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TO: MEMBERS OF THE FACILITY ASSOCIATION

ATTENTION: CHIEF EXECUTIVE OFFICER

BULLETIN NO: F16 – 022

DATE: APRIL 1, 2016

**SUBJECT: FACILITY ASSOCIATION PRIVATE PASSENGER PRICING SURVEY
- APRIL 2016**

Facility Association is a legislated "residual market" entity. As a "market of last resort" it is inappropriate for risks to be insured through the Facility Association if there is a member company willing to write the risk voluntarily.

From time to time, risks come to be insured through Facility Association because Facility Association's premiums are lower than those of member companies. Although rates are developed based on actuarial analysis, the range of acceptable actuarial opinions at the risk level can be relatively wide.

On that basis, Facility Association is surveying member companies on a semi-annual basis to identify classes of risk where Facility Association's rates are inappropriately below those of member companies. This information will be combined with Facility Association's own analysis of market premium levels and the actuarial pricing analysis to assist us in ensuring that our prices are not inappropriately below those of our members. Members are reminded that all Facility Association rate levels are subject to regulatory approval in all jurisdictions.

Please note that all information gathered will be kept confidential and results will be used for Facility Association's internal processes only. ***Please note that the information being requested is for current approved and/or published rates only. Information on future pricing activity is not being requested and should not be supplied.***

Completing the Survey:

Completing the survey is **voluntary** via the link provided below. If your company chooses to participate, we would appreciate completion of the survey by **April 30, 2016**.

The survey applies to private passenger vehicles only in the following jurisdictions: Ontario, Newfoundland and Labrador, New Brunswick, Nova Scotia and Prince Edward Island. Please send to the appropriate person in your organisation to complete. The survey is divided by jurisdiction and by market type; standard and non-standard.

Bulletin No. F16-022
Facility Association Private Passenger Pricing Survey

The survey is designed to be completed in a relatively minimal amount of time. It also includes a comments area and we welcome suggestions for improvement of the survey design.

Note: The survey format is not designed to accommodate large volumes of information, instead please send any attachments to mail@facilityassociation.com.

The links for the surveys are:

New Brunswick Standard Market:

[New Brunswick Standard Market Survey](#)

New Brunswick Non Standard Market:

[New Brunswick Non-Standard Market Survey](#)

Newfoundland and Labrador Standard Market:

[Newfoundland and Labrador Standard Market Survey](#)

Newfoundland and Labrador Non Standard Market:

[Newfoundland and Labrador Non-Standard Market Survey](#)

Nova Scotia Standard Market:

[Nova Scotia Standard Market Survey](#)

Nova Scotia Non Standard Market:

[Nova Scotia Non-Standard Market Survey](#)

Ontario Standard Markets:

[Ontario Standard Market Survey](#)

Ontario Non Standard Market:

[Ontario Non-Standard Market Survey](#)

Prince Edward Island Standard Market:

[Prince Edward Island Standard Market Survey](#)

Prince Edward Island Non Standard Market:

[Prince Edward Island Non-Standard Market Survey](#)

Thank you in advance for your company's participation.

David J. Simpson, M.B.A., FCIP, C. Dir.
President & CEO