

**June 2022**

**Manual of Rules and Rates  
NEW BRUNSWICK**

**Revised Commercial Rule Change  
Effective October 1, 2022 (New Business and Renewals)**

**Effective October 1, 2022** Facility Association is implementing the following update for new business and renewals in New Brunswick:

- Commercial Rule 228 in the manual has been amended.

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 NEW BRUNSWICK RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE OCTOBER 1, 2022**

Rule	Current Wording	Proposed Wording	Change from Current	Premium impact on existing policies
<b>COMMERCIAL SECTION</b>				
<p>228: Outside Province Exposure</p>	<p><b>Rule 228: Outside New Brunswick Exposure</b></p> <p><b>A. Outside New Brunswick Exposure Surcharge</b></p> <p>Any commercial vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge.</p> <p>The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.</p> <p>Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S.</p> <p>The percentage of Out of Province exposure will be determined based on the International Fuel Tax Assessment (IFTA) reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.</p> <p>If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure.</p> <p>If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the</p>	<p><b>Rule 228: Outside Province Exposure</b></p> <p><b>A</b></p> <p>Any commercial or interurban vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge (or discount).</p> <p>The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required.</p> <p>Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S.</p> <p>If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure</p> <p><b>A. Outside Province Exposure Surcharge (excluding Interurban Vehicles)</b></p> <p><b><i>For Interurban vehicles (Class 61, 62, 63, 64, 99), refer to Rule 228.C to determine the applicable surcharges.</i></b></p> <p>The percentage of exposure outside the Province, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.</p> <p>If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of</p>	<p>Harmonize the name of the surcharge across all provinces &amp; territories</p> <p>Clarifies wording and indicates this section excludes IU vehicles.</p>	<p>This will not impact premiums.</p> <p>This may impact premiums on Interurban Vehicles</p>

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	<p>documents required to confirm the percentage of U.S. exposure.</p> <p>If this exposure is 5.0% or less of total mileage, a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile, DCPD and END 44.</p> <p><b>NOTE:</b> Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the <u>minimum</u> FMCSA required limit based on the type of carriage, commodity transported and State required.</p> <p><b>Liability, Accident Benefits, Uninsured Automobile, DCPD, END 44</b> For each percentage point of total mileage in the U.S. or another applicable Canadian jurisdiction, surcharge 1% of the applicable premium.</p> <p><i>For example:</i></p> <table border="1" data-bbox="457 862 1022 1024"> <thead> <tr> <th>Outside New Brunswick Exposure</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td>Up to 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> </tbody> </table> <p><b>Optional Physical Damage</b> For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge .50% of the applicable premium.</p> <p><i>For example:</i></p> <table border="1" data-bbox="457 1203 1022 1341"> <thead> <tr> <th>Outside New Brunswick Exposure</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td>10%</td> <td>5%</td> </tr> <tr> <td>25%</td> <td>12.5%</td> </tr> <tr> <td>50%</td> <td>25%</td> </tr> </tbody> </table>	Outside New Brunswick Exposure	Applicable Surcharge	Up to 5%	5%	10%	10%	25%	25%	50%	50%	Outside New Brunswick Exposure	Applicable Surcharge	10%	5%	25%	12.5%	50%	25%	<p>exposure outside the Province, including U.S. exposure.</p> <p>If this exposure is 5.0% or less of total mileage, a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile, DCPD and END 44.</p> <p><b>NOTE:</b> Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the <u>minimum</u> FMCSA required limit based on the type of carriage, commodity transported and State required.</p> <p><b>Liability, Accident Benefits, Uninsured Automobile, DCPD, END 44</b> For each percentage point of total mileage in the U.S. or applicable Canadian jurisdiction, surcharge 1% of the applicable premium.</p> <p><i>For example:</i></p> <table border="1" data-bbox="1056 862 1621 1024"> <thead> <tr> <th>Outside Province Exposure</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td>Up to 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> </tbody> </table> <p><b>Optional Physical Damage</b> For each percentage point of total mileage in the U.S. or applicable Canadian jurisdiction, surcharge .50% of the applicable premium.</p> <p><i>For example:</i></p> <table border="1" data-bbox="1056 1203 1621 1341"> <thead> <tr> <th>Outside Province Exposure</th> <th>Applicable Surcharge</th> </tr> </thead> <tbody> <tr> <td>10%</td> <td>5%</td> </tr> <tr> <td>25%</td> <td>12.5%</td> </tr> <tr> <td>50%</td> <td>25%</td> </tr> </tbody> </table>	Outside Province Exposure	Applicable Surcharge	Up to 5%	5%	10%	10%	25%	25%	50%	50%	Outside Province Exposure	Applicable Surcharge	10%	5%	25%	12.5%	50%	25%	<p>Harmonize wording across jurisdiction</p> <p>Harmonize wording across jurisdiction</p>	<p>This will not impact premiums</p> <p>This will not impact premiums</p>
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**FACILITY ASSOCIATION NEW BRUNSWICK RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGE EFFECTIVE OCTOBER 1, 2022**

Rule	Current Wording	Proposed Wording	Change from Current	Premium impact on existing policies																																				
	<p><i>Example:</i></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">The Liability premium is</td> <td style="text-align: right;">\$1,000</td> </tr> <tr> <td>Outside N.B. Exposure Surcharge is</td> <td style="text-align: right;">25%</td> </tr> <tr> <td>The Currency Differential Surcharge is</td> <td style="text-align: right;">7.75%</td> </tr> <tr> <td>Base Premium</td> <td style="text-align: right;">\$1,000</td> </tr> <tr> <td>Outside N.B. Exposure <math>\\$1,000 \times .25 =</math></td> <td style="text-align: right;">\$250</td> </tr> <tr> <td>Currency Differential <math>\\$1,000 \times 7.75 =</math></td> <td style="text-align: right;">\$78</td> </tr> <tr> <td><b>Total Liability premium</b></td> <td style="text-align: right;"><b>\$1,328</b></td> </tr> </table> <p>4. In addition to the Servicing Carrier's fee for filing proof of insurance.</p> <p>5. Payable only when proof of insurance is required by U.S. authorities.</p> <p>6. The combined dollar value of the currency differential surcharge and the Outside Nova Scotia exposure surcharge is subject to a minimum of \$50 per policy term.</p> <p><i>For example:</i> Using the example above, the dollar value of the Outside New Brunswick exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required.</p>	The Liability premium is	\$1,000	Outside N.B. Exposure Surcharge is	25%	The Currency Differential Surcharge is	7.75%	Base Premium	\$1,000	Outside N.B. Exposure $\$1,000 \times .25 =$	\$250	Currency Differential $\$1,000 \times 7.75 =$	\$78	<b>Total Liability premium</b>	<b>\$1,328</b>	<p><i>Example:</i></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">The Liability premium is:</td> <td style="text-align: right;">\$1,000</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td>The percentage of Outside Province Exposure is:</td> <td style="text-align: right;">50%</td> </tr> <tr> <td>The percentage of U.S. Exposure is:</td> <td style="text-align: right;">25%</td> </tr> <tr> <td>The Currency Differential Surcharge is:</td> <td style="text-align: right;">7.75%</td> </tr> <tr> <td colspan="2"><i>Note: In this example, the Currency Differential Surcharge is calculated based on the U.S. Exposure of 25%</i></td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td>Base Premium:</td> <td style="text-align: right;">\$1,000</td> </tr> <tr> <td>Outside Province Exposure Surcharge (<math>\\$1,000 \times 0.5</math>)</td> <td style="text-align: right;">\$500</td> </tr> <tr> <td>Currency Differential (<math>\\$1,000 \times 0.0775</math>)</td> <td style="text-align: right;">\$78</td> </tr> <tr> <td style="text-align: right;"><b>Total Liability Premium</b></td> <td style="text-align: right;"><b>\$1,578</b></td> </tr> </table> <p>4. In addition to the Servicing Carrier's fee for filing proof of insurance.</p> <p>5. Payable only when proof of insurance is required by U.S. authorities.</p> <p>6. The combined dollar value of the Currency Differential Surcharge and the Outside Province exposure surcharge is subject to a minimum of \$50 per policy term.</p> <p><i>For example:</i> Using the example above, the dollar value of the Outside Province exposure surcharge is \$500 and the dollar value of the Currency Differential Surcharge is \$78. The total combined dollar value is \$578, well exceeding the minimum required.</p>	The Liability premium is:	\$1,000			The percentage of Outside Province Exposure is:	50%	The percentage of U.S. Exposure is:	25%	The Currency Differential Surcharge is:	7.75%	<i>Note: In this example, the Currency Differential Surcharge is calculated based on the U.S. Exposure of 25%</i>				Base Premium:	\$1,000	Outside Province Exposure Surcharge ( $\$1,000 \times 0.5$ )	\$500	Currency Differential ( $\$1,000 \times 0.0775$ )	\$78	<b>Total Liability Premium</b>	<b>\$1,578</b>	<p>Clarifies how Currency Differential Surcharge is to be calculated</p>	<p>This will not impact premiums</p>
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SUMMARY OF APPROVED RULE CHANGE EFFECTIVE OCTOBER 1, 2022**

Rule	Current Wording	Proposed Wording	Change from Current	Premium impact on existing policies
		<p><b>C. Interurban Outside Province Exposure Surcharge (Excluding Commercial Vehicles)</b></p> <p>The percentage of exposure outside the Province, including the U.S., will be determined based on the International Fuel Tax Agreement (IFTA) assessment reports from the last four (4) quarters immediately preceding the effective date of the policy or endorsement.</p> <p>If the Named Insured does not participate in IFTA, please contact your Servicing Carrier for the documents required to confirm the percentage of exposure outside the Province, including U.S. exposure.</p> <p><b>NOTE:</b> Where vehicles are operated in the U.S., Insureds must be asked whether or not proof of insurance must be filed and, if so, in what amount. If eligible, U.S. Filings will be completed using the <u>minimum</u> FMCSA required limit based on the type of carriage, commodity transported and State required.</p> <p>The surcharges applicable to Interurban Vehicles (Class 61, 62, 63, 64 and 99) traveling outside of the jurisdiction of registration is based on the <u>total mileage</u> reported in Canada and the U.S., and shall be calculated as follows.</p> <p><b>Step 1: Determine the Canadian Out of Province Exposure.</b></p> <p>The Canadian Out of Province exposure is determined by how often the vehicle travels outside the jurisdiction of registration <u>within Canada.</u></p> <p><b>a) If Canadian Out of Province Exposure (Operating outside Atlantic Provinces and Quebec) is <u>50% or less:</u></b></p>	<p>Introduces outside province exposure surcharge applicable to Interurban Vehicles</p>	<p>This will impact premiums on Interurban Vehicles</p>

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Rule	Current Wording	Proposed Wording	Change from Current	Premium impact on existing policies																						
		<p>Where an Interurban vehicle is registered in New Brunswick and reports 50% or less of its total <u>Canadian</u> mileage traveling <b>outside the Atlantic Provinces</b> (New Brunswick, Newfoundland &amp; Labrador, Nova Scotia, Prince Edward Island) <b>and Quebec</b>, surcharge 1% per percentage (%) of exposure applies to the total Canadian mileage.</p> <p><i>Example:</i></p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Canadian Out of Province Exposure</th> <th style="text-align: center;">Applicable Canadian Mileage Surcharge</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">5%</td> <td style="text-align: center;">5%</td> </tr> <tr> <td style="text-align: center;">10%</td> <td style="text-align: center;">10%</td> </tr> <tr> <td style="text-align: center;">25%</td> <td style="text-align: center;">25%</td> </tr> <tr> <td style="text-align: center;">50%</td> <td style="text-align: center;">50%</td> </tr> </tbody> </table> <p><b><i>b) If Canadian Out of Province Exposure (Operating outside Atlantic Provinces and Quebec) is over 50%:</i></b></p> <p>Any Interurban vehicle registered in New Brunswick that reports more than 50% of its total mileage <b>outside the Atlantic Provinces</b> (New Brunswick, Newfoundland &amp; Labrador, Nova Scotia, Prince Edward Island) <b>and Quebec</b>, is subject to the surcharge (or discount) outlined below.</p> <p>To determine the surcharge (or discount) amount, select the Region where the majority of the exposure is incurred from the table below.</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Region</th> <th style="text-align: center;">Applicable Surcharge/Discount</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><b>Ontario</b></td> <td style="text-align: center;">320%</td> </tr> <tr> <td style="text-align: center;"><b>Western Canada</b></td> <td style="text-align: center;">15%</td> </tr> <tr> <td colspan="2" style="text-align: center;"><i>'Western Canada' includes travel to British Columbia, Alberta, Saskatchewan and Manitoba</i></td> </tr> <tr> <td style="text-align: center;"><b>Territories</b></td> <td style="text-align: center;">-20%</td> </tr> <tr> <td colspan="2" style="text-align: center;"><i>'Territories' includes travel to the Northwest Territories, Nunavut and the Yukon Territories</i></td> </tr> </tbody> </table>	Canadian Out of Province Exposure	Applicable Canadian Mileage Surcharge	5%	5%	10%	10%	25%	25%	50%	50%	Region	Applicable Surcharge/Discount	<b>Ontario</b>	320%	<b>Western Canada</b>	15%	<i>'Western Canada' includes travel to British Columbia, Alberta, Saskatchewan and Manitoba</i>		<b>Territories</b>	-20%	<i>'Territories' includes travel to the Northwest Territories, Nunavut and the Yukon Territories</i>			
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		<p><i>Example:</i> A vehicle registered in New Brunswick travels 70% of the time in Ontario, 10% in Alberta and 20% in New Brunswick. As the vehicle has accumulated over 50% of the Canadian mileage in Ontario, a 320% surcharge applies.</p> <p>If the vehicle travels across multiple Regions, where no clear majority exists, select the Region that generates the highest surcharge.</p> <p><i>Example:</i> A vehicle registered in New Brunswick travels 30% in the Atlantic Provinces and Quebec, 30% in Ontario, 30% in Western Canada and 10% into the U.S. As the vehicle has equal exposure in Ontario and Western Canada, a 320% Ontario surcharge applies, as the surcharge amount is higher. The surcharge applicable to the U.S. exposure would be determined based on Step 2 below.</p> <p><b>Step 2: Determine U.S. Exposure</b></p> <p>Based on the total reported mileage (Canada and the U.S.), surcharge 1% per percentage (%) of exposure <u>into the U.S.</u></p> <p><i>For example:</i></p> <table border="1" data-bbox="1058 1019 1623 1182"> <thead> <tr> <th>U.S. Exposure</th> <th>Applicable U.S. Surcharge</th> </tr> </thead> <tbody> <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> </tbody> </table> <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>	U.S. Exposure	Applicable U.S. Surcharge	5%	5%	10%	10%	25%	25%	50%	50%		
U.S. Exposure	Applicable U.S. Surcharge													
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		<p>The total surcharge is applicable to <b>Liability (BI and PD) and DCPD premiums.</b></p> <p><i>Example:</i>                      Step 1: Canadian Out of Province Surcharge= 320%                      Step 2: U.S. Exposure Surcharge = <u>10%</u>                      Total Out of Province Exposure Surcharge 330%</p> <p>In the above example, a 330% surcharge would apply to Liability (BI and PD) and DCPD Premiums.</p>		

May 2022

**Manual of Rules and Rates  
New Brunswick**

**2022 Private Passenger CLEAR Rate Group Tables and  
2022 Commercial Rate Group Tables  
Effective September 1, 2022 (New Business and Renewals)**

**Effective September 1, 2022** Facility Association is implementing the following update for new business and renewals in New Brunswick:

- 2022 Private Passenger CLEAR Rate Group Tables now having an amended range of 1-13 for Accident Benefits rate groups;
- 2022 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.

March 2022

## Manual of Rules and Rates New Brunswick

### Revised Rates for Private Passenger, Commercial, Taxi, Interurban Vehicles, Public Vehicles, School Bus, Hotel & Country Club, Private Bus, Ambulance, Funeral, Private Trailers, Motor Home, Camper Units and Historic Vehicles Effective July 1, 2022 (New Business and Renewals)

Effective July 1, 2022 Facility Association is implementing the following updates for new business and renewals in New Brunswick:

- Private Passenger +10.8%.
- Commercial +8.5%.
- Taxi +7.9%.

There are no rate changes associated with the class of businesses listed below:

- Interurban Vehicles
- Public Vehicles
- School Bus
- Hotel & Country Club Bus
- Private Bus
- Ambulance
- Funeral
- Private Trailers
- Motor Home
- Camper Unit
- Historic Vehicles

Facility Association website [www.facilityassociation.com](http://www.facilityassociation.com) now contains this new information.

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SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JULY 1, 2022**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies		
<b>PRIVATE PASSENGER SECTION</b>						
136.C  Accident/Conviction Surcharge Table	1 Minor Conviction	0%	1 Minor Conviction	0%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
	2 Minor Convictions	5%	2 Minor Convictions	5%		
	3 Minor Convictions	15%	3 Minor Convictions	15%		
	4 Minor Convictions	25%	4 Minor Convictions	25%		
	Each additional Minor Conviction	15%	Each additional Minor Conviction	15%		
	1 Major Conviction	15%	1 Major Conviction	25%		
	Each additional Major Conviction	25%	Each additional Major Conviction	25%		
	1 Serious Conviction	100%	1 Serious Conviction	100%		
Each additional Serious Conviction	100%	Each additional Serious Conviction	100%			
136.D.b & a  Accident and Conviction Surcharge, Conviction Definition: Minor and Major	<p><b>b. Minor</b> The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:</p> <p>...</p> <ul style="list-style-type: none"> <li>- Using handheld/operated electronic/wireless device</li> </ul>	<p><b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <p>...</p> <ul style="list-style-type: none"> <li>- Using a hand held wireless communication/entertainment device</li> </ul>	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums		
136.D.a & c  Accident and Conviction Surcharge, Conviction Definition: Major and Serious	<p><b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <ul style="list-style-type: none"> <li>- Failure to stop on request of or obey directions of a police officer.</li> <li>- Stunting</li> </ul>	<p><b>c. Serious</b> Convictions for any of the following offences under the Criminal Code of Canada or under any Act governing highway traffic or under any other Act or for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a Driver Record abstract identified as a Criminal Code conviction:</p> <ul style="list-style-type: none"> <li>- Failure to stop on request of or obey directions of a police officer.</li> <li>- Stunting</li> </ul>	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums		

**FACILITY ASSOCIATION NEW BRUNSWICK RULE AND RATES MANUAL  
SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JULY 1, 2022**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies
<b>COMMERCIAL SECTION</b>				
226.C  Accident/Conviction Surcharge Table	1 Minor Conviction	0%	1 Minor Conviction	0%
	2 Minor Convictions	5%	2 Minor Convictions	5%
	3 Minor Convictions	15%	3 Minor Convictions	15%
	4 Minor Convictions	25%	4 Minor Convictions	25%
	Each additional Minor Conviction	15%	Each additional Minor Conviction	15%
	1 Major Conviction	15%	1 Major Conviction	25%
	Each additional Major Conviction	25%	Each additional Major Conviction	25%
	1 Serious Conviction	100%	1 Serious Conviction	100%
	Each additional Serious Conviction	100%	Each additional Serious Conviction	100%
	Aligns Surcharge levels to be consistent across all jurisdiction			
226.D.b & a  Accident and Conviction Surcharge, Conviction Definition: Minor and Major	<p><b>b. Minor</b> The list of minor convictions is not all inclusive and other moving violations, including new offences added to an Act governing highway traffic, may be considered Minor, whether committed within or outside Canada, if not specifically named in the Major or Serious list, including but not limited to:</p> <p>...</p> <ul style="list-style-type: none"> <li>- Using handheld/operated electronic/wireless device</li> </ul>	<p><b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <p>...</p> <ul style="list-style-type: none"> <li>- Using a hand held wireless communication/entertainment device</li> </ul>	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums
226.D.a & c  Accident and Conviction Surcharge, Conviction Definition: Major and Serious	<p><b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <ul style="list-style-type: none"> <li>- Failure to stop on request of or obey directions of a police officer.</li> <li>- Stunting</li> </ul>	<p><b>c. Serious</b> Convictions for any of the following offences under the Criminal Code of Canada or under any Act governing highway traffic or under any other Act or for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a Driver Record abstract identified as a Criminal Code conviction:</p> <ul style="list-style-type: none"> <li>- Failure to stop on request of or obey directions of a police officer.</li> <li>- Stunting</li> </ul>	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums

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SUMMARY OF APPROVED RULE CHANGES EFFECTIVE JULY 1, 2022**

Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies		
<b>PUBLIC SECTION</b>						
323.C  Accident/Conviction Surcharge Table	1 Minor Conviction	0%	1 Minor Conviction	0%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
	2 Minor Convictions	5%	2 Minor Convictions	5%		
	3 Minor Convictions	15%	3 Minor Convictions	15%		
	4 Minor Convictions	25%	4 Minor Convictions	25%		
	Each additional Minor Conviction	15%	Each additional Minor Conviction	15%		
	1 Major Conviction	15%	1 Major Conviction	25%		
	Each additional Major Conviction	25%	Each additional Major Conviction	25%		
	1 Serious Conviction	100%	1 Serious Conviction	100%		
	Each additional Serious Conviction	100%	Each additional Serious Conviction	100%		
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323.D.a & c  Accident and Conviction Surcharge, Conviction Definition: Major and Serious	<p><b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada:</p> <ul style="list-style-type: none"> <li>- Failure to stop on request of or obey directions of a police officer.</li> <li>- Stunting</li> </ul>	<p><b>c. Serious</b> Convictions for any of the following offences under the Criminal Code of Canada or under any Act governing highway traffic or under any other Act or for any offence substantially the same whether committed within or outside Canada or any conviction which appears on a Driver Record abstract identified as a Criminal Code conviction:</p> <ul style="list-style-type: none"> <li>- Failure to stop on request of or obey directions of a police officer.</li> <li>- Stunting</li> </ul>	Amends the named convictions from 'Major' to 'Serious' to align FA with treatment in the standard market	This will impact premiums		

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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																																												
<b>RECREATIONAL SECTION</b>																																																
425.C  Accident/Conviction Surcharge Table	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1 Minor Conviction</td><td style="text-align: right;">0%</td></tr> <tr><td>2 Minor Convictions</td><td style="text-align: right;">5%</td></tr> <tr><td>3 Minor Convictions</td><td style="text-align: right;">15%</td></tr> <tr><td>4 Minor Convictions</td><td style="text-align: right;">25%</td></tr> <tr><td>Each additional Minor Conviction</td><td style="text-align: right;">15%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Major Conviction</td><td style="text-align: right;">15%</td></tr> <tr><td>Each additional Major Conviction</td><td style="text-align: right;">25%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Serious Conviction</td><td style="text-align: right;">100%</td></tr> <tr><td>Each additional Serious Conviction</td><td style="text-align: right;">100%</td></tr> </table>	1 Minor Conviction	0%	2 Minor Convictions	5%	3 Minor Convictions	15%	4 Minor Convictions	25%	Each additional Minor Conviction	15%			1 Major Conviction	15%	Each additional Major Conviction	25%			1 Serious Conviction	100%	Each additional Serious Conviction	100%	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1 Minor Conviction</td><td style="text-align: right;">0%</td></tr> <tr><td>2 Minor Convictions</td><td style="text-align: right;">5%</td></tr> <tr><td>3 Minor Convictions</td><td style="text-align: right;">15%</td></tr> <tr><td>4 Minor Convictions</td><td style="text-align: right;">25%</td></tr> <tr><td>Each additional Minor Conviction</td><td style="text-align: right;">15%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Major Conviction</td><td style="text-align: right;">25%</td></tr> <tr><td>Each additional Major Conviction</td><td style="text-align: right;">25%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Serious Conviction</td><td style="text-align: right;">100%</td></tr> <tr><td>Each additional Serious Conviction</td><td style="text-align: right;">100%</td></tr> </table>	1 Minor Conviction	0%	2 Minor Convictions	5%	3 Minor Convictions	15%	4 Minor Convictions	25%	Each additional Minor Conviction	15%			1 Major Conviction	25%	Each additional Major Conviction	25%			1 Serious Conviction	100%	Each additional Serious Conviction	100%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
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<b>GARAGE SECTION</b>				
623.A  Accident/Conviction Surcharge Table	1 Minor Conviction	0%	1 Minor Conviction	0%
	2 Minor Convictions	5%	2 Minor Convictions	5%
	3 Minor Convictions	15%	3 Minor Convictions	15%
	4 Minor Convictions	25%	4 Minor Convictions	25%
	Each additional Minor Conviction	15%	Each additional Minor Conviction	15%
	1 Major Conviction	15%	1 Major Conviction	25%
	Each additional Major Conviction	25%	Each additional Major Conviction	25%
	1 Serious Conviction	100%	1 Serious Conviction	100%
Each additional Serious Conviction	100%	Each additional Serious Conviction	100%	
623.B.a  Accident and Conviction Surcharge, Conviction Definition: Major	<b>NEW</b>	<b>a. Major</b> Convictions for any of the following offences under any Act governing highway traffic or for any offence substantially the same whether committed within or outside Canada: ... - Using a hand held wireless communication/entertainment device	Amends the named convictions from 'Minor' to 'Major' to align FA with treatment in the standard market	This will impact premiums
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Rule	Current Wording	Approved Wording	Change from Current	Premium impact on existing policies																																												
<b>DRIVERS POLICY SECTION</b>																																																
724.C Accident/Conviction Surcharge Table	<table border="1"> <tr><td>1 Minor Conviction</td><td align="center">0%</td></tr> <tr><td>2 Minor Convictions</td><td align="center">5%</td></tr> <tr><td>3 Minor Convictions</td><td align="center">15%</td></tr> <tr><td>4 Minor Convictions</td><td align="center">25%</td></tr> <tr><td>Each additional Minor Conviction</td><td align="center">15%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Major Conviction</td><td align="center">15%</td></tr> <tr><td>Each additional Major Conviction</td><td align="center">25%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Serious Conviction</td><td align="center">100%</td></tr> <tr><td>Each additional Serious Conviction</td><td align="center">100%</td></tr> </table>	1 Minor Conviction	0%	2 Minor Convictions	5%	3 Minor Convictions	15%	4 Minor Convictions	25%	Each additional Minor Conviction	15%			1 Major Conviction	15%	Each additional Major Conviction	25%			1 Serious Conviction	100%	Each additional Serious Conviction	100%	<table border="1"> <tr><td>1 Minor Conviction</td><td align="center">0%</td></tr> <tr><td>2 Minor Convictions</td><td align="center">5%</td></tr> <tr><td>3 Minor Convictions</td><td align="center">15%</td></tr> <tr><td>4 Minor Convictions</td><td align="center">25%</td></tr> <tr><td>Each additional Minor Conviction</td><td align="center">15%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Major Conviction</td><td align="center">25%</td></tr> <tr><td>Each additional Major Conviction</td><td align="center">25%</td></tr> <tr><td> </td><td> </td></tr> <tr><td>1 Serious Conviction</td><td align="center">100%</td></tr> <tr><td>Each additional Serious Conviction</td><td align="center">100%</td></tr> </table>	1 Minor Conviction	0%	2 Minor Convictions	5%	3 Minor Convictions	15%	4 Minor Convictions	25%	Each additional Minor Conviction	15%			1 Major Conviction	25%	Each additional Major Conviction	25%			1 Serious Conviction	100%	Each additional Serious Conviction	100%	Aligns Surcharge levels to be consistent across all jurisdiction	This will impact premiums
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February 2022

**Manual of Rules and Rates  
New Brunswick**

**Revised All-Terrain Vehicle, Motorcycle & Mopeds, and Snow Vehicle Rates  
Effective June 1, 2022 (New Business and Renewals)**

**Effective June 1, 2022** Facility Association is implementing the following updates for new business and renewals in New Brunswick:

- All-Terrain Vehicle +1.0%.
- Motorcycle & Mopeds +1.0%.
- Snow Vehicle +4.40%.

Rates may vary depending upon individual policy circumstances.

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.