the Insured's business]'	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 307: Rating Class  F. Taxi - Class 7A	<b>F. Taxi - Class 7A</b> Taxi is a vehicle for hire used for carrying passengers for compensation between locations of their choice, unlike buses with pickup and dropoff points determined by the bus provider, not the passengers. ....  Attach END 6C and insert 'Taxi'.	<b>F. Taxi - Class 7A</b> Taxi is a vehicle for hire used for carrying passengers for compensation between locations of their choice, unlike buses with pickup and drop off points determined by the bus provider, not the passengers. ....  Attach END 6(C) and insert 'Taxi'.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 307: Rating Class  G. Limousine – Class 7B	<b>G. Limousine – Class 7B</b> Attach END 6C and insert rated use of vehicle.	<b>G. Limousine – Class 7B</b> Attach END 6(C) and insert rated use of vehicle.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 307: Rating Class  H. Ambulance - Class 76  Private Ambulance	<b>H. Ambulance - Class 76</b> ....  <b>Private Ambulance</b> An ambulance as described above but used exclusively for the carrying of the Insured's employees. ....  Attach END 6A and insert 'Ambulance' and 'Emergency' or 'Non emergency'.	<b>H. Ambulance - Class 76</b> ....  <b>Private Ambulance</b> An ambulance as described above but used exclusively for the carrying of the Insured's employees. ....  Attach END 6(A) and insert 'Ambulance' and 'Emergency' or 'Non emergency'.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 312: Endorsement  END 37 - Limitation to Automobile Sound and Electronic Communication Equipment	<b>END 37 - Limitation to Automobile Sound and Electronic Communication Equipment</b> This endorsement limits the amount of coverage on such equipment to \$1,500. Where a vehicle is covered for Comprehensive or Specified Perils, this endorsement must be added if the Applicant does not wish to purchase additional coverage. The endorsement must be signed by the Insured.	<b>END 37 - Limitation to Automobile Sound and Electronic Accessories Communication and Electronic Equipment</b>  This endorsement limits the amount of coverage on such equipment to \$1,500. Where a vehicle is covered for Comprehensive or Specified Perils, this endorsement must be added if the Applicant does not wish to purchase additional coverage. The endorsement must be signed by the Insured.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	
Rule 312: Endorsement  END 38 - Increased Limit, Automobile Sound and Electronic Communication Equipment	<b>END 38 - Increased Limit, Automobile Sound and Electronic Communication Equipment</b> Where a vehicle is covered for Comprehensive or Specified Perils, and the Applicant wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased at a rate of \$30 per \$1,000 of value or part thereof in excess of \$1,500. Documentation (appraisal or receipts) is necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the Insured.  For example: END 38 has a limit of \$4,300. The premium for END 38 shall be \$90.	<b>END 38 - <del>Increased Limit, Automobile Sound and Electronic Communication Equipment</del> Specified Limit(s)- Automobile Electronic Accessories and Electronic Equipment</b>  Where a vehicle is covered for Comprehensive or Specified Perils, and the Applicant wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased at a rate of \$30 per \$1,000 of value or part thereof in excess of \$1,500. Documentation (appraisal or receipts) is necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the Insured.  For example: END 38 has a limit of \$4,300. The premium for END 38 shall be \$90.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 328: Suspension of Operator's Licence – Use of END 28	<b>Rule 328: – Suspension of Operator's Licence – Use of END 28</b>  The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence, or the right to obtain a licence of a person who is recorded as a driver of a vehicle to which the insurance applies, or where a driver is unlicensed. These provisions apply whether END 28 is being added to the policy at the request of the Insured or by the Servicing Carrier because of the above mentioned circumstances.	<b>Rule 328: – Suspension of Operator's Licence – Use of END 28(C)</b>  The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence, or the right to obtain a licence of a person who is recorded as a driver of a vehicle to which the insurance applies, or where a driver is unlicensed. These provisions apply whether END 28(C) is being added to the policy at the request of the Insured or by the Servicing Carrier because of the above mentioned circumstances.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 328: Suspension of Operator's Licence – Use of END 28  B.	<b>B. If there is another licensed driver of the vehicle (It is assumed that the person concerned will not drive without a valid licence.)</b> 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	<b>B. If there is another licensed driver of the vehicle (It is assumed that the person concerned will not drive without a valid licence.)</b> 1. The Servicing Carrier shall issue END 28(C) ( <del>Reduction of Coverage as Respects Named Persons</del> ) restricting coverage to minimum statutory requirements and excluding optional physical damage where provided, for that person	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Remove name of END, keeping only END# for Rule Harmonization across all Jurisdictions	This will not impact premiums
Rule 328: Suspension of Operator's Licence – Use of END 28  C.	<b>C. If the person concerned does drive without a valid licence</b> If discovered after the policy has been issued, END 28 shall be deleted. The insurance shall be rated as if that person does drive the vehicle where:	<b>C. If the person concerned does drive without a valid licence</b> If discovered after the policy has been issued, END 28(C) shall be deleted. The insurance shall be rated as if that person does drive the vehicle where:	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 328: Suspension of Operator's Licence – Use of END 28 D.	<b>D. Unsigned END 28</b> If END 28 is not signed, END 28 shall be deleted and the policy shall be re-rated as though there was no END 28.	<b>D. Unsigned END 28(C)</b> If END 28(C) is not signed, END 28(C) shall be deleted and the policy shall be re-rated as though there was no END 28(C).	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 328: Suspension of Operator's Licence – Use of END 28  E.	<b>E. Completion of END 28</b> 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.  END 8a is not to be used.	<b>E. Completion of END 28(C)</b> END 28(C) 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.  END 8a-(A) is not to be used.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 329: 'Home-Made' Vehicles/Reconstruction/ Imported Right Hand Drive / Imported Vehicles  B. Optional Physical Damage Coverage	<b>B. Optional Physical Damage Coverage</b> 1. No optional physical damage coverage (for any value) shall be provided for:  ....  3. 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.	<b>B. Optional Physical Damage Coverage</b> 1. No optional physical damage coverage (for any value) shall be provided for:  ....  3. The insurance shall be subject to END 19(B) ( <del>Limitation of Amount</del> ) which must be attached to the policy and a copy signed by the Insured. END 19(A) ( <del>Valued Automobile</del> ) is not available.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022 Remove name of END, keeping only END# for Rule Harmonization across all Jurisdictions	This will not impact premiums
Rule 332: Short Term Rentals- Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing  A. Short- Term Rentals- Unspecified Lessees- Leases of 30 days or less	<b>Rule 332: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing</b>  A. Short- Term Rentals- Unspecified Lessees- Leases of 30 days or less- Class 7M  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.	<b>Rule 332: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing</b>  A. Short- Term Rentals- <del>Unspecified Lessees- Leases</del> Rentals of 30 days or less- Class 7M  Use POL 1 and END 5(C).  Insurance is provided on a specified vehicle/per vehicle basis and use of END 21(A) /21 (B) is not permitted. Use of END 44 is not permitted.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 332: Short Term Rentals- Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing  B. Ride Sharing – Class 7N	<b>B. Ride Sharing – Class 7N</b> Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company  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.  Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.	<b>B. Ride Sharing – Class 7N</b> Applicable where a vehicle is used in connection with a vehicle-sharing service, or peer-to-peer rental company  Use POL 1 and END 5(C). Insurance is provided on a specified vehicle/per vehicle basis and use of END 21(A)/21(B) is not permitted. Use of END 44 is not permitted.  Rate as Short-Term Rental (as outlined in Section A above) and code as Class 7N.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule 333: Long Term Leases-Specified Lessees - Leases Exceeding 30 Days  B. Policy	<b>B. Policy</b> Use POL 1 with END 5. The name and address of the lessor and the name and address of the lessee must appear on the policy declaration page.	<b>B. Policy</b> Use POL 1 with END 5(A). The name and address of the lessor and the name and address of the lessee must appear on the policy declaration page.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 334: Driver Training Vehicles	<b>Rule 334: Driver Training Vehicles</b> All driver training vehicles (regardless of vehicle type) shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee.  Use POL 1 with END 6D. This endorsement extends the Liability section of the policy to cover the Applicant's liability for student drivers/observers.	<b>Rule 334: Driver Training Vehicles</b> All driver training vehicles (regardless of vehicle type) shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee.  Use POL 1 with END 6(D). This endorsement extends the Liability section of the policy to cover the Applicant's liability for student drivers/observers.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 335: Fleet  B. Fleet Rating	<b>B. Fleet Rating</b> .... Experience rating includes the following: • Losses are always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim. • Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application • amount paid back by the Insured due to an END 8 on the policy with the prior Insurer ....  NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.  Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted.	<b>B. Fleet Rating</b> .... Experience rating includes the following: • Losses are always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim. • Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application • amount paid back by the Insured due to an END 8(B) on the policy with the prior Insurer ....  NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.  Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21(A) and 21(B) is not permitted.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 335: Fleet  D. Applications 7. Premium Calculations	<p><b>7. Premium Calculation Liability and DCPD</b>  Where the Applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.  ....</p> <p>Public Vehicle - Road Hazard and Passenger Hazard  a) Enter the premium applicable to the minimum statutory limit for Road Hazard.  ....</p> <p>For example:  ....</p> <p>c) If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column.</p> <p><b>Note:</b> The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6A/B/C/F, 22).</p>	<p><b>7. Premium Calculation Liability and DCPD</b>  Where the Applicant requires limits in excess of \$1,000,000 the Agent/Broker must discuss the risk with the Servicing Carrier prior to binding. Many risks will not be eligible for limits in excess of \$1,000,000.  ....</p> <p>Public Vehicle - Road Hazard and Passenger Hazard  a) Enter the premium applicable to the minimum statutory limit for Road Hazard.  ....</p> <p>For example:  ....</p> <p>c) If Passenger Property Damage is to be insured, enter the premium for the required limit in the Endorsement column.</p> <p><b>Note:</b> The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6(A) /6(B) /6(C) /6(F), 22).</p>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 336: Carrying Explosives	<p><b>Rule 336: Carrying Explosives</b>  The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4A. END 4A can be applied to all coverages or limited to the mandatory coverages.</p>	<p><b>Rule 336: Carrying Explosives</b>  The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4(A). END 4(A) can be applied to all coverages or limited to the mandatory coverages.</p>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 337: Carrying Radioactive Material	<p><b>Rule 337: Carrying Radioactive Material</b>  The standard policy exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4B. END 4B can be applied to all coverages or limited to the mandatory coverages.</p>	<p><b>Rule 337: Carrying Radioactive Material</b>  The standard policy exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4(B). END 4(B) can be applied to all coverages or limited to the mandatory coverages.</p>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies		
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 3	<b>3</b>	<b>Drive Government Automobiles</b> Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in their custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.	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%	<b>3</b>	<b>Drive Government Automobiles</b> Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in their custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.	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%	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Match name of endorsement. Removed "S" from Automobile	This will not impact premiums
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 4A	<b>4A</b>	<b>Permission to Carry Explosives</b> Removes the policy form's exclusion in regard to carrying specified explosives only.	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.	<b>4(A)</b>	<b>Permission to Carry Explosives</b> Removes the policy form's exclusion in regard to carrying specified explosives only.	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording			Approved Wording	Change from Current	Premium impact on existing policies
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 4B	<b>4B</b>	<b>Permission to Carry Radioactive Material</b> Removes the policy form's exclusion in regard to carrying radioactive materials only.	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.	<b>4(B)</b> <b>Permission to Carry Radioactive Material</b> Removes the policy form's exclusion in regard to carrying radioactive materials only.	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  This will not impact premiums
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 5	<b>5</b>	<b>Permission to Rent or Lease (Specified Lessee)</b> Applicable to leases exceeding 30 days.	No charge for the endorsement. Vehicle is rated as if owned by lessee. Refer to additional rules within manual for further information.	<b>5(A)</b> <b>Permission to Rent or Lease (Specified Lessee)</b> Applicable to leases exceeding 30 days.	No charge for the endorsement. Vehicle is rated as if owned by lessee. Refer to additional rules within manual for further information.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  This will not impact premiums
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 5B				<b>*NEW*</b>  <b>5(B)</b> <b>Permission to Lease – Unspecified Lessee Applicable to Leases exceeding 30 days</b>	<b>Not offered</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  This will not impact premiums

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Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
<p>Rule 338:</p> <p>Endorsements Applicable to POL 1 (Owner's Policy</p> <p>SEF 5C</p>	<b>5C</b>	<p><b>Permission to Rent or Lease (unspecified lessees - short term leases only)</b></p> <p>Applicable to leases not exceeding 30 days</p> <p>The following premiums apply to the policy and are not specifically for the endorsement:</p> <p><b>1. Liability, DCPD, Collision, Comprehensive, Specified Perils:</b></p> <p>Private Passenger . . . . .</p> <p>. . . . .250% of 07/0</p> <p>Commercial Vehicles</p> <p>Light Trucks . . . . .</p> <p>. . . . .200% of 43/0</p> <p>Heavy Trucks . . . . .</p> <p>. . . . .200% of 45/0</p> <p>Tractor/Trailers . . . . .</p> <p>. . . . .175% of 64/0</p> <p>Private Trailers</p> <p>a. Liability . . . . .</p> <p>. . . . . add \$15</p> <p>b. Optional Physical Damage . . . . .</p> <p>. . . . .250% of normal</p> <p>Motorhomes &amp; Camper Units</p> <p>a. Liability . . . . .</p> <p>. . . . .250% of 07/0</p> <p>b. Optional Physical Damage . . . . .</p> <p>. . . . .250% of normal</p> <p>Motorcycles &amp; Mopeds . . . . .</p> <p>. . . . .250% of DR 0 for age 16</p> <p>Snowmobiles &amp; ATVs . . . . .</p> <p>. . . . .250% of normal</p> <p>Refer to additional rules within manual for further information.</p>	<b>5(C)</b>	<p><b>Permission to Rent or Lease (unspecified lessees - short term leases only)</b></p> <p>Applicable to leases rentals not exceeding 30 days</p> <p>The following premiums apply to the policy and are not specifically for the endorsement:</p> <p><b>1. Liability, DCPD, Collision, Comprehensive, Specified Perils:</b></p> <p>Private Passenger . . . . .</p> <p>. . . . .250% of 07/0</p> <p>Commercial Vehicles</p> <p>Light Trucks . . . . .</p> <p>. . . . .200% of 43/0</p> <p>Heavy Trucks . . . . .</p> <p>. . . . .200% of 45/0</p> <p>Tractor/Trailers . . . . .</p> <p>. . . . .175% of 64/0</p> <p>Private Trailers</p> <p>a. Liability . . . . .</p> <p>. . . . . add \$15</p> <p>b. Optional Physical Damage . . . . .</p> <p>. . . . .250% of normal</p> <p>Motorhomes &amp; Camper Units</p> <p>a. Liability . . . . .</p> <p>. . . . .250% of 07/0</p> <p>b. Optional Physical Damage . . . . .</p> <p>. . . . .250% of normal</p> <p>Motorcycles &amp; Mopeds . . . . .</p> <p>. . . . .250% of DR 0 for age 16</p> <p>Snowmobiles &amp; ATVs . . . . .</p> <p>. . . . .250% of normal</p> <p>Refer to additional rules within manual for further information.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p>	<p>This will not impact premiums</p>

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<p>Rule 338:</p> <p>Endorsements Applicable to POL 1 (Owner's Policy)</p> <p>SEF 5D</p>	<b>5D</b>	<p><b>Conversion Coverage (rented or leased automobiles)</b></p> <p><b>Not offered.</b></p>	<b>5(D)</b>	<p><b>Conversion Coverage (<del>rented or leased automobiles</del>)</b></p> <p><b>Not offered.</b></p>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
<p>Rule 338:</p> <p>Endorsements Applicable to POL 1 (Owner's Policy)</p> <p>SEF 6A</p>	<b>6A</b>	<p><b>Permission to Carry Passengers for Compensation</b> Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.</p> <p>For private passenger vehicles used in <b>car pools</b>: add 10% of Liability and DCPD premium. Attach 6A.</p> <p><b>Volunteers:</b> 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><b>Other Private Passenger Vehicles used to transport passengers:</b> 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.</p>	<b>6(A)</b>	<p><b><del>Permission to Carry Passengers for Compensation or Hire</del></b> Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.</p> <p>For private passenger vehicles used in <b>car pools</b>: add 10% of Liability and DCPD premium. Attach 6(A).</p> <p><b>Volunteers:</b> 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 6(A) is not required and there is no additional premium charge.</p> <p><b>Other Private Passenger Vehicles used to transport passengers:</b> i) If transportation of non-paying passengers is part of Insured's job and employer reimburses employee for expenses - then Class 07 rates apply.</p>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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			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.			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 6(A) 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.		
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 6B	<b>6B</b>	<b>School Bus</b> This endorsement is used in respect of School Buses and, in regard to Passenger Hazard, provides either: (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) passengers' property or (b) a combined limit in respect of all passengers' bodily injury and property damage. Also, see END 22.	Rate vehicle according to Public Section.	<b>6(B)</b>	<b>School <del>Bus</del> Transportation</b> This endorsement is used in respect of School Buses and, in regard to Passenger Hazard, provides either: (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) passengers' property or (b) a combined limit in respect of all passengers' bodily injury and property damage. Also, see END 22.	Rate vehicle according to Public Section.		

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Rule	Current Wording			Approved Wording		Change from Current	Premium impact on existing policies	
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 6C	<b>6C</b>	<b>Public Passenger Vehicles</b> This endorsement is used in respect of buses other than School Buses and, in regard to Passenger Hazard, provides either: (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property carried in the automobile, or (b) a combined limit in respect of all passengers' bodily injury and property.	Rate vehicle according to Public Section.	<b>6(C)</b>	<b>Public Passenger Vehicles</b> <b>Automobile Enhanced Coverage</b> This endorsement is used in respect of buses other than School Buses and, in regard to Passenger Hazard, provides either: (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property carried in the automobile, or (b) a combined limit in respect of all passengers' bodily injury and property.	Rate vehicle according to Public Section.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 6D	<b>6D</b>	<b>Driver Training School</b> Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22.	Refer to additional rules within manual for further information.	<b>6(D)</b>	<b>Driver Training School</b> <b>Services</b> Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22.	Refer to additional rules within manual for further information.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording			Approved Wording		Change from Current	Premium impact on existing policies				
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 6F	<table><tr><td>6F</td><td><b>Public Passenger Vehicles</b> Used instead of END 6C when a combined Road &amp; Passenger Hazard Limit (B.I. &amp; P.D.) is to be provided.</td><td>Rate vehicle according to Public Section.</td></tr></table>	6F	<b>Public Passenger Vehicles</b> Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	Rate vehicle according to Public Section.	<table><tr><td>6(F)</td><td><b>Public Passenger Vehicles</b> <del><b>Vehicles</b></del> <b>Automobile</b> Used instead of END 6(C) when a combined Road &amp; Passenger Hazard Limit (B.I. &amp; P.D.) is to be provided.</td><td>Rate vehicle according to Public Section.</td></tr></table>		6(F)	<b>Public Passenger Vehicles</b> <del><b>Vehicles</b></del> <b>Automobile</b> Used instead of END 6(C) when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	Rate vehicle according to Public Section.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
6F	<b>Public Passenger Vehicles</b> Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	Rate vehicle according to Public Section.									
6(F)	<b>Public Passenger Vehicles</b> <del><b>Vehicles</b></del> <b>Automobile</b> Used instead of END 6(C) when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	Rate vehicle according to Public Section.									
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 7	<table><tr><td>7</td><td><b>Separate Limits (Third Party Liability)</b> Used only when proof of insurance is filed in respect of a vehicle. The authority concerned requires that, in respect of Road Hazard, the insurance provide separate Liability limits for: (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property.</td><td>Premium is that applicable to an inclusive limit equal to the sum of the limits of 'ii' and 'iii'.</td></tr></table>	7	<b>Separate Limits (Third Party Liability)</b> Used only when proof of insurance is filed in respect of a vehicle. The authority concerned requires that, in respect of Road Hazard, the insurance provide separate Liability limits for: (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property.	Premium is that applicable to an inclusive limit equal to the sum of the limits of 'ii' and 'iii'.	**Removed **		AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Removed as amalgamated with SEF 25	This will not impact premiums			
7	<b>Separate Limits (Third Party Liability)</b> Used only when proof of insurance is filed in respect of a vehicle. The authority concerned requires that, in respect of Road Hazard, the insurance provide separate Liability limits for: (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property.	Premium is that applicable to an inclusive limit equal to the sum of the limits of 'ii' and 'iii'.									

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Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 8	8	Property Damage Reimbursement	Not offered.	8(B)	Property Damage Reimbursement (Section A- Third Party Liability)	Not offered.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 9	9	Marine Use Excluded( Specifies that insurance is not provided while the vehicle is in or upon water or being launched or landed. The use of the endorsement is mandatory in respect of vehicles designed for use on both land and water (amphibious vehicles, all terrain vehicles, swamp buggies).	No charge	9	Marine Use Excluded(Amphibious Vehicles) Specifies that insurance is not provided while the vehicle is in or upon water or being launched or landed. The use of the endorsement is mandatory in respect of vehicles designed for use on both land and water (amphibious vehicles, all terrain vehicles, swamp buggies).	No charge	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 13D	13D	Comprehensive Cover – Limited Glass	Not offered on ‘Public Vehicles’ as described in the Public Section of this manual.	13(D)	Comprehensive Cover – Limited Glass Limitation of Glass Coverage	Not offered on ‘Public Vehicles’ as described in the Public Section of this manual.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 13H	13H	Deletion Hail Coverage This endorsement must be applied in every instance where the Servicing Carrier makes a cash settlement for a hail damage claim.	No charge	13(H)	Existing Hail Damage - Deletion of Hail Coverage This endorsement must be applied in every instance where the Servicing Carrier makes a cash settlement for a hail damage claim.	No charge	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums



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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 16	<b>16</b>	<b>Agreement for Suspension of Coverage</b> 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. The endorsement does not suspend the Liability and Accident Benefits coverages that relate to 'driving other vehicles'. The endorsement may be used in respect of most private passenger and commercial-type vehicles. It is not available in respect of: 1. Vehicles for which proof of insurance is issued or filed 2. Experience rated risks 3. Recreational vehicles rated in the Recreational Section 4. Vehicles that were never intended to be driven. 5. Vehicles held for sale whether or not on an auto dealer's lot.	The refund for the period of cancellation is calculated according to the short rate table, refer to Rule 318:C.  In no event shall refund be granted for any suspension of coverage less than forty five (45) consecutive days.  Refer to additional rules within manual for further information.	<b>16</b>	<b>Agreement for Suspension of Coverage</b> 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. The endorsement does not suspend the Liability, DCPD, and Accident Benefits coverages that relate to 'driving other vehicles'. The endorsement may be used in respect of most private passenger and commercial-type vehicles. It is not available in respect of: 1. Vehicles for which proof of insurance is issued or filed 2. Experience rated risks 3. Recreational vehicles rated in the Recreational Section 4. Vehicles that were never intended to be driven. 5. Vehicles held for sale whether or not on an auto dealer's lot.	The refund for the period of cancellation is calculated according to the short rate table, refer to Rule 318:C.  In no event shall refund be granted for any suspension of coverage less than forty five (45) consecutive days.  Refer to additional rules within manual for further information.	Introduce new coverage. Missed in prior manual change	This will not impact premiums
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 19A	<b>19A</b>	<b>Valued Automobile(s)</b>	<b>Not offered.</b>	<b>19(A)</b>	<b>Valued Automobile(s)</b>	<b>Not offered.</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 19	<b>19</b>	<b>Limitation of Amount</b> 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.	<b>19(B)</b>	<b>Limitation of Amount</b> 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.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 21A	<b>21A</b>	<b>Monthly Reporting Basis Fleet</b>	<b>Not offered.</b>	<b>21(A)</b>	<b>Monthly Reporting Basis Fleet</b>	<b>Not offered.</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 21B	<b>21B</b>	<b>Blanket Basic Fleet</b>	<b>Not offered.</b>	<b>21(B)</b>	<b>Blanket Basic Fleet</b>	<b>Not offered.</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 22	22	<b>Damage to Property of Passengers</b> Used to insure the Passenger Property Damage hazard when either (a) END 6A or 6D is attached to the policy or (b) END 6B is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage.	Charge the Passenger Hazard Property Damage premium for the class of vehicle concerned and attach END 22 when required. See Public Section.	22	<b>Damage to Property of Passengers</b> Used to insure the Passenger Property Damage hazard when either (a) END 6(A) or 6(D) is attached to the policy or (b) END 6(B) is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage.	Charge the Passenger Hazard Property Damage premium for the class of vehicle concerned and attach END 22 when required. See Public Section.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 23A	23A	<b>Mortgage</b> Records the joint interest of a lienholder. If an END 23A is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	No charge.	23(A)	<b>Lien, Mortgagee, Or Assignee</b> Records the joint interest of a lienholder, mortgagee, or assignee. If an END 23(A) is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19(B)/28(C)/40) is also to be recorded.	No charge.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 23B	<b>23B</b>	<b>Mortgage (Broad Form)</b> Broader than END 23A in that it provides additional protection to the lienholder. If an END 23B is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	10% of total optional physical damage premium; minimum net annual \$25.	<b>23(B)</b>	<b>Lien, Mortgagee, or Assignee (Broad Form)</b> Broader than END 23(A) in that it provides additional protection to the lienholder. If an END 23(B) is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19(B)/28(C)/40) is also to be recorded.	10% of total optional physical damage premium; minimum net annual \$25.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 24	<b>24</b>	<b>Fire Apparatus</b> Excludes optional physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle	No charge.	<b>24</b>	<b>Fire Apparatus and Rescue Equipment</b> Excludes optional physical damage coverage on <del>equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle</del> firefighting, rescue or salvage equipment, which has been removed from automobile while the automobile is at the location of fire or is engaged in rescue activities. Use of the endorsement is mandatory when the insurance applies to fire-fighting vehicle.	No charge.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies						
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 25	<table><tr><td>25</td><td><b>Alteration</b> Used by Servicing Carrier to record policy changes.</td><td>No charge. Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.</td></tr></table>	25	<b>Alteration</b> Used by Servicing Carrier to record policy changes.	No charge. Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.	<table><tr><td>25(A)</td><td><b>Alteration</b> Used by Servicing Carrier to record policy changes.</td><td><del>No Charge</del> Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.</td></tr></table>			25(A)	<b>Alteration</b> Used by Servicing Carrier to record policy changes.	<del>No Charge</del> Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums		
25	<b>Alteration</b> Used by Servicing Carrier to record policy changes.	No charge. Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.												
25(A)	<b>Alteration</b> Used by Servicing Carrier to record policy changes.	<del>No Charge</del> Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.												
Rule 338: Endorsements Applicable to POL 1 (Owners Policy)  SEF 26	<table><tr><td>26</td><td><b>Disappearing Deductible</b></td><td><b>Not offered.</b></td></tr></table>			26	<b>Disappearing Deductible</b>	<b>Not offered.</b>	<table><tr><td>26(A)</td><td><b>Disappearing Deductible(s)</b></td><td><b>Not offered.</b></td></tr></table>			26(A)	<b>Disappearing Deductible(s)</b>	<b>Not offered.</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #05-2023	This will not impact premiums
26	<b>Disappearing Deductible</b>	<b>Not offered.</b>												
26(A)	<b>Disappearing Deductible(s)</b>	<b>Not offered.</b>												
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy  SEF 27	<table><tr><td>27</td><td><b>Legal Liability for Damage to Non-Owned Automobile(s)</b></td><td>Not offered on 'Public Vehicles' as described in the Public Section of this manual.</td></tr></table>	27	<b>Legal Liability for Damage to Non-Owned Automobile(s)</b>	Not offered on 'Public Vehicles' as described in the Public Section of this manual.	<table><tr><td>27</td><td><b>Legal Liability for Damage to Non-Owned Automobile(s)</b></td><td>Not offered on 'Public Vehicles' as described in the Public Section of this manual.</td></tr></table>			27	<b>Legal Liability for Damage to Non-Owned Automobile(s)</b>	Not offered on 'Public Vehicles' as described in the Public Section of this manual.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums		
27	<b>Legal Liability for Damage to Non-Owned Automobile(s)</b>	Not offered on 'Public Vehicles' as described in the Public Section of this manual.												
27	<b>Legal Liability for Damage to Non-Owned Automobile(s)</b>	Not offered on 'Public Vehicles' as described in the Public Section of this manual.												

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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy  SEF 28	<b>28</b>	<b>Reduction of Coverage as Respects Operation By Named Person(s)</b> Used if the coverages provided by the policy are to be restricted when certain named operators are driving the vehicle.	No premium reduction.	<b>28(C)</b>	<del>Reduction of Coverage as Respects Operation By Named Person(s)</del> <b>Named Person(s) Reduction of Coverage</b> Used if the coverages provided by the policy are to be restricted when certain named operators are driving the vehicle.	No premium reduction.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 338  Endorsements Applicable to POL 1 (Owner's Policy  SEF 29	<b>29</b>	<b>Additional Coverage as Respects Operation By Named Person(s)</b>	<b>Not offered.</b>	<b>29</b>	<del>Additional Coverage as Respects Operation by Named Person(s)</del> <b>Named Person(s) Additional Coverage</b>	<b>Not offered.</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 30A	<b>30A</b>	<b>Excluding Attached Machinery</b> Excludes Section C coverage in respect of equipment mounted on and attached to vehicle. END 30A may not be used in conjunction with END 31.	No charge	<b>30(A)</b>	<del>Excluding Attached Machinery, Apparatus or Equipment</del> <b>Exclusion – Section C – Loss or Damage</b> Excludes Section C coverage in respect of equipment mounted on and attached to vehicle. END 30(A) may not be used in conjunction with END 31.	No charge	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 30	<b>30</b>	<b>Excluding Operation of Attached Machinery</b> 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	No charge	<b>30(B)</b>	<del>Excluding Operation of Attached Machinery</del> , <b>Apparatus or Equipment Exclusion – Section A – Third Party Liability and Section B – Accident Benefits</b> 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. END 30(B) may not be used in conjunction with END 31	No charge	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 31	<b>31</b>	<b>Non-Owned Equipment</b> Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. <b>Use of the endorsement is not permissible in respect of a vehicle to which END 30 or 30A applies.</b> 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.	No specific charge, equipment cost to be included in vehicle value	<b>31</b>	<b>Non-Owned Equipment</b> Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. <b>Use of the endorsement is not permissible in respect of a vehicle to which END 30(A) or 30(B) applies.</b> 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.	No specific charge, equipment cost to be included in vehicle value	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 32	32	<b>Recreational Vehicle</b> Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	No charge.	32	<del>Recreational Vehicle-Off-Highway Vehicle</del> Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	No charge.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 37	37	<b>Limitation to Automobile Sound and Electronic Communication Equipment.</b> Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.	No charge.	37	<del>Limitation to Automobile Sound and Electronic Accessories and Electronic Communication Equipment.</del> Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the automobile electronic accessories or electronic equipment or the actual cash value is \$1,500 in total.	No charge.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 338:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 38	38	<b>Increased Limit, Automobile Sound and Electronic Communication Equipment</b> Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the described equipment is the limit shown in the endorsement or the actual cash value of the described equipment whichever is less.	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500 e.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	38	<del>Increased Limit, Automobile Sound and Electronic Communication Equipment-Specified Limit(s) – Automobile Electronic Accessories and Electronic Equipment</del> Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the described automobile electronic accessories and electronic equipment is the limit shown in the endorsement or the actual cash value of the	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500 e.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums



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Rule	Current Wording			Approved Wording		Change from Current	Premium impact on existing policies
					described equipment whichever is less.		
Rule 338: Endorsements Applicable to POL 1 (Owners Policy)  SEF 43R	<b>43L</b>	<b>Limited Waiver of Depreciation (Specified Lessee)</b>	<b>Not offered.</b>	<b>43R(L)</b>	<b>Specified Lessee Limited Waiver of Depreciation (Specified Lessee)</b>	<b>Not offered.</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03- 2022  This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>RECREATIONAL SECTION</b>				
Rule 406: General Definitions  A. List Price New	<p><b>Rule 406: General Definitions</b>  <b>A. List Price New</b>  The Manufacturer's Suggested Retail Price (MSRP) new (plus taxes) of the vehicle/unit, including the cost of any customizing features and all permanently attached equipment.</p> <p>....</p> <p>Actual cash value may be used for snow vehicles and all terrain vehicles with a value of \$15,000 or more provided the Insured produces at his/her own expense an appraisal acceptable to the Servicing Carrier and END 19 is attached.</p>	<p><b>Rule 406: General Definitions</b>  <b>A. List Price New</b>  The Manufacturer's Suggested Retail Price (MSRP) new (plus taxes) of the vehicle/unit, including the cost of any customizing features and all permanently attached equipment.</p> <p>....</p> <p>Actual cash value may be used for snow vehicles and all terrain vehicles with a value of \$15,000 or more provided the Insured produces at his/her own expense an appraisal acceptable to the Servicing Carrier and END 19(B) is attached.</p>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 407: Policy Issuance – General  B. END 32 – Recreational Vehicle Endorsement	<p><b>B. END 32 – Recreational Vehicle Endorsement</b>  This endorsement is permissible on any vehicle of the types specified in the standard endorsement whether the vehicle is registered/licensed for road use or off road use. The vehicle types are as follows:</p>	<p><b>B. END 32 – Recreational Vehicle Endorsement Off-Highway Vehicle Endorsement</b>  This endorsement is permissible on any vehicle of the types specified in the standard endorsement whether the vehicle is registered/licensed for road use or off road use. The vehicle types are as follows:</p>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 407: Policy Issuance – General  G. After Market Sound and Electronic Communication Equipment  END 37	<p><b>END 37 - Limitation to Automobile Sound and Electronic Communication Equipment</b>  This endorsement limits the amount of coverage on such equipment to \$1,500. Where a vehicle is covered for Comprehensive or Specified Perils, this endorsement must be added if the Applicant does not wish to purchase additional coverage. The endorsement must be signed by the Insured.</p>	<p><b>END 37 - Limitation to Automobile Sound and Electronic Accessories and Electronic Equipment Communication Equipment</b>  This endorsement limits the amount of coverage on such equipment to \$1,500. Where a vehicle is covered for Comprehensive or Specified Perils, this endorsement must be added if the Applicant does not wish to purchase additional coverage. The endorsement must be signed by the Insured.</p>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
<p>Rule 407: Policy Issuance – General</p> <p>G. After Market Sound and Electronic Communication Equipment</p> <p>END 38</p>	<p><b>END 38 – Increased Limit, Automobile Sound and Electronic Communication Equipment</b></p> <p>Where a vehicle is covered for Comprehensive or Specified Perils, and the Applicant wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased at a rate of \$30 per \$1,000 or part thereof, on the value in excess of \$1,500. Documentation (appraisal or receipts) is necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the Insured</p>	<p><del><b>END 38 – Increased Limit, Automobile Sound and Electronic Communication Equipment</b></del>  <b>Specified Limit(s) – Automobile Accessories and Electronic Equipment</b></p> <p>Where a vehicle is covered for Comprehensive or Specified Perils, and the Applicant wishes to purchase additional coverage for the equipment, this endorsement may be added. Additional coverage may be purchased at a rate of \$30 per \$1,000 or part thereof, on the value in excess of \$1,500. Documentation (appraisal or receipts) is necessary to substantiate the value stated in the endorsement. The endorsement must be signed by the Insured</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p>	<p>This will not impact premiums</p>
<p>Rule 408: Trailers, Motor Homes &amp; Camper Units</p> <p>2. Motor Home</p> <p>Commercial/ Public</p>	<p><b>Commercial/Public Vehicles converted to Motor Homes</b></p> <p>Where the Insured requires coverage on such a vehicle before the conversion has taken place, Liability, DCPD and Accident Benefits coverages only may be provided. Optional physical damage coverage is not available.</p> <p>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.</p> <p>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 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><b>Commercial/Public Vehicles converted to Motor Homes</b></p> <p>Where the Insured requires coverage on such a vehicle before the conversion has taken place, Liability, DCPD and Accident Benefits coverages only may be provided. Optional physical damage coverage is not available.</p> <p>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.</p> <p>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 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(B) (<del>Limitation of Amount</del>) which must be attached to the policy and a copy signed by the Insured. END 19(A) (<del>Valued Automobile</del>) is not available.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p> <p>Remove name of END, keeping only END# for Rule Harmonization across all Jurisdictions</p>	<p>This will not impact premiums</p>

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<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
<p>Rule 408: Trailers, Motor Homes &amp; Camper Units</p> <p>2. Motor Home</p> <p>Commercial/ Public</p> <p>Optional Physical Damage</p>	<p><b>Optional Physical Damage</b></p> <p>Except as otherwise stated for motor homes 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>	<p><b>Optional Physical Damage</b></p> <p>Except as otherwise stated for motor homes 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(B) 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(B) is not required where the rate group is based on list price new.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p>	<p>This will not impact premiums</p>
<p>Rule 409: Motorcycle &amp; Mopeds</p> <p>C. Rating Notes – Optional Physical Damage</p> <p>1. Vehicle Rate Group</p>	<p><b>C. Rating Notes – Optional Physical Damage</b></p> <p><b>1. Vehicle Rate Group</b></p> <p>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.</p>	<p><b>C. Rating Notes – Optional Physical Damage</b></p> <p><b>1. Vehicle Rate Group</b></p> <p>The limit chosen for END 19(B) (<del>Limitation of Amount</del>) 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.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022.</p> <p>Remove name of END, keeping only END# for Rule Harmonization across all Jurisdictions</p>	<p>This will not impact premiums</p>

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<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
<p>Rule 409: Motorcycle &amp; Mopeds</p> <p>C. Rating Notes – Optional Physical Damage</p> <p>2. END 19 – Limitation of Amount</p>	<p><b>C. Rating Notes – Optional Physical Damage</b> ....</p> <p><b>2. END 19 – Limitation of Amount</b></p> <p>This endorsement must be applied to every vehicle on which optional physical damage coverage is provided. The endorsement requires the Insured's signature.</p>	<p><b>C. Rating Notes – Optional Physical Damage</b> ....</p> <p><b>2. END 19(B) – Limitation of Amount</b></p> <p>This endorsement must be applied to every vehicle on which optional physical damage coverage is provided. The endorsement requires the Insured's signature.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p>	<p>This will not impact premiums</p>
<p>Rule 411: Off Road Vehicles</p> <p>B. Rating &amp; Policy Issuance Notes</p> <p>1. All Terrain Vehicle</p>	<p><b>1. All Terrain Vehicle</b> <b>Two or Three Wheeled Vehicles</b></p> <p>Two or Three wheeled vehicles are to be rated using motorcycles rates and not as all terrain vehicles. Initially, these vehicles will be rated at Driving Record 0 and the driving record will 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><b>1. All Terrain Vehicle</b> <b>Two or Three Wheeled Vehicles</b></p> <p>Two or Three wheeled vehicles are to be rated using motorcycles rates and not as all terrain vehicles. Initially, these vehicles will be rated at Driving Record 0 and the driving record will increase by 1 each year thereafter as experience in Facility Association warrants. The optional physical damage coverages are subject to END 19(B) and 40; however, Short Term Table No. 3 does not apply.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p>	<p>This will not impact premiums</p>
<p>Rule 411: Off Road Vehicles</p> <p>B. Rating &amp; Policy Issuance Notes</p> <p>4. Snow Sleds, Toboggan or Komatiks</p>	<p><b>4. Snow Sleds, Toboggans or Komatiks Liability, DCDP and Accident Benefits</b> – no charge</p> <p><b>Optional Physical Damage</b></p> <p>Except as otherwise stated for Pickups, 4x4s and Similar Vehicles Designed for Road Use, 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><b>4. Snow Sleds, Toboggans or Komatiks Liability, DCDP and Accident Benefits</b> – no charge</p> <p><b>Optional Physical Damage</b></p> <p>Except as otherwise stated for Pickups, 4x4s and Similar Vehicles Designed for Road Use, 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(B) or the rate group may be established using list price new.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p>	<p>This will not impact premiums</p>

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**SUMMARY OF STANDARD ENDORSEMENT FORMS AMENDMENTS EFFECTIVE AUGUST 1, 2023**

<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
<p>Rule 412: Antique and Classic Vehicles</p> <p>B. Rating Notes</p> <p>2.Amount of Insurance</p>	<p><b>B. Rating Notes</b> ....</p> <p><b>2. Amount of Insurance</b> END 19 (Limitation of Amount) is to be attached to the policy showing the appraised value of the automobile as the maximum amount of insurance.</p> <p>END 19A (Valued Automobile) is not available.</p>	<p><b>B. Rating Notes</b> ....</p> <p><b>2. Amount of Insurance</b>  END 19(B) (<del>Limitation of Amount</del>) is to be attached to the policy showing the appraised value of the automobile as the maximum amount of insurance.</p> <p>END 19(A) (<del>Valued Automobile</del>) is not available.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p> <p>Remove name of END, keeping only END# for Rule Harmonization across all Jurisdictions</p>	<p>This will not impact premiums</p>
<p>431: Suspension of Operator's Licence</p>	<p><b>Rule 431: Suspension of Operator's Licence</b></p> <p>The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence, or the right to obtain a licence of a person who is recorded as a driver of a vehicle to which the insurance applies, or where a driver is unlicensed. These provisions apply whether END 28 is being added to the policy at the request of the Insured or by the Servicing Carrier because of the above mentioned circumstances.</p>	<p><b>Rule 431: Suspension of Operator's Licence</b></p> <p>The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence, or the right to obtain a licence of a person who is recorded as a driver of a vehicle to which the insurance applies, or where a driver is unlicensed. These provisions apply whether END 28(C) is being added to the policy at the request of the Insured or by the Servicing Carrier because of the above mentioned circumstances.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p>	<p>This will not impact premiums</p>
<p>431: Suspension of Operator's Licence</p> <p>B. If there is another licensed driver of the vehicle</p>	<p><b>B. If there is another licensed driver of the vehicle</b> <b>(It is assumed that the person concerned will not drive without a valid licence.)</b></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><b>B. If there is another licensed driver of the vehicle</b> <b>(It is assumed that the person concerned will not drive without a valid licence.)</b></p> <p>1. The Servicing Carrier shall issue END 28(C) (<del>Reduction of Coverage As Respects Named Persons</del>) restricting coverage to minimum statutory requirements and excluding optional physical damage where provided, for that person.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p> <p>Remove name of END, keep only END# for Rule Harmonization across all Jurisdictions</p>	<p>This will not impact premiums</p>

**FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL**  
**SUMMARY OF STANDARD ENDORSEMENT FORMS AMENDMENTS EFFECTIVE AUGUST 1, 2023**

<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
431: Suspension of Operator's Licence  C. If the person concerned does drive without a valid licence	<b>C. If the person concerned does drive without a valid licence</b> If discovered after the policy has been issued, END 28 shall be deleted. The insurance shall be rated as if that person does drive the vehicle where:	<b>C. If the person concerned does drive without a valid licence</b>  If discovered after the policy has been issued, END 28(C) shall be deleted. The insurance shall be rated as if that person does drive the vehicle where:	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
431: Suspension of Operator's Licence  D. Unsigned END 28	<b>D. Unsigned END 28</b> If END 28 is not signed, END 28 shall be deleted and the policy shall be re-rated as though there was no END 28.	<b>D. Unsigned END 28(C)</b>  If END 28(C) is not signed, END 28(C) shall be deleted and the policy shall be re-rated as though there was no END 28(C).	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
431: Suspension of Operator's Licence  E. Completion of END 28	<b>E. Completion of END 28</b>  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.  END 8a is not to be used.	<b>E. Completion of END 28(C)</b>  END 28(C) 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.  END 8a (A) is not to be used.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

**FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL**  
**SUMMARY OF STANDARD ENDORSEMENT FORMS AMENDMENTS EFFECTIVE AUGUST 1, 2023**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 432:</p> <p>'Home-Made' Vehicles / Reconstruction/ Imported Right Hand Drive / Imported Vehicles</p> <p>B. Optional Physical Damage Coverage</p>	<p><b>B. Optional Physical Damage Coverage</b></p> <p>1. No optional physical damage coverage (for any value) shall be provided for:</p> <p>7) 'Home-made' / reconstruction vehicles until the construction, reconstruction, restoration has been completed; an authorized mechanic has inspected the vehicles and values of the vehicles have been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.</p> <p>8) Imported right hand drive and imported vehicles until value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.</p> <p>2. The premium is based on the appraised amount.</p> <p>3. 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><b>B. Optional Physical Damage Coverage</b></p> <p>1. No optional physical damage coverage (for any value) shall be provided for:</p> <p><del>7</del> a) 'Home-made' / reconstruction vehicles until the construction, reconstruction, restoration has been completed; an authorized mechanic has inspected the vehicles and values of the vehicles have been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.</p> <p><del>8</del> b) Imported right hand drive and imported vehicles until value of the vehicle has been substantiated by a certificate from an independent appraiser or a recognized authority on such matters, acceptable to the Servicing Carrier.</p> <p>2. The premium is based on the appraised amount.</p> <p>3. The insurance shall be subject to END 19(B) (<del>Limitation of Amount</del>) which must be attached to the policy and a copy signed by the Insured. END 19(A) (<del>Valued Automobile</del>) is not available.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p> <p>Realign number sequence</p> <p>Remove name of END, keep only END# for Rule Harmonization across all Jurisdictions</p>	<p>This will not impact premiums</p>
<p>Rule 435:</p> <p>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><b>Rule 435: Short Term Rentals-Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing</b></p> <p><b>A. Short-Term Rentals-Unspecified Lessees – Leases of 30 days or less – Class 7M</b></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><b>Rule 435: Short Term Rentals-Unspecified Lessees – Leases Rentals of 30 Days or Less and Ride Sharing</b></p> <p><b>A. Short-Term Rentals-Unspecified Lessees – Leases Rentals of 30 days or less – Class 7M</b></p> <p>Use POL 1 and END 5(C).</p> <p>Insurance is provided on a specified vehicle/per vehicle basis and use of END 21(A)/21(B) is not permitted. Use of END 44 is not permitted.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p>	<p>This will not impact premiums</p>



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**SUMMARY OF STANDARD ENDORSEMENT FORMS AMENDMENTS EFFECTIVE AUGUST 1, 2023**

<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
<p>Rule 435:</p> <p>Short Term Rentals- Unspecified Lessees - Leases of 30 Days or Less and Ride Sharing</p> <p>B. Ride Sharing – Class 7N</p>	<p><b>B. Ride Sharing – Class 7N</b> 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>	<p><b>B. Ride Sharing – Class 7N</b> 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 5(C). Insurance is provided on a specified vehicle/per vehicle basis and use of END 21(A) /21(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>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p>	<p>This will not impact premiums</p>
<p>Rule 436:</p> <p>Long Term Leases-Specified Lessees – Leases Exceeding 30 Days</p> <p>B. Policy</p>	<p><b>Rule 436: Long Term Leases-Specified Lessees - Leases Exceeding 30 Days</b></p> <p><b>B. Policy</b> Use POL 1 with END 5. The name and address of the lessor and the name and address of the lessee must appear on the policy declaration page.</p>	<p><b>Rule 436: Long Term Leases-Specified Lessees - Leases Exceeding 30 Days</b></p> <p><b>B. Policy</b> Use POL 1 with END 5(A). The name and address of the lessor and the name and address of the lessee must appear on the policy declaration page.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p>	<p>This will not impact premiums</p>
<p>Rule 437:</p> <p>Driver Training Vehicles</p>	<p><b>Rule 437: Driver Training Vehicles</b> All driver training vehicles (regardless of vehicle type) shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee.</p> <p>Use POL 1 with END 6D. This endorsement extends the Liability section of the policy to cover the Applicant's liability for student drivers/observers.</p>	<p><b>Rule 437: Driver Training Vehicles</b> All driver training vehicles (regardless of vehicle type) shall be rated based on the trainer and that individual's experience. These vehicles shall not be rated for the trainee.</p> <p>Use POL 1 with END 6(D). This endorsement extends the Liability section of the policy to cover the Applicant's liability for student drivers/observers.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p>	<p>This will not impact premiums</p>

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**SUMMARY OF STANDARD ENDORSEMENT FORMS AMENDMENTS EFFECTIVE AUGUST 1, 2023**

<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
Rule 438: Fleet  B. Fleet Rating	<p><b>B. Fleet Rating</b> .....</p> <p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• Losses are always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim.</li> <li>• Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application</li> <li>• Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss</li> <li>• Amounts above FA deductibles when the prior Insurer had higher deductibles</li> <li>• Losses falling within any special agreements with the prior Insurer</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p> <p>Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21A and 21B is not permitted.</p>	<p><b>B. Fleet Rating</b> .....</p> <p>Experience rating includes the following:</p> <ul style="list-style-type: none"> <li>• Losses are always taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim.</li> <li>• Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application</li> <li>• Any amount paid back by the Insured due to an END 8(B) on the policy with the prior Insurer</li> <li>• Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss</li> <li>• Amounts above FA deductibles when the prior Insurer had higher deductibles</li> <li>• Losses falling within any special agreements with the prior Insurer</li> </ul> <p>NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided.</p> <p>Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21(A) and 21(B) is not permitted.</p>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 438: Fleet  D. New Application  7. Premium Calculation  Liability and DCPD	<p><b>7. Premium Calculation</b> These calculations pertain to recreational vehicles only. For other classes, refer to the appropriate section of the manual.</p> <p><b>Liability and DCPD</b> ....</p> <p><i>Note:</i> The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6A/B/C/F, 22).</p>	<p><b>7. Premium Calculation</b> These calculations pertain to recreational vehicles only. For other classes, refer to the appropriate section of the manual.</p> <p><b>Liability and DCPD</b> ....</p> <p><i>Note:</i> The application form must indicate the limits or combined limit actually required and the applicable endorsements (END 6(A) /6(B)/ 6(C)/ 6(F), 22).</p>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

**FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL**  
**SUMMARY OF STANDARD ENDORSEMENT FORMS AMENDMENTS EFFECTIVE AUGUST 1, 2023**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies												
Rule 440:  Carrying Explosives	<b>Rule 440: Carrying Explosives</b>  The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4A. END 4A can be applied to all coverages or limited to the mandatory coverages	<b>Rule 440: Carrying Explosives</b>  The standard policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4(A). END 4(A) can be applied to all coverages or limited to the mandatory coverages.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums												
Rule 441:  Carrying Radioactive Material	<b>Rule 441: Carrying Radioactive Material</b>  The standard policy exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4B. END 4B can be applied to all coverages or limited to the mandatory coverages.	<b>Rule 441: Carrying Radioactive Material</b>  The standard policy exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4(B). END 4(B) can be applied to all coverages or limited to the mandatory coverages.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums												
Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 2	<table><tr><td></td><td>Standard Endorsement Form Number, Title and Purpose</td><td>Rating</td></tr><tr><td>2</td><td><b>Drive Other Automobiles (Named Persons)</b> Extends the ‘drive other automobiles’ Liability and Accident Benefits coverage to persons other than the Insured and spouse.</td><td>The premium is dependent upon the Liability limit applicable to the vehicle: Limit in thousands \$200   \$300   \$500 \$1000 Premium per person   8 9   10   11  Accident Benefits per person \$1.</td></tr></table>		Standard Endorsement Form Number, Title and Purpose	Rating	2	<b>Drive Other Automobiles (Named Persons)</b> Extends the ‘drive other automobiles’ Liability and Accident Benefits coverage to persons other than the Insured and spouse.	The premium is dependent upon the Liability limit applicable to the vehicle: Limit in thousands \$200   \$300   \$500 \$1000 Premium per person   8 9   10   11  Accident Benefits per person \$1.	<table><tr><td></td><td>Standard Endorsement Form Number, Title and Purpose</td><td>Rating</td></tr><tr><td>2</td><td><del><b>Drive Other Automobiles (Named Persons)</b></del> <b>Designated Operator(s) Drive Other Automobile</b> Extends the ‘drive other automobiles’ Liability, DCPD and Accident Benefits coverage to persons other than the Insured and spouse.</td><td>The premium is dependent upon the Liability limit applicable to the vehicle: Limit in thousands \$200   \$300   \$500 \$1000 Premium per person   8   9   10 11  Accident Benefits per person \$1.</td></tr></table>		Standard Endorsement Form Number, Title and Purpose	Rating	2	<del><b>Drive Other Automobiles (Named Persons)</b></del> <b>Designated Operator(s) Drive Other Automobile</b> Extends the ‘drive other automobiles’ Liability, DCPD and Accident Benefits coverage to persons other than the Insured and spouse.	The premium is dependent upon the Liability limit applicable to the vehicle: Limit in thousands \$200   \$300   \$500 \$1000 Premium per person   8   9   10 11  Accident Benefits per person \$1.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022          Introduce new coverage. This was missed in prior manual change	This will not impact premiums
	Standard Endorsement Form Number, Title and Purpose	Rating														
2	<b>Drive Other Automobiles (Named Persons)</b> Extends the ‘drive other automobiles’ Liability and Accident Benefits coverage to persons other than the Insured and spouse.	The premium is dependent upon the Liability limit applicable to the vehicle: Limit in thousands \$200   \$300   \$500 \$1000 Premium per person   8 9   10   11  Accident Benefits per person \$1.														
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2	<del><b>Drive Other Automobiles (Named Persons)</b></del> <b>Designated Operator(s) Drive Other Automobile</b> Extends the ‘drive other automobiles’ Liability, DCPD and Accident Benefits coverage to persons other than the Insured and spouse.	The premium is dependent upon the Liability limit applicable to the vehicle: Limit in thousands \$200   \$300   \$500 \$1000 Premium per person   8   9   10 11  Accident Benefits per person \$1.														

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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 3	3	<b>Drive Government Automobiles</b> Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in their custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.	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%	3	<b>Drive Government Automobiles</b> Covers the Insured's legal liability arising from the custody and use of a vehicle owned by the federal or a provincial government, including Liability for the loss of or damage to the vehicle arising from Collision and/or Comprehensive or Specified Perils. The Insured must specify the types of vehicle that may be in their custody and, in regard to the physical damage coverages, must indicate the required limit per occurrence.	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%	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Match name of endorsement. Removed "S" from Automobile	This will not impact premiums
Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 4A	4A	<b>Permission to Carry Explosives</b> Removes the policy form's exclusion in regard to carrying specified explosives only.	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.	4(A)	<b>Permission to Carry Explosives</b> Removes the policy form's exclusion in regard to carrying specified explosives only.	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies						
Rule 442:  Endorsements Applicable to POL 1 (Owner’s Policy  SEF 4B	<table><tr><td>4B</td><td><b>Permission to Carry Radioactive Material</b> Removes the policy form’s exclusion in regard to carrying radioactive materials only.</td><td>If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.</td></tr></table>			4B	<b>Permission to Carry Radioactive Material</b> Removes the policy form’s exclusion in regard to carrying radioactive materials only.	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.	<table><tr><td>4(B)</td><td><b>Permission to Carry Radioactive Material</b> Removes the policy form’s exclusion in regard to carrying radioactive materials only.</td><td>If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.</td></tr></table>			4(B)	<b>Permission to Carry Radioactive Material</b> Removes the policy form’s exclusion in regard to carrying radioactive materials only.	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
4B	<b>Permission to Carry Radioactive Material</b> Removes the policy form’s exclusion in regard to carrying radioactive materials only.	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.												
4(B)	<b>Permission to Carry Radioactive Material</b> Removes the policy form’s exclusion in regard to carrying radioactive materials only.	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.												
Rule 442:  Endorsements Applicable to POL 1 (Owner’s Policy  SEF 5	<table><tr><td>5</td><td><b>Permission to Rent or Lease (Specified Lessee)</b> Applicable to leases exceeding 30 days.</td><td>No charge for the endorsement. Vehicle is rated as if owned by lessee. Refer to additional rules within manual for further information.</td></tr></table>			5	<b>Permission to Rent or Lease (Specified Lessee)</b> Applicable to leases exceeding 30 days.	No charge for the endorsement. Vehicle is rated as if owned by lessee. Refer to additional rules within manual for further information.	<table><tr><td>5(A)</td><td><b>Permission to <del>Rent or Lease</del> (Specified Lessee)</b> Applicable to leases exceeding 30 days.</td><td>No charge for the endorsement. Vehicle is rated as if owned by lessee. Refer to additional rules within manual for further information.</td></tr></table>			5(A)	<b>Permission to <del>Rent or Lease</del> (Specified Lessee)</b> Applicable to leases exceeding 30 days.	No charge for the endorsement. Vehicle is rated as if owned by lessee. Refer to additional rules within manual for further information.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
5	<b>Permission to Rent or Lease (Specified Lessee)</b> Applicable to leases exceeding 30 days.	No charge for the endorsement. Vehicle is rated as if owned by lessee. Refer to additional rules within manual for further information.												
5(A)	<b>Permission to <del>Rent or Lease</del> (Specified Lessee)</b> Applicable to leases exceeding 30 days.	No charge for the endorsement. Vehicle is rated as if owned by lessee. Refer to additional rules within manual for further information.												
Rule 442:  Endorsements Applicable to POL 1 (Owner’s Policy  SEF 5B				<div>*NEW*</div> <table><tr><td>5(B)</td><td><b>Permission to Lease – Unspecified Lessee</b> <b>Applicable to leases exceeding 30 days</b></td><td><b>Not offered</b></td></tr></table>			5(B)	<b>Permission to Lease – Unspecified Lessee</b> <b>Applicable to leases exceeding 30 days</b>	<b>Not offered</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums			
5(B)	<b>Permission to Lease – Unspecified Lessee</b> <b>Applicable to leases exceeding 30 days</b>	<b>Not offered</b>												

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**SUMMARY OF STANDARD ENDORSEMENT FORMS AMENDMENTS EFFECTIVE AUGUST 1, 2023**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 442:</p> <p>Endorsements Applicable to POL 1 (Owner's Policy</p> <p>SEF 5C</p>	<p><b>5C</b></p> <p><b>Permission to Rent or Lease (unspecified lessees - short term leases only)</b> Applicable to leases not exceeding 30 days</p> <p>The following premiums apply to the policy and are not specifically for the endorsement:  <b>1. Liability, DCPD, Collision, Comprehensive, Specified Perils:</b>  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 . . . . .250% of normal  Motorhomes &amp; Camper Units  a. Liability . . . . .250% of 07/0  b. Optional Physical Damage . . . . .250% of normal  Motorcycles &amp; Mopeds . . . . .250% of DR 0 for age 16  Snowmobiles &amp; ATVs . . . . .250% of normal  Refer to additional rules within manual for further information.</p>	<p><b>5(C)</b></p> <p><b>Permission to Rent or Lease (unspecified lessees - short term leases only)</b> Applicable to leases rentals not exceeding 30 days</p> <p>The following premiums apply to the policy and are not specifically for the endorsement:  <b>1. Liability, DCPD, Collision, Comprehensive, Specified Perils:</b>  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 . . . . .250% of normal  Motorhomes &amp; Camper Units  a. Liability . . . . .250% of 07/0  b. Optional Physical Damage . . . . .250% of normal  Motorcycles &amp; Mopeds . . . . .250% of DR 0 for age 16  Snowmobiles &amp; ATVs . . . . .250% of normal  Refer to additional rules within manual for further information.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p>	<p>This will not impact premiums</p>

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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 5D	5D	Conversion Coverage (rented or leased automobiles)	Not offered.	5(D)	Conversion Coverage (rented or leased automobiles)	Not offered.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 6A	6A	<p><b>Permission to Carry Passengers for Compensation</b> Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.</p>	<p>For private passenger vehicles used in <b>car pools</b>: add 10% of Liability and DCPD premium. Attach 6A.</p> <p><b>Volunteers:</b> 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><b>Other Private Passenger Vehicles used to transport passengers:</b> 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.</p>	6(A)	<p><del><b>Permission to Carry Passengers for Compensation or Hire</b></del> Modifies the policy form's restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.</p>	<p>For private passenger vehicles used in <b>car pools</b>: add 10% of Liability and DCPD premium. Attach 6(A).</p> <p><b>Volunteers:</b> 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 6(A) is not required and there is no additional premium charge.</p> <p><b>Other Private Passenger Vehicles used to transport passengers:</b> 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</p>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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			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.			or Class 03 rates can apply. iii) All others, then appropriate taxi, limousine or bus rates are applicable. END 6(A) 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.		
Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 6B	<b>6B</b>	<b>School Bus</b> This endorsement is used in respect of School Buses and, in regard to Passenger Hazard, provides either: (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) passengers' property or (b) a combined limit in respect of all passengers' bodily injury and property damage. Also, see END 22.	Rate vehicle according to Public Section.	<b>6(B)</b>	<b>School <del>Bus</del> Transportation</b> This endorsement is used in respect of School Buses and, in regard to Passenger Hazard, provides either: (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) passengers' property or (b) a combined limit in respect of all passengers' bodily injury and property damage. Also, see END 22.	Rate vehicle according to Public Section.		



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Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 6C	<b>6C</b>	<b>Public Passenger Vehicles</b> This endorsement is used in respect of buses other than School Buses and, in regard to Passenger Hazard, provides either: (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property carried in the automobile, or (b) a combined limit in respect of all passengers' bodily injury and property.	Rate vehicle according to Public Section.	<b>6(C)</b> <b>Public Passenger Vehicles Automobile Enhanced Coverage</b> This endorsement is used in respect of buses other than School Buses and, in regard to Passenger Hazard, provides either: (a) separate limits of liability in respect of (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property carried in the automobile, or (b) a combined limit in respect of all passengers' bodily injury and property.	Rate vehicle according to Public Section.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  This will not impact premiums
Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 6D	<b>6D</b>	<b>Driver Training School</b> Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22.	Refer to additional rules within manual for further information.	<b>6(D)</b> <b>Driver Training School Services</b> Gives permission for the vehicle to be used for Driver Training School purposes and extends the Liability section of the policy to provide coverage in respect of the Insured's liability for bodily injury to student drivers/observers. The Liability limit provided in respect of Road Hazard is to be repeated in the endorsement against both 'any one person' and 'two or more persons'. Also, see END 22.	Refer to additional rules within manual for further information.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  This will not impact premiums <sup>24</sup>


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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy SEF 6F	6F	<b>Public Passenger Vehicles</b> Used instead of END 6C when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	Rate vehicle according to Public Section.	6(F)	<b>Public Passenger Vehicles Automobile</b> Used instead of END 6(C) when a combined Road & Passenger Hazard Limit (B.I. & P.D.) is to be provided.	Rate vehicle according to Public Section.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy SEF 7	7	<b>Separate Limits (Third Party Liability)</b> Used only when proof of insurance is filed in respect of a vehicle. The authority concerned requires that, in respect of Road Hazard, the insurance provide separate Liability limits for: (i) bodily injury to any one person, (ii) bodily injury to all persons, and (iii) damage to property.	Premium is that applicable to an inclusive limit equal to the sum of the limits of 'ii' and 'iii'.	**Removed **			AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Removed as amalgamated with SEF 25	This will not impact premiums
Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy SEF 8	8	<b>Property Damage Reimbursement</b>	<b>Not offered.</b>	8(B)	<b>Property Damage Reimbursement (Section A- Third Party Liability)</b>	<b>Not offered.</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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<b>Rule</b>	<b>Current Wording</b>			<b>Approved Wording</b>			<b>Change from Current</b>	<b>Premium impact on existing policies</b>
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy  SEF 9	<b>9</b>	<b>Marine Use Excluded(</b> Specifies that insurance is not provided while the vehicle is in or upon water or being launched or landed. The use of the endorsement is mandatory in respect of vehicles designed for use on both land and water (amphibious vehicles, all terrain vehicles, swamp buggies).	No charge	<b>9</b>	<b>Marine Use Excluded(Amphibious Vehicles)</b> Specifies that insurance is not provided while the vehicle is in or upon water or being launched or landed. The use of the endorsement is mandatory in respect of vehicles designed for use on both land and water (amphibious vehicles, all terrain vehicles, swamp buggies).	No charge	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy  SEF 13D	<b>13D</b>	<b>Comprehensive Cover – Limited Glass</b>  Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage.	<b>Private Passenger Vehicles, Motor Homes and ‘Light’ Commercial Vehicles (excluding Trailers)</b> Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$1,000 or over where there is no discount from the full applicable Comprehensive premium. <b>Note:</b> For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage. <b>Other Vehicles:</b> Not offered.	<b>13(D)</b>	<del><b>Comprehensive Cover – Limited Glass</b></del> <b>Limitation of Glass Coverage</b>  Amends the Comprehensive coverage by deleting coverage for damage to glass unless caused by a hazard included in Specified Perils coverage.	<b>Private Passenger Vehicles, Motor Homes and ‘Light’ Commercial Vehicles (excluding Trailers)</b> Premium charged for reduced coverage is Specified Perils plus 10% of Comprehensive except for deductibles of \$1,000 or over where there is no discount from the full applicable Comprehensive premium. <b>Note:</b> For the purposes of the Automobile Statistical Plan, the reduced coverage is reported as Comprehensive Coverage. <b>Other Vehicles:</b> Not offered.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 13H	<b>13H</b>	<b>Deletion Hail Coverage</b> This endorsement must be applied in every instance where the Servicing Carrier makes a cash settlement for a hail damage claim.	No charge	<b>13(H)</b>	<b>Existing Hail Damage - Deletion Hail of Coverage</b> This endorsement must be applied in every instance where the Servicing Carrier makes a cash settlement for a hail damage claim.	No charge	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 19A	<b>19A</b>	<b>Valued Automobile(s)</b>	<b>Not offered.</b>	<b>19(A)</b>	<b>Valued Automobile</b> 	<b>Not offered.</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 19	<b>19</b>	<b>Limitation of Amount</b> 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.	<b>19(B)</b>	<b>Limitation of Amount</b> 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.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule 442: Endorsements Applicable to POL 1 (Owner's Policy  SEF 21A	<b>21A</b>	<b>Monthly Reporting Basis Fleet</b>	Not offered.	<b>21(A)</b>	<b>Monthly Reporting Basis Fleet</b>	Not offered.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy  SEF 21B	<b>21B</b>	<b>Blanket Basic Fleet</b>	Not offered.	<b>21(B)</b>	<b>Blanket Basic Fleet</b>	Not offered.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy  SEF 22	<b>22</b>	<b>Damage to Property of Passengers</b> Used to insure the Passenger Property Damage hazard when either (a) END 6A or 6D is attached to the policy or (b) END 6B is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage.	Charge the Passenger Hazard Property Damage premium for the class of vehicle concerned and attach END 22 when required. See Public Section.	<b>22</b>	<b>Damage to Property of Passengers</b> Used to insure the Passenger Property Damage hazard when either (a) END 6(A) or 6(D) is attached to the policy or (b) END 6(B) is attached but separate Passenger Hazard limits are required in respect of Bodily Injury and Property Damage.	Charge the Passenger Hazard Property Damage premium for the class of vehicle concerned and attach END 22 when required. See Public Section.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy  SEF 23A	<b>23A</b>	<b>Mortgage</b> Records the joint interest of a lienholder. If an END 23A is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	No charge.	<b>23(A)</b>	<b>Lien, Mortgagee, Or Assignee</b> Records the joint interest of a lienholder, mortgagee, or assignee If an END 23(A) is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19(B)/28(C)/40) is also to be recorded.	No charge.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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<b>Rule</b>	<b>Current Wording</b>			<b>Approved Wording</b>			<b>Change from Current</b>	<b>Premium impact on existing policies</b>
Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 23B	<b>23B</b>	<b>Mortgage (Broad Form)</b> Broader than END 23A in that it provides additional protection to the lienholder. If an END 23B is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19/28/40) is also to be recorded.	10% of total optional physical damage premium; minimum net annual \$25.	<b>23(B)</b>	<b>Lien, Mortgagee, or Assignee (Broad Form)</b> Broader than END 23(A) in that it provides additional protection to the lienholder. If an END 23(B) is issued showing the coverages provided, the applicability of any restrictive endorsement (such as END 19(B)/28(C)/40) is also to be recorded.	10% of total optional physical damage premium; minimum net annual \$25.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 24	<b>24</b>	<b>Fire Apparatus</b> Excludes optional physical damage coverage on equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle	No charge.	<b>24</b>	<b>Fire Apparatus and Rescue Equipment</b> Excludes optional physical damage coverage on <del>equipment removed from the vehicle while at the location of a fire. Use of the endorsement is mandatory when the insurance applies to a fire-fighting vehicle to</del> firefighting, rescue or salvage equipment, which has been removed from automobile while the automobile is at the location of fire or is engaged in rescue activities. Use of the endorsement is mandatory when the insurance applies to fire-fighting vehicle.	No charge.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 25	<b>25</b>	<b>Alteration</b> Used by Servicing Carrier to record policy changes.	No charge. Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.	<b>25(A)</b>	<b>Alteration</b> Used by Servicing Carrier to record policy changes.	<b>No Charge</b> Minimum additional premium of \$5 for addition of coverage of vehicle, increase in Liability limit, or decrease in deductible amount.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule 442: Endorsements Applicable to POL 1 (Owners Policy)  SEF 26	<b>26</b>	<b>Disappearing Deductible</b>	<b>Not offered.</b>	<b>26(A)</b>	<b>Disappearing Deductible(s)</b>	<b>Not offered.</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #05-2023	This will not impact premiums
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy)  SEF 27	<b>27</b>	<b>Legal Liability for Damage to Non-Owned Automobile(s)</b>	Not offered on 'Recreational Vehicles' as described in the Recreational Section of this manual.	<b>27</b>	<b>Legal Liability for Damage to Non-Owned Automobile(s)</b>	Not offered on 'Recreational Vehicles' as described in the Recreational Section of this manual..	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy)  SEF 28	<b>28</b>	<b>Reduction of Coverage as Respects Operation By Named Person(s)</b> Used if the coverages provided by the policy are to be restricted when certain named operators are driving the vehicle.	No premium reduction.	<b>28(C)</b>	<del>Reduction of Coverage as Respects Operation By Named Person(s)</del> <b>Reduction of Coverage</b> Used if the coverages provided by the policy are to be restricted when certain named operators are driving the vehicle.	No premium reduction.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy)  SEF 29	<b>29</b>	<b>Additional Coverage as Respects Operation By Named Person(s)</b>	<b>Not offered.</b>	<b>29</b>	<del>Additional Coverage as Respects Operation By Named Person(s)</del> <b>Additional Coverage</b>	<b>Not offered.</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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<b>Rule</b>	<b>Current Wording</b>			<b>Approved Wording</b>			<b>Change from Current</b>	<b>Premium impact on existing policies</b>
Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 30A	<b>30A</b>	<b>Excluding Attached Machinery</b> Excludes Section C coverage in respect of equipment mounted on and attached to vehicle. END 30A may not be used in conjunction with END 31.	No charge	<b>30(A)</b>	<del>Excluding Attached Machinery, Apparatus or Equipment Exclusion – Section C – Loss or Damage</del> Excludes Section C coverage in respect of equipment mounted on and attached to vehicle. END 30(A) may not be used in conjunction with END 31.	No charge	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 30	<b>30</b>	<b>Excluding Operation of Attached Machinery</b> 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. END 30 may not be used in conjunction with END 31	No charge	<b>30(B)</b>	<del>Excluding Operation of Attached Machinery, Apparatus or Equipment Exclusion – Section A – Third Party Liability and Section B – Accident Benefits</del> 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. END 30(B) may not be used in conjunction with END 31	No charge	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy)  SEF 31	<b>31</b>	<b>Non-Owned Equipment</b> Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. <b>Use of the endorsement is not permissible in respect of a vehicle to which END 30 or 30A applies.</b> The optional physical damage coverages may only be the same as those	No specific charge, equipment cost to be included in vehicle value	<b>31</b>	<b>Non-Owned Equipment</b> Provides coverage in respect of apparatus, machinery or equipment that is attached to the vehicle but is not owned by the insured. <b>Use of the endorsement is not permissible in respect of a vehicle to which END 30(A) or 30(B) applies.</b> The optional physical damage coverages may only be the same as those	No specific charge, equipment cost to be included in vehicle value	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums



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		provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.			provided in respect of the vehicle. The required limit in respect of loss of or damage to the equipment must be specified.			
Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 32	<b>32</b>	<b>Recreational Vehicle</b> Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	No charge.	<b>32</b>	<del><b>Recreational Vehicle</b></del> <b>Off-Highway Vehicle</b> Permits the use of the insured vehicle, off the public highway and for recreational purposes only, by an unlicensed and/or unqualified person.	No charge.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 442:  Endorsements Applicable to POL 1 (Owner's Policy  SEF 37	<b>37</b>	<b>Limitation to Automobile Sound and Electronic Communication Equipment.</b> Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the equipment or the actual cash value is \$1,500 in total.	No charge.	<b>37</b>	<del><b>Limitation to Automobile Sound and Electronic Accessories and Electronic Communication Equipment.</b></del> Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the automobile electronic accessories or electronic equipment or the actual cash value is \$1,500 in total.	No charge.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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<b>Rule</b>	<b>Current Wording</b>			<b>Approved Wording</b>			<b>Change from Current</b>	<b>Premium impact on existing policies</b>
Rule 442: Endorsements Applicable to POL 1 (Owner's Policy)  SEF 38	<b>38</b>	<b>Increased Limit, Automobile Sound and Electronic Communication Equipment</b> Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the described equipment is the limit shown in the endorsement or the actual cash value of the described equipment whichever is less.	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500 e.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	<b>38</b>	<del>Increased Limit, Automobile Sound and Electronic Communication Equipment</del> <b>Specified Limit(s) – Automobile Electronic Accessories and Electronic Equipment</b> Provides that, in the event of loss or damage by theft or attempted theft, the maximum amount of insurance for the described automobile electronic accessories and electronic equipment is the limit shown in the endorsement or the actual cash value of the described equipment whichever is less.	\$30 per \$1,000 or part thereof, of the limit of coverage shown on the endorsement in excess of \$1,500 e.g. Equipment is valued at \$4,300. The premium for END 38 will be \$90.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 442: Endorsements Applicable to POL 1 (Owners Policy)  SEF 43R	<b>43L</b>	<b>Limited Waiver of Depreciation (Specified Lessee)</b>	<b>Not offered.</b>	<b>43R(L)</b>	<b>Specified Lessee Limited Waiver of Depreciation (Specified Lessee)</b>	<b>Not offered.</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

**FACILITY ASSOCIATION ALBERTA RULE AND RATES MANUAL**  
**SUMMARY OF STANDARD ENDORSEMENT FORMS AMENDMENTS EFFECTIVE AUGUST 1, 2023**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>GARAGE SECTION</b>				
Rule 601: Definitions  A. Auction – Stat. Class 86	<b>A. Auction – Stat. Class 86</b> This risk is engaged in the business of auctioning or selling customer vehicles i.e. non-owned vehicles. END 71 (Excluding Owned Automobiles) must be attached to the policy. Owned vehicles used in the course of the Insured's business must be insured on POL 1 (Owner's Policy) at full manual rates.	<b>A. Auction – Stat. Class 86</b>  This risk is engaged in the business of auctioning or selling customer vehicles i.e. non-owned vehicles. END 71 ( <del>Excluding Owned Automobiles</del> ) must be attached to the policy. Owned vehicles used in the course of the Insured's business must be insured on POL 1 (Owner's Policy) at full manual rates.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Remove name of END in preparation for Rule Harmonization across all Jurisdictions	This will not impact premiums.
Rule 601: Definitions  J. Detailers – Stat Class 82	<b>J. Detailers – Stat Class 82</b> <b>1. Cleaning and Reconditioning</b> These are risks that complete detailed cleaning and reconditioning (fine painting and upholstery cleaning) of automobiles with no installation of equipment and no body and mechanical repairs. Rate as a service station with END 71 (Excluding Owned Automobiles).  <b>2. Installations</b> These are risks operating under contract with an automobile dealer to install equipment options (CD players, navigation equipment) to new automobiles and no body or mechanical repairs. Rate as a service station with END 71 (Excluding Owned Automobiles).	<b>J. Detailers – Stat Class 82</b>  <b>1. Cleaning and Reconditioning</b> These are risks that complete detailed cleaning and reconditioning (fine painting and upholstery cleaning) of automobiles with no installation of equipment and no body and mechanical repairs. Rate as a service station with END 71 ( <del>Excluding Owned Automobiles</del> ).  <b>2. Installations</b> These are risks operating under contract with an automobile dealer to install equipment options (CD players, navigation equipment) to new automobiles and no body or mechanical repairs. Rate as a service station with END 71 ( <del>Excluding Owned Automobiles</del> ).	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Remove name of END in preparation for Rule Harmonization across all Jurisdictions	This will not impact premiums.

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<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
Rule 601: Definitions  K. Driveaway Service - Stat. Class 89	<b>K. Driveaway Service - Stat. Class 89</b> The Insured delivers customer vehicles using the Insured's own dealer plate. END 71 (Excluding Owned Automobiles) must be attached to the policy. Owned vehicles must be insured on POL 1 at full manual rates.	<b>K. Driveaway Service - Stat. Class 89</b> The Insured delivers customer vehicles using the Insured's own dealer plate. END 71 ( <del>Excluding Owned Automobiles</del> ) must be attached to the policy. Owned vehicles must be insured on POL 1 at full manual rates.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Remove name of END in preparation for Rule Harmonization across all Jurisdictions	This will not impact premiums.
Rule 601: Definitions  L. Owned Automobiles	<b>L. Owned Automobiles</b> Vehicles owned by the insured (the garage) and used for pleasure and/or in connection with the business stated in the application and/or held for sale or demonstration and/or sold but not delivered.  Vehicles leased by or from a garage must be insured using POL 1 written in the name of the lessor with END 5 attached.	<b>L. Owned Automobiles</b> Vehicles owned by the insured (the garage) and used for pleasure and/or in connection with the business stated in the application and/or held for sale or demonstration and/or sold but not delivered.  Vehicles leased by or from a garage must be insured using POL 1 written in the name of the lessor with END 5(A) attached.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 601: Definitions  M. Parking Lot - Stat. Class 84	<b>M. Parking Lot - Stat. Class 84</b> This is a risk engaged in the business of operating an open air parking lot which may include parking and moving of customer vehicles by employees, and/or washing and cleaning of customer vehicles. END 71 (Excluding Owned Automobiles) must be attached to the policy. Owned vehicles must be insured on POL 1 at full manual rates.	<b>M. Parking Lot - Stat. Class 84</b> This is a risk engaged in the business of operating an open air parking lot which may include parking and moving of customer vehicles by employees, and/or washing and cleaning of customer vehicles. END 71 ( <del>Excluding Owned Automobiles</del> ) must be attached to the policy. Owned vehicles must be insured on POL 1 at full manual rates.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Remove name of END in preparation for Rule Harmonization across all Jurisdictions	This will not impact premiums.

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
Rule 601: Definitions  O. Service Station - Stat. Class 82	<p><b>O. Service Station - Stat. Class 82</b>  This is a risk engaged in operating a refuelling station and/or service station providing any of these services:</p> <ul style="list-style-type: none"> <li>- Selling, servicing and installation of incidental vehicle parts and accessories</li> <li>- Lubrication</li> <li>- Washing and detailing (including automatic wash)</li> <li>- Minor repairs excluding body, engine or transmission</li> <li>- Auto electric repairs</li> <li>- Muffler installation and repairs</li> <li>- Glass installation and repairs</li> <li>- Sound equipment installation and service (including mobile phone systems)</li> <li>- Tire installation and repairs</li> </ul> <p>END 71 (Excluding Owned Automobiles) must be attached to the policy. Owned vehicles must be insured on POL 1 at full manual rates. Possession of a servicing dealer plate that is incidental to the operation of a service station garage is permissible. If there is a dealer plate other than a servicing dealer plate used in conjunction with the operation the risk must be rated as an automobile dealer.</p>	<p><b>O. Service Station - Stat. Class 82</b>  This is a risk engaged in operating a refuelling station and/or service station providing any of these services:</p> <ul style="list-style-type: none"> <li>- Selling, servicing and installation of incidental vehicle parts and accessories</li> <li>- Lubrication</li> <li>- Washing and detailing (including automatic wash)</li> <li>- Minor repairs excluding body, engine or transmission</li> <li>- Auto electric repairs</li> <li>- Muffler installation and repairs</li> <li>- Glass installation and repairs</li> <li>- Sound equipment installation and service (including mobile phone systems)</li> <li>- Tire installation and repairs</li> </ul> <p>END 71 (<del>Excluding Owned Automobiles</del>) must be attached to the policy. Owned vehicles must be insured on POL 1 at full manual rates. Possession of a servicing dealer plate that is incidental to the operation of a service station garage is permissible. If there is a dealer plate other than a servicing dealer plate used in conjunction with the operation the risk must be rated as an automobile dealer.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p> <p>Remove name of END in preparation for Rule Harmonization across all Jurisdictions</p>	This will not impact premiums.
Rule 601: Definitions  Q. Staff Units	<p><b>Q. Staff Units</b>  Staff is comprised of all owners, proprietors, active partners, employees and other persons (persons on contract) engaged in the business declared in item 3 of the application regardless of their driver's licence status. Drivers who are unlicensed or have a suspended licence are to be included in the staff count as well as those listed on END 78 (Reduction of Coverage for Named Persons).</p> <p>When counting staff units:  a) Each owner, proprietor, active partner, full time employee and full time other person = 1 staff unit  b) Each part time employee, clerical staff and part time other person = 1/2 staff unit  c) Total a) and b) and, if necessary, round up to the next whole number</p>	<p><b>Q. Staff Units</b>  Staff is comprised of all owners, proprietors, active partners, employees and other persons (persons on contract) engaged in the business declared in item 3 of the application regardless of their driver's licence status. Drivers who are unlicensed or have a suspended licence are to be included in the staff count as well as those listed on END 78 (<del>Reduction of Coverage for Named Persons</del>).</p> <p>When counting staff units:  a) Each owner, proprietor, active partner, full time employee and full time other person = 1 staff unit  b) Each part time employee, clerical staff and part time other person = 1/2 staff unit</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p> <p>Remove name of END in preparation for Rule Harmonization across all Jurisdictions</p>	This will not impact premiums.

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	<p>For example: 1 proprietor, 1 full time employee, 3 part time employees = 3 1/2 staff units which, when rounded up to the next whole number, will be 4 staff units.</p> <p><b>END 76</b> (Additional Insured) must be used on automobile dealer and repair garage policies to provide coverage for persons other than active partners, proprietors and full time employees, who have been provided with a vehicle for their regular use.</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Inactive/Silent Partners  Silent partners are those who do not participate in the management of the business and do not receive remuneration of any kind from the business. They are not counted in staff units.</p> <p>Example: An incorporated company requires three directors. Applicant and partner are incorporating a garage business. The lawyer who signs the incorporation papers becomes the third director. The lawyer is an inactive or silent partner.</p> </div> <p>Example: An incorporated company requires three directors. Applicant and partner are incorporating a garage business. The lawyer who signs the incorporation papers becomes the third director. The lawyer is an inactive or silent partner.</p>	<p>c) Total a) and b) and, if necessary, round up to the next whole number  For example: 1 proprietor, 1 full time employee, 3 part time employees = 3 1/2 staff units which, when rounded up to the next whole number, will be 4 staff units.</p> <p><b>END 76</b> (<del>Additional Insured</del>) must be used on automobile dealer and repair garage policies to provide coverage for persons other than active partners, proprietors and full time employees, who have been provided with a vehicle for their regular use.</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Inactive/Silent Partners  Silent partners are those who do not participate in the management of the business and do not receive remuneration of any kind from the business. They are not counted in staff units.</p> <p>Example: An incorporated company requires three directors. Applicant and partner are incorporating a garage business. The lawyer who signs the incorporation papers becomes the third director. The lawyer is an inactive or silent partner.</p> </div> <p>Example: An incorporated company requires three directors. Applicant and partner are incorporating a garage business. The lawyer who signs the incorporation papers becomes the third director. The lawyer is an inactive or silent partner.</p>		
<p>Rule 601: Definitions</p> <p>R. Storage Garage - Stat. Class 85</p>	<p><b>R. Storage Garage - Stat. Class 85</b>  This risk is engaged in the business of operating a storage/parking garage which may include parking and moving of customer vehicles by employees and/or washing and cleaning of customer vehicles. END 71 (Excluding Owned Automobiles)-must be attached to the policy. Owned vehicles must be insured on POL 1 at full manual rates.</p> <p>Possession of a servicing dealer plate that is incidental to the operation of a storage garage is</p>	<p><b>R. Storage Garage - Stat. Class 85</b>  This risk is engaged in the business of operating a storage/parking garage which may include parking and moving of customer vehicles by employees and/or washing and cleaning of customer vehicles. END 71 (<del>Excluding Owned Automobiles</del>)-must be attached to the policy. Owned vehicles must be insured on POL 1 at full manual rates.</p> <p>Possession of a servicing dealer plate that is incidental to the operation of a storage garage is</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p> <p>Remove name of END in preparation for Rule</p>	<p>This will not impact premiums.</p>

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<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
	permissible. If there is a dealer plate other than a servicing dealer plate used in conjunction with the operation the risk must be rated as an automobile dealer.	permissible. If there is a dealer plate other than a servicing dealer plate used in conjunction with the operation the risk must be rated as an automobile dealer.	Harmonization across all Jurisdictions	
Rule 601: Definitions  T. Valet Parking - Stat. Class 85	<b>T. Valet Parking - Stat. Class 85</b> This risk is engaged in the business of taking away, parking and returning customer vehicles at (for example) social or special events. This does not include risks that are operating as Storage Garage or Parking Lot. END 71 (Excluding Owned Automobiles) must be attached to the policy. Owned vehicles must be insured on POL 1 at full manual rates.	<b>T. Valet Parking - Stat. Class 85</b> This risk is engaged in the business of taking away, parking and returning customer vehicles at (for example) social or special events. This does not include risks that are operating as Storage Garage or Parking Lot. END 71 ( <del>Excluding Owned Automobiles</del> ) must be attached to the policy. Owned vehicles must be insured on POL 1 at full manual rates.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Remove name of END in preparation for Rule Harmonization across all Jurisdictions	This will not impact premiums.
Rule 604: Coverage Available	<b>Rule 604: Coverage Available</b> 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.  ....  If the Insured operates a location with both building and open lot exposure, each must be shown on the application. <b>Open Lot Theft – Owned Automobiles (END 74), Customer Automobiles (END 75 and END 77) are not available on policies written through Facility Association.</b>	<b>Rule 604: Coverage Available</b> 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.  ....  If the Insured operates a location with both building and open lot exposure, each must be shown on the application. <b>Open Lot Theft Pilferage – Owned Automobiles (END 74), Open Lot Pilferage – Customers' Automobiles, and Liability for Comprehensive Damage to a Customers' Automobile (including Open Lot Pilferage (END 75 and END 77) are not available on policies written through Facility Association.</b>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Clarify what ENDs not available through FA	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<p>Rule 604: Coverage Available</p> <p>C. Optional Physical Damage - Owned and Non-Owned Vehicles</p>	<p><b>C. Optional Physical Damage - Owned and Non-Owned Vehicles</b>  All Perils coverage is not available on POL 4 (Garage Policy).</p> <p>Optional physical damage coverage shall not be provided or continued for any vehicle valued at \$1,000,000 or more.</p> <p><b>1. Owned Vehicles</b>  Coverage may only be provided where owned vehicles are not excluded e.g. END 71 (Excluding Owned Automobiles) has not been attached.</p> <p><b>a) Collision - Owned Automobiles</b>  Coverage is available for Automobile Dealers only. Coverage may be restricted to operation by a named person (END 70) or specific vehicles (END 80).</p> <p>For repair garages, Section C coverage may only be provided by means of END 80.</p> <p>For all other garage risks END 71 must be attached to the policy and coverage for owned vehicles must be provided by a separate POL 1 (Owner's Policy).</p> <p>If all owned vehicles including those held for sale are to be insured for Collision, the deductible will be a minimum of \$1,000. Where END 70 (Named Chauffeur) or END 80 (Specified Owned Automobile Physical Damage Coverage) is being used, the deductibles are determined on a per vehicle basis in accordance with the section of the manual under which the vehicle is rated. Therefore, when using END 70 and 80, the minimum deductible under the Garage section does not apply.</p> <p>END FA82 may not be used for Collision coverage on owned vehicles held for sale.</p>	<p><b>C. Optional Physical Damage - Owned and Non-Owned Vehicles</b>  All Perils coverage is not available on POL 4 (Garage Policy).</p> <p>Optional physical damage coverage shall not be provided or continued for any vehicle valued at \$1,000,000 or more.</p> <p><b>1. Owned Vehicles</b>  Coverage may only be provided where owned vehicles are not excluded e.g. END 71 (<del>Excluding Owned Automobiles</del>) has not been attached.</p> <p><b>a) Collision - Owned Automobiles</b>  Coverage is available for Automobile Dealers only. Coverage may be restricted to operation by a named person (END 70) or specific vehicles (END 80).</p> <p>For repair garages, Section C coverage may only be provided by means of END 80.</p> <p>For all other garage risks END 71 must be attached to the policy and coverage for owned vehicles must be provided by a separate POL 1 (Owner's Policy).</p> <p>If all owned vehicles including those held for sale are to be insured for Collision, the deductible will be a minimum of \$1,000. Where END 70 (<del>Named Chauffeur</del>) or END 80 (<del>Specified Owned Automobile Physical Damage Coverage</del>) is being used, the deductibles are determined on a per vehicle basis in accordance with the section of the manual under which the vehicle is rated. Therefore, when using END 70 and 80, the minimum deductible under the Garage section does not apply.</p> <p>END FA82 may not be used for Collision coverage on owned vehicles held for sale.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p> <p>Remove name of END in preparation for Rule Harmonization across all Jurisdictions</p>	<p>This will not impact premiums</p>



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<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
Rule 606: Endorsement Forms and Wordings	<p><b>Rule 606: Endorsement Forms and Wordings</b></p> <p>Changes to standard approved forms are not permitted.</p> <p>Refer to Rule 637: Standard Endorsement Forms Applicable to Garage Automobile Policy (POL 4) for more information. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions.</p> <p>Certain endorsement forms require one or more signatures. Where the required signatures are not obtained, the policy may be cancelled in accordance with the Statutory Conditions or issued without the endorsement and rerated accordingly.</p> <p>Provided the endorsement form does not indicate the expiry date of the policy term, once an endorsement form has been signed, it need not be signed again on subsequent policy renewal terms.</p> <p><b>The following endorsements are not available on policies written through Facility Association:</b></p> <p><b>END 74 Open Lot Theft – Owned Automobiles</b></p> <p><b>END 75 and END 77 Open Lot Theft – Customer Automobiles</b></p>	<p><b>Rule 606: Endorsement Forms and Wordings</b></p> <p>Changes to standard approved forms are not permitted.</p> <p>Refer to Rule 637: Standard Endorsement Forms Applicable to Garage Automobile Policy (POL 4) for more information. The descriptions are brief and reference must be made to the actual wordings of these forms to ascertain the full provisions and restrictions.</p> <p>Certain endorsement forms require one or more signatures. Where the required signatures are not obtained, the policy may be cancelled in accordance with the Statutory Conditions or issued without the endorsement and rerated accordingly.</p> <p>Provided the endorsement form does not indicate the expiry date of the policy term, once an endorsement form has been signed, it need not be signed again on subsequent policy renewal terms.</p> <p><b>The following endorsements are not available on policies written through Facility Association:</b></p> <p><b>END 74 Open Lot Theft Pilferage – Owned Automobiles</b></p> <p><b>END 75 and END 77 Open Lot Theft Pilferage – Customer Automobiles</b></p>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
<p>Rule 609: Excluded Uses, Automobiles and Drivers</p> <p>B. Excluded Automobiles</p>	<p><b>B. Excluded Automobiles</b></p> <ul style="list-style-type: none"> <li>- Vehicles owned in connection with, or used for the purpose of any business not described in item 3 of the application</li> <li>- Vehicles owned by the Insured which are designed for racing purposes</li> <li>- Vehicles provided for the regular use of persons other than active partners and fulltime employees. On automobile dealer policies, coverage may be extended to these vehicles from the inventory of vehicles held for sale (not regular plated) by adding END 76 (Additional Insured), which provides insurance for vehicles that are supplied for the regular or frequent use of specified persons who are not active partners or full time employees.</li> <li>- Vehicles designed for bulk transportation of petroleum products or other materials while being used for such purposes.</li> <li>- Vehicles designed for the transportation of other vehicles, but tow trucks shall not be deemed to be designed for such purposes.</li> </ul>	<p><b>B. Excluded Automobiles</b></p> <ul style="list-style-type: none"> <li>- Vehicles owned in connection with, or used for the purpose of any business not described in item 3 of the application</li> <li>- Vehicles owned by the Insured which are designed for racing purposes</li> <li>- Vehicles provided for the regular use of persons other than active partners and fulltime employees. On automobile dealer policies, coverage may be extended to these vehicles from the inventory of vehicles held for sale (not regular plated) by adding END 76 (<del>Additional Insured</del>), which provides insurance for vehicles that are supplied for the regular or frequent use of specified persons who are not active partners or full time employees.</li> <li>- Vehicles designed for bulk transportation of petroleum products or other materials while being used for such purposes.</li> <li>- Vehicles designed for the transportation of other vehicles, but tow trucks shall not be deemed to be designed for such purposes.</li> </ul>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p> <p>Remove name of END in preparation for Rule Harmonization across all Jurisdictions</p>	<p>This will not impact premiums</p>
<p>Rule 609: Excluded Uses, Automobiles and Drivers</p> <p>C. Excluded Drivers</p> <p>2. If there is another licensed driver on the garage policy</p>	<p><b>C. Excluded Drivers</b></p> <p>The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence. These provisions apply whether END 78 is being added to the policy at the request of the Insured or by the Servicing Carrier because of the above mentioned circumstances.</p> <p>....</p> <p><b>2. If there is another licensed driver on the garage policy</b> (It is assumed that the person concerned will not drive without a valid licence.)</p> <p>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.</p>	<p><b>C. Excluded Drivers</b></p> <p>The following provisions apply in the event of the suspension, cancellation or lapse of an operator's licence. These provisions apply whether END 78 is being added to the policy at the request of the Insured or by the Servicing Carrier because of the above mentioned circumstances.</p> <p>....</p> <p><b>2. If there is another licensed driver on the garage policy</b> (It is assumed that the person concerned will not drive without a valid licence.)</p> <p>a) The Servicing Carrier shall issue END 78 (<del>Reduction of Coverage as Respects Operation by Named Person</del>) restricting coverage to mandatory minimum coverage and excluding optional physical damage where provided, for that person.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p> <p>Remove name of END in preparation for Rule Harmonization across all Jurisdictions</p>	<p>This will not impact premiums</p>

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<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
Rule 609: Excluded Uses, Automobiles and Drivers  D. Unsigned END 78	<b>D. Unsigned END 78 (Reduction of Coverage as Respects Operation by Named Person)</b>  If END 78 is not completed, signed and returned within 30 days of endorsement issuance, END 78 shall be deleted and the policy shall be re-rated as though there was no END 78.	<b>D. Unsigned END 78 (<del>Reduction of Coverage as Respects Operation by Named Person</del>) Named Person(s) Reduction of Coverage</b>  If END 78 is not completed, signed and returned within 30 days of endorsement issuance, END 78 shall be deleted and the policy shall be re-rated as though there was no END 78.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	
Rule 621: Basic Garage Rating	There is a basic garage premium based on staff units which is charged every garage risk to cover the exposure of the garage operation itself.  If END 71 (Excluding Owned Automobiles) is not attached to the policy, an individual premium is charged for each regularly plated (non-dealer plate) vehicle on automobile dealer and repair garage policies and each dealer plate on automobile dealer policies. Refer to Rule 622: Additional Charges to the Basic Garage Premium.	There is a basic garage premium based on staff units which is charged every garage risk to cover the exposure of the garage operation itself.  If END 71 ( <del>Excluding Owned Automobiles</del> ) is not attached to the policy, an individual premium is charged for each regularly plated (non-dealer plate) vehicle on automobile dealer and repair garage policies and each dealer plate on automobile dealer policies. Refer to Rule 622: Additional Charges to the Basic Garage Premium.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Remove name of END in preparation for Rule Harmonization across all Jurisdictions	This will not impact premiums
Rule 622: Additional Charges to the Basic Garage Premium	<b>D. END 76 (Additional Insured)</b> For Automobile Dealer and Repair Garage policies, a premium is charged for each operator insured by END 76 (Additional Insured) who is not rated principal operator on a regularly plated vehicle or dealer plate (automobile dealer only). See Rule 624: Automobile Dealer and Rule 625: Repair Garage.	<b>D. END 76 (<del>Additional Insured</del>) Additional Insured Endorsement Broad Form</b> For Automobile Dealer and Repair Garage policies, a premium is charged for each operator insured by END 76 ( <del>Additional Insured</del> ) who is not rated principal operator on a regularly plated vehicle or dealer plate (automobile dealer only). See Rule 624: Automobile Dealer and Rule 625: Repair Garage.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 624: Automobile Dealers  A. END 76 (Additional Insured)	<b>A. END 76 (Additional Insured)</b> This endorsement is available on automobile dealer policies to extend coverage to the persons named on the endorsement who have been provided with a vehicle from the inventory of vehicles held for sale for their regular use.	<b>A. END 76 (<del>Additional Insured</del>) Additional Insured Endorsement Broad Form</b> This endorsement is available on automobile dealer policies to extend coverage to the persons named on the endorsement who have been provided with a vehicle from the inventory of vehicles held for sale for their regular use.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
Rule 625: Repair Garage	<b>A. END 76 (Additional Insured)</b> This endorsement is available on repair garage policies to extend coverage to the persons named on the endorsement who have been provided with a vehicle owned by the repair garage for their use.	<b>A. <del>END 76 (Additional Insured)</del> Additional Insured Endorsement Broad Form</b> This endorsement is available on repair garage policies to extend coverage to the persons named on the endorsement who have been provided with a vehicle owned by the repair garage for their use.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 626: Service Station, Parking Lot, Storage Garage	See the definition under Rule 601. Owned Automobiles are not covered and END 71 (Excluding Owned Automobiles) must be attached.  The Basic Garage Premium is calculated at the staff unit rate.  There is no additional premium charged for servicing dealer plates used by service stations, parking lots or storage garages.	See the definition under Rule 601. Owned Automobiles are not covered and END 71 ( <del>Excluding Owned Automobiles</del> ) must be attached.  The Basic Garage Premium is calculated at the staff unit rate.  There is no additional premium charged for servicing dealer plates used by service stations, parking lots or storage garages.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Remove name of END in preparation for Rule Harmonization across all Jurisdictions	This will not impact premiums
Rule 638: Standard Endorsement Forms Applicable to Garage Automobile Policy (Pol 4)  END 70	<b>70: Named Chauffeur</b> This endorsement is used when Owned Automobiles Collision coverage is to be provided only while specified persons are personally in control of the vehicles.	<b>70: <del>Named Chauffeur</del> Named Person(s) Collision or Upset</b> This endorsement is used when Owned Automobiles Collision coverage is to be provided only while specified persons are personally in control of the vehicles.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 638: Standard Endorsement Forms Applicable to Garage Automobile Policy (Pol 4)  END 71	<b>71: Excluding Owned Automobiles</b> The use of this endorsement is mandatory on policies issued in respect of risks not rated as Automobile Dealers or Repair Garages	<b>71: <del>Excluding Owned Automobiles</del> Exclusion</b> The use of this endorsement is mandatory on policies issued in respect of risks not rated as Automobile Dealers or Repair Garages	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
Rule 638: Standard Endorsement Forms Applicable to Garage Automobile Policy (Pol 4)  END 73	<b>73: Excluding Financed Automobiles</b> This endorsement is used when it is required to specify that the Owned Automobiles Comprehensive/Specified Perils coverage does not apply to any vehicle which, although held for sale by the Insured, is financed by a named lienholder or mortgagee.	<b>73: <del>Excluding</del> Financed Automobiles Exclusion</b> This endorsement is used when it is required to specify that the Owned Automobiles Comprehensive/Specified Perils coverage does not apply to any vehicle which, although held for sale by the Insured, is financed by a named lienholder or mortgagee.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 638: Standard Endorsement Forms Applicable to Garage Automobile Policy (Pol 4)  END 74	<b>74: Open Lot Theft – Owned Automobiles</b> This endorsement is not available for Facility Association business.	<b>74: Open Lot <del>Theft</del> Pilferage – Owned Automobiles</b> This endorsement is not available for Facility Association business.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 638: Standard Endorsement Forms Applicable to Garage Automobile Policy (Pol 4)  END 75	<b>75: Open Lot Theft – Customers’ Automobiles</b> This endorsement is not available for Facility Association business.	<b>75: Open Lot <del>Theft</del> Pilferage– Customers’ Automobiles</b> This endorsement is not available for Facility Association business.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 638: Standard Endorsement Forms Applicable to Garage Automobile Policy (Pol 4)  END 76	<b>76: Additional Insured</b> The purpose of this endorsement is to provide insurance in respect of vehicles that are provided for the regular or frequent use of specified persons who are not active partners or full-time employees. Full details of each such vehicle and person must be supplied on an APP 1 (Owner’s Policy Application form) and the premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the additional premium on the END76.	<b>76: Additional Insured Broad Form</b> The purpose of this endorsement is to provide insurance in respect of vehicles that are provided for the regular or frequent use of specified persons who are not active partners or full-time employees. Full details of each such vehicle and person must be supplied on an APP 1 (Owner’s Policy Application form) and the premium is developed from the applicable Private Passenger, Commercial or Recreational Vehicle rates. The calculated premium becomes the additional premium on the END76.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
Rule 638: Standard Endorsement Forms Applicable to Garage Automobile Policy (Pol 4)  END 77	<b>77: Liability for Comprehensive Damage to a Customer's Automobile (including Open Lot Theft)</b> This endorsement is not available for Facility Association business.	<b>77: Liability for Comprehensive Damage to a Customer's Customers' Automobile (including Open Lot Theft Pilferage)</b>  This endorsement is not available for Facility Association business.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 638: Standard Endorsement Forms Applicable to Garage Automobile Policy (Pol 4)  END 78	<b>78: Reduction of Coverage for Named Persons</b> This endorsement is used if the coverages provided by the policy are to be restricted when certain named persons are driving a vehicle.	<b>78: Reduction of Coverage for Named Person(s) Reduction of Coverage</b> This endorsement is used if the coverages provided by the policy are to be restricted when certain named persons are driving a vehicle.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 638: Standard Endorsement Forms Applicable to Garage Automobile Policy (Pol 4)  END 79	<b>79: Owned Automobiles – Fire and Theft Deductible</b> This endorsement is used when the deductible shown for the Owned Automobiles Comprehensive/Specified Perils coverage is to be made applicable also to fire losses or theft of the entire automobile.	<b>79: Owned Automobiles – Fire and Theft Deductible</b> This endorsement is used when the deductible shown for the Owned Automobiles Comprehensive/Specified Perils coverage is to be made applicable also to fire losses or theft of the entire automobile.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 638: Standard Endorsement Forms Applicable to Garage Automobile Policy (Pol 4) END 80	<b>80: Specified Owned Automobile Optional Physical Damage Coverage</b> This endorsement is used when optional physical damage coverage is to be provided only to specified automobile(s).	<b>80: Specified Owned Automobile Optional Physical Damage Coverage</b> This endorsement is used when optional physical damage coverage is to be provided only to specified automobile(s).	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>DRIVER'S POLICY SECTION</b>				
Rule 703: Rating  1. Liability	1. Liability This coverage is rated according to the use, driving record, territory, etc., as if the Applicant owned the type of automobile driven e.g. private passenger. This premium is subject to a 50% discount. If the Applicant is restricted as a driver on another policy by means of END 28 (Reduction of Coverage as Respects Operation By Named Persons), the discount does not apply.	1. Liability This coverage is rated according to the use, driving record, territory, etc., as if the Applicant owned the type of automobile driven e.g. private passenger. This premium is subject to a 50% discount. If the Applicant is restricted as a driver on another policy by means of END 28(C) ( <del>Reduction of Coverage as Respects Operation By Named Persons</del> ), the discount does not apply.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Remove name of END, keeping only END# for Rule Harmonization across all Jurisdictions	This will not impact premiums
Rule 703: Rating  4. Endorsement Forms- Other	<b>4. Endorsement Forms – Other</b> END 4A, 4B and 6A may be used with POL 2. The POL 1 premium (from which the POL 2 premium is calculated) must be calculated to include the charge for these endorsements before the POL 2 premium is determined	<b>4. Endorsement Forms – Other</b> END 4(A), 4(B) and 6(A) may be used with POL 2. The POL 1 premium (from which the POL 2 premium is calculated) must be calculated to include the charge for these endorsements before the POL 2 premium is determined	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 712: Claims	<b>Rule 712: Claims</b> Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to his/her Facility Association POL 2 (Driver's Policy) must immediately be reported in the manner prescribed by the Servicing Carrier.  Collision with Animals If END 60 (Legal Liability for Damage to Non-Owned Automobile) is purchased, losses involving Collision with animals, both wild and domestic, may be paid.	<b>Rule 712: Claims</b> Every accident, loss or claim that comes to the knowledge of the Agent/Broker in regard to his/her Facility Association POL 2 (Driver's Policy) must immediately be reported in the manner prescribed by the Servicing Carrier.  Collision with Animals If END 60 ( <del>Legal Liability for Damage to Non-Owned Automobile</del> ) is purchased, losses involving Collision with animals, both wild and domestic, may be paid	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Remove name of END, keeping only END# for Rule Harmonization across all Jurisdictions	This will not impact premiums

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Rule	Current Wording			Approved Wording	Change from Current	Premium impact on existing policies							
Rule 729: Carrying Explosives	<b>Rule 729: Carrying Explosives</b> The standard POL 2 (Driver's Policy) policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4A. END 4A can be applied to all coverages or limited to the mandatory coverages.			<b>Rule 729: Carrying Explosives</b> The standard POL 2 (Driver's Policy) policy exclusion for carrying explosives may be modified to permit carriage of specified explosives only, by adding END 4(A). END 4(A) can be applied to all coverages or limited to the mandatory coverages.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums							
Rule 730: Carrying Radioactive Material	<b>Rule 730: Carrying Radioactive Material</b> The standard POL 2 (Driver's Policy) exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4B. END 4B can be applied to all coverages or limited to the mandatory coverages.			<b>Rule 730: Carrying Radioactive Material</b> The standard POL 2 (Driver's Policy) exclusion for carrying radioactive material may be modified to permit the carriage of specified radioactive material only, by adding END 4(B). END 4(B) can be applied to all coverages or limited to the mandatory coverages.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums							
Rule 731: Endorsements Applicable to POL 2 (Driver's Policy)  END 4A	<table><tr><td><b>4A</b></td><td><b>Permission to Carry Explosives</b></td><td>If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.</td></tr></table>			<b>4A</b>	<b>Permission to Carry Explosives</b>	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.	<table><tr><td><b>4(A)</b></td><td><b>Permission to Carry Explosives</b></td><td>If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.</td></tr></table>		<b>4(A)</b>	<b>Permission to Carry Explosives</b>	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
<b>4A</b>	<b>Permission to Carry Explosives</b>	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.											
<b>4(A)</b>	<b>Permission to Carry Explosives</b>	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.											
Rule 731: Endorsements Applicable to POL 2 (Driver's Policy)  END 4B	<table><tr><td><b>4B</b></td><td><b>Permission to Carry Radioactive Material</b></td><td>If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.</td></tr></table>			<b>4B</b>	<b>Permission to Carry Radioactive Material</b>	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.	<table><tr><td><b>4(B)</b></td><td><b>Permission to Carry Radioactive Materials</b></td><td>If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.</td></tr></table>		<b>4(B)</b>	<b>Permission to Carry Radioactive Materials</b>	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
<b>4B</b>	<b>Permission to Carry Radioactive Material</b>	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.											
<b>4(B)</b>	<b>Permission to Carry Radioactive Materials</b>	If main cargo, rate vehicle as Class 48, 61-64 plus special factors. If incidental, net annual \$50. Refer to additional rules within manual for further information.											



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Rule	Current Wording		Approved Wording		Change from Current	Premium impact on existing policies
Rule 731: Endorsements Applicable to POL 2 (Driver's Policy)  END 6A	<b>6A</b>	<p><b>Permission to Carry Paying Passengers</b> When appropriate, this endorsement is used to modify the policy forms restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.</p> <p>For Private Passenger Vehicles used in <b>car pools</b>, add 10% of Liability and DCPD premium. Attach 6A.</p> <p><b>Volunteers:</b> 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><b>Other Private Passenger Vehicles used to transport passengers:</b> i) If transportation of non-paying passengers is part of Insured's job and employer reimburses employee for expenses -then Class 07 rates apply. Attach 6A. ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. Attach 6A.</p>	<b>6(A)</b>	<p><del>Permission to Carry Paying Passengers for Compensation or Hire</del> When appropriate, this endorsement is used to modify the policy forms restrictions in regard to the use of the vehicle for the carriage of passengers. The actual use of the vehicle must be specified in the endorsement. See Private Passenger Section and Public Section. The use of the endorsement is not permissible in respect of other vehicles. Also see END 22.</p> <p>For Private Passenger Vehicles used in <b>car pools</b>, add 10% of Liability and DCPD premium. Attach 6(A).</p> <p><b>Volunteers:</b> 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 6(A) is not required and there is no additional premium charge.</p> <p><b>Other Private Passenger Vehicles used to transport passengers:</b> i) If transportation of non-paying passengers is part of Insured's job and employer reimburses employee for expenses -then Class 07 rates apply. Attach 6(A). ii) If transportation is very occasional (no more than once a week - non-paying passengers) then Class 02 or Class 03 rates can apply. Attach 6(A).</p>	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording			Approved Wording			Change from Current	Premium impact on existing policies
			iii) All others, then appropriate taxi, limousine or bus rates are applicable. See Public Section.			iii) All others, then appropriate taxi, limousine or bus rates are applicable. See Public Section.		
Rule 731: Endorsements Applicable to POL 2 (Driver's Policy)  END 25	<b>25A</b>	<b>Alteration</b> Used by Servicing Carriers to record policy changes.	Minimum additional premium of \$5 for addition of coverage, increase in Liability limit, or decrease in deductible amount.	<b>25(A)</b>	<b>Alteration</b> Used by Servicing Carriers to record policy changes.	Minimum additional premium of \$5 for addition of coverage, increase in Liability limit, or decrease in deductible amount.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>NON-OWNED POLICY SECTION</b>				
Rule 805: Definitions  G. Hired Automobiles	<p><b>G. Hired Automobiles</b> Non-owned automobiles hired with or without drivers but used under the Applicant's control. Excludes any automobiles owned in whole or in part by, or registered in the name of any partner, officer or employee of the Applicant.</p> <p>For example: XYZ Construction Company hires Joe Smith who owns a dump truck to pick up gravel and deliver it to various construction sites. XYZ Construction Company specifies where the gravel is to be picked up and to what site it is to be delivered. It may specify the route to be used in the process.</p> <p>When automobiles are hired without drivers, END 99 (Excluding Long Term Leased Vehicle) must be attached to the policy. Such automobiles, if hired for terms exceeding 30 days, must be insured on POL 1 with END 5 attached.</p>	<p><b>G. Hired Automobiles</b> Non-owned automobiles hired with or without drivers but used under the Applicant's control. Excludes any automobiles owned in whole or in part by, or registered in the name of any partner, officer or employee of the Applicant.</p> <p>For example: XYZ Construction Company hires Joe Smith who owns a dump truck to pick up gravel and deliver it to various construction sites. XYZ Construction Company specifies where the gravel is to be picked up and to what site it is to be delivered. It may specify the route to be used in the process.</p> <p>When automobiles are hired without drivers, END 99 (<del>Excluding Long Term Leased Vehicle</del>) must be attached to the policy. Such automobiles, if hired for terms exceeding 30 days, must be insured on POL 1 with END 5(A) attached.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p> <p>Remove name of END, keeping only END #for Rule Harmonization across all Jurisdictions</p>	This will not impact premiums
Rule 806: Driver Services  b.	<p><b>Rule 806: Driver Services</b> POL 6 (Non-Owned Automobile Policy) may not be provided to those Applicants whose business activities include the provision of drivers to operate automobiles not owned by the Applicant or the driver unless:</p> <p>....</p> <p>and</p> <p>b. POL 6 (Non-Owned Automobile Policy) includes END 91 (Limitation to Operation of Automobiles by Named Persons) naming those for whom a POL 2 (Driver's Policy) has been issued.</p>	<p><b>Rule 806: Driver Services</b> POL 6 (Non-Owned Automobile Policy) may not be provided to those Applicants whose business activities include the provision of drivers to operate automobiles not owned by the Applicant or the driver unless:</p> <p>....</p> <p>and</p> <p>b. POL 6 (Non-Owned Automobile Policy) includes END 91 (<del>Limitation to Operation of Automobiles by Named Persons</del>), naming those for whom a POL 2 (Driver's Policy) has been issued.</p>	<p>AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022</p> <p>Remove name of END, keeping only END #for Rule Harmonization across all Jurisdictions</p>	This will not impact premiums

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<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
Rule 810 Legal Liability for Damage to Non-Owned Automobiles	<b>Rule 810: Legal Liability for Damage to Non-Owned Automobiles</b> In each of the cases described under Rule 806: Driver Services, Rule 807: Delivery Service, Rule 808: Taxi Dispatch and Rule 809: Driver Training Schools, only Liability may be provided by POL 6 (Non-Owned Automobile Policy) because the vehicles being driven are not 'hired automobiles' as defined by POL 6 (Non-Owned Automobile Policy). END 94 (Legal Liability for Damage to Hired Automobiles) may only be provided to hired automobiles and is therefore not available in these situations. However, this coverage may be provided by attaching END 27 to the named Insured's POL 1 (Owner's Policy).	<b>Rule 810: Legal Liability for Damage to Non-Owned Automobiles</b> In each of the cases described under Rule 806: Driver Services, Rule 807: Delivery Service, Rule 808: Taxi Dispatch and Rule 809: Driver Training Schools, only Liability may be provided by POL 6 (Non-Owned Automobile Policy) because the vehicles being driven are not 'hired automobiles' as defined by POL 6 (Non-Owned Automobile Policy). END 94 ( <del>Legal Liability for Damage to Hired Automobiles</del> ) may only be provided to hired automobiles and is therefore not available in these situations. However, this coverage may be provided by attaching END 27 to the named Insured's POL 1 (Owner's Policy).	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  Remove name of END, keeping only END #for Rule Harmonization across all Jurisdictions	This will not impact premiums
Rule 811 Rating  B. Liability Assumed under Contract (END 96)	<b>B. Liability Assumed under Contract (END 96)</b> If the Applicant enters into a contract or agreement by which the Applicant assumes any liability for bodily injury and property damage, a copy of the contract/agreement must be submitted to the Servicing Carrier so that the appropriate rates may be assessed.	<del>B. Liability Assumed under Contract</del> <b>Liability (END 96)</b> If the Applicant enters into a contract or agreement by which the Applicant assumes any liability for bodily injury and property damage, a copy of the contract/agreement must be submitted to the Servicing Carrier so that the appropriate rates may be assessed.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 811 Rating  C. Liability for Damage to Hired Automobiles (END 94)	<b>C. Liability for Damage to Hired Automobiles (END 94)</b> A copy of every hiring contract/agreement together with the following information must be submitted to the Servicing Carrier so that the appropriate rates may be assessed:	<del>C. Liability for Damage to Hired Automobiles</del> <b>Legal Liability for Damage to Hired Automobiles (END 94)</b> A copy of every hiring contract/agreement together with the following information must be submitted to the Servicing Carrier so that the appropriate rates may be assessed:	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 822: Endorsements Applicable To POL 6 (Non-Owned Automobile Policy)  END 91	<b>91: Limitation to Operation of Automobiles by Named Persons</b> Used when the insurance is to apply only to automobiles driven by the persons whose names, occupations and locations are specified in the endorsement.	<b>91: Limitation to Operation of Automobiles by Named Person(s)</b> Used when the insurance is to apply only to automobiles driven by the persons whose names, occupations and locations are specified in the endorsement.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums

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<b>Rule</b>	<b>Current Wording</b>	<b>Approved Wording</b>	<b>Change from Current</b>	<b>Premium impact on existing policies</b>
Rule 822: Endorsements Applicable To POL 6 (Non-Owned Automobile Policy)  END 93	<b>93: Limitation to Automobiles Owned by Named Persons</b> Used when the insurance is to apply only to the operation of automobiles owned by the persons, firms or corporations whose names and addresses are specified in the endorsement.	<b>93: Limitation to Automobiles Owned by Named Person(s)</b> Used when the insurance is to apply only to the operation of automobiles owned by the persons, firms or corporations whose names and addresses are specified in the endorsement.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 822: Endorsements Applicable To POL 6 (Non-Owned Automobile Policy)  END 99	<b>99: Excluding Long Term Leased Vehicle</b> Applicable to insurance in respect of hired automobiles and must be used when the automobiles are hired without drivers. The insurance is provided in respect of non-owned automobiles, that are hired or leased with drivers or that are hired or leased <b>without</b> drivers for periods not exceeding 30 days. See Rule 805: Definitions.	<b>99: Excluding Long Term Leased Vehicle Leased Vehicle Exclusion</b> Applicable to insurance in respect of hired automobiles and must be used when the automobiles are hired without drivers. The insurance is provided in respect of non-owned automobiles, that are hired or leased with drivers or that are hired or leased <b>without</b> drivers for periods not exceeding 30 days. See Rule 805: Definitions.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022	This will not impact premiums
Rule 822: Endorsements Applicable To POL 6 (Non-Owned Automobile Policy)  END 100	<b>100: Alteration</b> Used by the Servicing Carrier to record a change of the information provided on the application form and the change (if any) of the policy premium.	<del>100:</del> <b>25 (A) Alteration</b> Used by the Servicing Carrier to record a change of the information provided on the application form and the change (if any) of the policy premium.	AB Automobile Insurance SEF Amendments. Interpretation Bulletin #03-2022  This will be moved to the top row of Rule 822	This will not impact premiums

**May 2023**

**Manual of Rules and Rates  
ALBERTA**

**Various Rule Change to Private Passenger Section  
Effective June 1, 2023 (New Business and Renewals)**

**Effective June 1, 2023** Facility Association is implementing the following update to our manual in Alberta:

- In accordance with the Superintendent of Insurance Interpretation Bulletin No. 07-2023 (Auto Insurance Take All Comers Rule Interpretation), FA has updated Rule 100 in the Private Passenger Section of the manual.

A summary of the changes are attached to the Manual Bulletin on the Facility Association Website

The Facility Association website [www.facilityassociation.com](http://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 RATES AND RULE MANUAL

## SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JUNE 1 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>PRIVATE PASSENGER SECTION</b>				
Rule 100.A  Filed Underwriting Rules	<p>Rule 100: Filed Underwriting Rules</p> <p><b>A. The Insurer's rules for declining to issue, terminating or refusing to renew a contract are:</b></p> <p>1.The risk does not meet one or more of the following eligibility criteria for the Residual Market:</p> <ul style="list-style-type: none"> <li>- A listed driver or vehicle with 3 or more at fault claims occurring and assigned in the preceding 5 years</li> <li>- A listed driver with 5 or more convictions (any combination of traffic safety and serious traffic safety) in the preceding 3 years</li> <li>- A listed driver with 2 or more serious traffic safety convictions in the preceding 3 years</li> <li>- A listed driver with 1 or more criminal code convictions in the preceding 3 years</li> <li>- A listed driver with 1 or more fraud convictions related to automobile insurance in the preceding 10 years</li> <li>- A listed driver with an international driving permit</li> <li>- An Applicant who owes an outstanding balance to an insurance company within the preceding two years on an automobile insurance contract issued in Alberta. This requires verification with the applicable insurance company by the Servicing Carrier on new business and on each subsequent renewal.</li> </ul>	<p><b>Rule 100: Filed Underwriting Rules</b></p> <p>Qualification for the Facility Association Residual Market is based on specific criteria. Risk written through the Residual Market segment risk must meet one or more of the following:</p> <ul style="list-style-type: none"> <li>- A listed driver or vehicle with 3 or more at fault claims occurring and assigned in the preceding 5 years</li> <li>- A listed driver with 5 or more convictions (any combination of traffic safety and serious traffic safety) in the preceding 3 years</li> <li>- A listed driver with 2 or more serious traffic safety convictions in the preceding 3 years</li> <li>- A listed driver with 1 or more criminal code convictions in the preceding 3 years</li> <li>- An Applicant has three or more instances where an Insurer has, on the basis of misrepresentation, terminated or declined to issue or renew automobile insurance</li> <li>- A listed driver with 1 or more fraud convictions related to automobile insurance in the preceding 10 years</li> <li>- A listed driver has had at least one automobile insurance claim of any type denied in whole or in part, based on automobile insurance fraud</li> <li>- A listed driver with an international driving permit</li> <li>- An Applicant who owes an outstanding balance to an insurance company within the preceding two years on an automobile insurance contract issued in Alberta. This requires verification with the applicable insurance company by the Servicing Carrier on new business and on each subsequent renewal.</li> </ul>	<p>Due to Bulletin 07-2023 from Superintendent of Insurance (Interpretation Bulletin)</p> <p>Auto Insurance Take All Comers Rule Interpretation (Updated June 1, 2023)</p>	<p>This will not impact premiums</p>

# FACILITY ASSOCIATION ALBERTA RATES AND RULE MANUAL

## SUMMARY OF APPROVED RULE CHANGE EFFECTIVE JUNE 1 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
	<ul style="list-style-type: none"> <li>- A vehicle that is being moved from one jurisdiction to another and is written on a short term basis – normally 10 days in duration</li> <li>- A vehicle registered in Alberta but located and operated outside Canada on a permanent basis</li> <li>- Vehicles with substantial after market modification for enhanced speed or racing by either 1 of:               <ul style="list-style-type: none"> <li>(a) Turbocharger</li> <li>(b) Supercharger</li> <li>(c) Nitrous system</li> </ul> </li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>2 or more of:               <ul style="list-style-type: none"> <li>(d) Interior roll cage</li> <li>(e) Modification to ground clearance</li> <li>(f) Modification to tire circumference, or the use of tires especially designed for racing or speed (This does not include the application of snow tires.)</li> <li>(g) Any other engine modifications, including engine swapping, designed to enhance speed</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>- A vehicle that is being moved from one jurisdiction to another and is written on a short term basis – normally 10 days in duration</li> <li>- A vehicle registered in Alberta but located and operated outside Canada on a permanent basis</li> <li>- Vehicles with substantial after market modification for enhanced speed or racing by either 1 of:               <ul style="list-style-type: none"> <li>(a) Turbocharger</li> <li>(b) Supercharger</li> <li>(c) Nitrous system</li> </ul> </li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>2 or more of:               <ul style="list-style-type: none"> <li>(d) Interior roll cage</li> <li>(e) Modification to ground clearance</li> <li>(f) Modification to tire circumference, or the use of tires especially designed for racing or speed (This does not include the application of snow tires.)</li> <li>(g) Any other engine modifications, including engine swapping, designed to enhance speed</li> </ul> </li> </ul> <p><b>A. The Insurer's rules for declining to issue, terminating or refusing to renew a contract are:</b></p> <p>1. The risk does not meet one or more of the qualifications for entry into the Facility Association Residual Market (listed above)</p>	<p>Due to Bulletin 07-2023 from Superintendent of Insurance (Interpretation Bulletin)</p> <p>Auto Insurance Take All Comers Rule Interpretation (Updated June 1, 2023)</p>	<p>This will not impact premiums</p>



**January 2023**

**Manual of Rules and Rates  
ALBERTA**

**Introduction Interurban Video Telematics Discount  
Effective May 1, 2023 (New Business and Renewals)**

**Effective May 1, 2023** Facility Association is implementing the following update for new business and renewals in Alberta:

- Introduction Video Telematics Discount applicable to Interurban Vehicles, has been added to the manual.

The Facility Association website [www.facilityassociation.com](http://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 RATES AND RULE MANUAL

## SUMMARY OF APPROVED RULE CHANGE EFFECTIVE MAY 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies									
COMMERCIAL SECTION – Applicable in Alberta Only													
Rule 210	New Rule	<p><b>Rule 210 – Interurban Vehicles with Video Telematics</b></p> <p>Where a Interurban Vehicle has an OBD-II Port connected telematics device with video recording and retrieval capability installed in the vehicle from an Approved Provider allowing for the continuous monitoring of driving behavior, is eligible for the following:</p> <table><tr><th>Tier</th><th>Description</th><th>Discount</th></tr><tr><td>Tier 1</td><td>Driver/Vehicle monitoring Service</td><td>3%</td></tr><tr><td>Tier 2</td><td>Driver/ Vehicle monitoring service <b>and</b> Personalised Driver Coaching</td><td>8%</td></tr></table> <p>The discount is applicable to all coverages.</p> <p><b>Conditions:</b></p> <ul style="list-style-type: none"><li>• The discount is applicable at New Business or Renewal;</li><li>• All listed Interurban vehicles must be fitted with video telematics device from Approved Provider and the device must be kept in good working order;</li><li>• All listed Interurban vehicle Operators must be enrolled as drivers in the video telematics service;</li><li>• Facility Association Servicing Carriers will verify enrollment and type of service subscribed to at the time of New Business and each subsequent Renewal. The discount will be removed if service enrolment cannot be verified with the Approved Provider</li><li>• Drivers will cease to be eligible for the Video Telematics Discount in the event that they fail to significantly improve their Telematics Score within three (3) years of the initial enrollment.</li></ul>	Tier	Description	Discount	Tier 1	Driver/Vehicle monitoring Service	3%	Tier 2	Driver/ Vehicle monitoring service <b>and</b> Personalised Driver Coaching	8%	To introduce telematics in Alberta for Interurban vehicles so that some of these vehicles can be depopulated into the voluntary market.	This may impact premiums
Tier	Description	Discount											
Tier 1	Driver/Vehicle monitoring Service	3%											
Tier 2	Driver/ Vehicle monitoring service <b>and</b> Personalised Driver Coaching	8%											

# FACILITY ASSOCIATION ALBERTA RATES AND RULE MANUAL

## SUMMARY OF APPROVED RULE CHANGE EFFECTIVE MAY 1, 2023

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
		<ul style="list-style-type: none"> <li>If Video Telematics services are discontinued by the Approved Provider, the discount will be removed effective Renewal</li> <li>"Significant Improvement" is defined as moving up by two (2) quartiles in the overall score ranking as measured by the video-telematics safety score. (ex, from 4th quartile to 2nd quartile, or from 3rd quartile to the 1st quartile) OR the video-telematics safety score places a driver in the 1st quartile for minimum 9-consecutive months.</li> </ul> <p><b>Note:</b> Data will be collected on the distance (number of kilometers) driven across provinces and in the United States. In the event that the information received differs from how the policy is rated, the policy will be amended on renewal.</p>		